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EVENT MARKETING

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ABSTRACT

*Event marketing is one of the fastest growing fields in marketing and advertising today. It's everywhere you look in today's culture although; you probably don't readily recognize the majority of the **event marketing programs** when you see them. That's because there are many flavors to event marketing and there are no hard rules about what exactly is and isn't event marketing. That free sample of coffee you picked up from the **Dunkin' Donuts** logo wrapped vehicle = Event Marketing. The huge, custom-converted tractor/trailer semi with dozens of **Playstation 2** stations where you played the hottest new game titles while at the **X Games** = Event Marketing. Have you been on **Spring Break** or at a vacation hot spot and been approached by an attractive model who wanted you to sign-up or try something? That was an Event Marketing program in action.Whether you are at the **Super Bowl**, **Ozzfest**, the **Van's Warped Tour**, the **Olympics**, or just your **local mall or grocery store**, there is an event marketing program there or, at the very least, waiting for you right around the corner. Event marketing brings the advertising to the consumer by direct hand-to-hand sampling or interactive displays. While advertising and major marketing programs blast millions of consumers with the same general messages on television or mass media, event marketing targets specific individuals or groups at gathering spots where they hope to make quality individual impressions.*

Key words: Marketing, Event marketing programs, Dunkin'donuts, Playstation2, Xgames.

Programs rely on an **Event Marketing street teams** to execute the daily program and accomplish any and all program goals. While everyone at the event marketing company involved in the creation and construction of the program probably had an **MBA or a college degree** in advertising or marketing, the **street team** is generally comprised of **young, energetic people**. An education is not mandatory for anyone on the management team, in most cases. The management team usually consists of at least one manager and possibly several assistant managers or coordinators. The final piece of the program pie is the **local staff** that is hired to assist the management team on a program. An event marketing program can be a **nationwide tour**, **regional program**, or it may be focused upon **one key market**. Major cities like New York, Miami, and Chicago have dozens of **local marketing programs** going at any given time. Less populated states such as Iowa or Idaho or smaller cities usually have fewer local programs targeting them. National tours can follow some larger event such as Nascar or Ozzfest or, they may hit a series of events or festivals across the country that offer the opportunity to connect with potential consumers. Most music concerts out there today involve a sponsorship or two of some kind and, along with that **tour sponsorship** comes an event marketing program that samples or interacts with concertgoers, exposing them to the sponsor's presence and message. Where do you fit into event marketing? That depends on

your goal. If you want to make great money on a steady, weekly basis, you should consider becoming a **tour manager**. Tour managers make the most money but they also must travel nearly all the time. Seeing the country and getting paid to do it sounds like a great deal but, it can get very stressful if you have any ties at home or, if you find you crave security and predictability. You should decide this before you go on the road; there is nothing worse for everyone involved than having a road member experience a personal breakdown on the road.

Market managers get the chance to run local programs in one city (sometimes in several cities if they are close together). **Bacardi**, **Marlboro**, **Red Bull**, **Pepsi**, and just about any liquor and tobacco brands run in-market programs all the time. It's not year round employment but, you can stay at home and avoid prolonged time away from family, friends, or pets.

If you want to make great money on a strictly part-time basis, you should consider becoming a **promotional model**. Promotional models work as **local event staff** when an event marketing program requires help in addition to the management team. A model can make $15 or more an hour and, they are usually doing little more than smiling and interacting with the public. It's a great way to get a start in event marketing. Flash mobs are so 2009. Want to make an experience that will resonate? Here, the brightest idea-generators in marketing share their thoughts on the latest trends in live events. **As much as** *stunt* can seem like a dirty word, marketing through stand-out events has never been so maverick. Whether you call it event marketing, experiential marketing, live marketing, participatory advertising, or any other moniker, this is a brave new world of blowing things up, building in a technological overlay to real-world places, and convincing otherwise sane passers-by to dance or change clothes in the street—all with the motive of engaging consumers. We talked with some of the smartest minds in experiential marketing to find out how they pull off memorable events—and make sure there's significant consumer engagement long after the event is over. Here's what they told us.

THE NEW RULES OF EVENT MARKETING

1. Create an event within an event. "We try to create an event within an event where we can touch a consumer one-on-one, where you can engage directly, and teach them about your product, and do so by interacting in a quality way. I just got back from Sundance, and we were doing VIP and celebrity shuttling to events in our vehicles, and the goal for us is to create an event within the vehicle. For Ray Ban we did a truth-or-dare themed campaign. We have video within the shuttles, and asked the passengers truth-or-dare questions, and were giving away free sunglasses. We had people dancing in the middle of the street, we had people telling us their biggest secrets. And that was not only fun for participants, but became a huge hit online after the event. We try to make it almost mass media, where they're telling their friends to go here, or watch this video, and we create a whole social-media event around it. Why does it work? People go to these things to experience new things, and we're giving them that. They want to share it with their friends naturally when they see something cool."

2. Employ GPS and real-time event tracking. "I think one of the things that we've been playing around with Real Good Chair [a documentary in which 25 chairs by Blu Dot were placed around New York City and tracked by GPS and film crews] is location and GPS. It's something that someone can participate in and watch and see in real-time. You don't have to be there in the streets of New York to see it—you have a whole other community that can go along with that experience. That connection with another event, is really new and the power of

new is huge. If it feels like a different experience—if it captures your fascination, that's what really gets passed along, and builds the press and community around it. It's what flash parades were two years ago—that's the scramble in many ways. Has anyone done this before? Will this be felt like a copycat? It's all about staying new."

3. Add another dimension. "A lot of the technologies that are potentially transformative to events today are essentially invisible. People have gotten used to 3-D technology, projections, and augmented reality that to have them at events feels a lot more natural today. I'd say augmented reality is a great technology you can use in the live space for project demonstrations. A couple of years ago it would have felt a lot more awkward, forced, and generally very Minority Report. QR codes are pretty invisible at this point, too, becoming much less awkward, more natural, and that lets them become sparks for natural interactivity. H&M and Samsung have done very beautiful projection mapping on buildings in Europe. It's the kind of thing that's not what people think of as traditional event, but it's experience in the public domain that gets attention, and really can have the potential to get the attention online just because it's cooltowatch."

4. Use ubiquitous social networking as a conduit for exclusivity. "The giant gorilla in the room is how do you use Facebook through your event and on-site activity? The first thing that's happening is that I'm seeing a lot of brands encouraging people to become fans right there on site. It used to be that you'd have to have a computer there and encourage people to sign directly on your machine. Now, you can offer a direct reward, a prize, a premium, for fanning the product right then and there on their smartphone or mobile device. It's giving them some real immediate value. Immediate liking and friending is becoming more popular. I've also seen a lot of exclusive access to existing fans. You promote the event you're going to be at on Facebook—and you say, 'hey, if you're going to be there, here's an exclusive thing for our fans,' whether it's parking, a free T-shirt, meeting a musician or DJ. We're beginning to see, taking whatever's happening at your event, a video game event, a concert, a snowboarding contest, you're seeing not only being able to have physical access to it, but there would be content exclusive to Facebook. You can pick up about a million new brand fans by a good strategy of creating exclusive Facebook content. Do you want to see an interview with Sean White, or some neat snow board footage? You can only see that on Facebook."

5. Hire outside experts Lots of them. When working on a campaign for Mafia Wars, in which an explosion of an armored truck would be staged in the Nevada desert, David Moranville, creative director and executive vice president of Davis Elen Advertising, said: "We were hoping to get *MythBusters* involved with us so they'd do a show. In the meantime, we started looking into different detonations and different companies that obliterate things." Turns out, Los Angeles has quite a variety of companies that detonate blasts for hire. Moranville picked a company in Burbank called WESTefx, which had worked with special effects and blast technology in *Apollo 13*, *Transformers*, and *Batman*. The first thing Davis Elen learned was their armored truck … didn't actually need to be armored. It was stripped of a lot of the interior weight, including armor, engine, and interior detailing. Blasting caps were added to the interior of all the doors, so at detonation each flies 20 or 30 feet. The truck was filled with artificial money, also rigged to blast away at the first explosion. Also, he knew that when there's fire, there should be fire officials. And an EMT. And some hired police. The number of officials you'll need to hire depends on geography and how many civilians will be

nearby the stunt. In this case, where about 75 people would be present, Moranville needed between two and four Fire Marshalls, between four and six hired law enforcement agents, and an EMT. The total cost was less than $10,000.

6. Don't fear consumers' brutal honesty. "We did a ride and drive campaign for Hundai Sonata this part year, which was part of a bigger campaign called Sonata Uncensored. The cars had cameras in them, and we invited people to give the cars test drives. So the drivers and passengers, once inside, could record themselves giving uncensored feedback on the car. It was used as part of a Facebook campaign, and a lot of that content—and content like it—was used for TV ads. The insight: Events are not just a moment in time, they are content that can be used in lots of ways, whether that's online, or on TV."

7. Mash-up your technology. "You have to be in tune to what has been done before. It's trying to mash up things that haven't been mashed up before. Bringing a couple of technologies and mediums together that haven't been brought together before is the key. Old media with new media, or new tech with more comfortable older tech. And with that, you build a fascination with a new way the world can work. It's increasingly true that tech and creativity are becoming one in the same. I think they were a period of time where technology was a platform, and it was a group of people who solved problems for systems and machinery. There was a creative group, separately. They didn't get together. Now there are minds that come from a technology background and have creativity. The great melding of those worlds is right now. Geek has been cool for a while, and is only getting cooler."

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TREATMENT OF IMAGERY IN MATTHEW ARNOLD'S POETRY

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ABSTRACT

The present research paper aims at study of imagery in Matthew Arnold's poetry. Images are taken from various sources in his poetry .He also took images from nature. In a manner, he is like Wordsworth. But he differed both in temper and in conviction from Wordsworth. Wordsworth felt that the secret of nature was joy but for Arnold it is an image of melancholy, indifference and peace. Matthew Arnold is one of the greatest poets of Victorian age who occupies the prominent place in English poetry and is also known as great Victorian critic. The main aim of this study is to analyze Matthew Arnold's imagery with reference to his ideas about Life, Nature, Faith and Eternity. Imagery is an important aspect of poetry, and it is this, which enables the poet to convey his vision, moods and attitudes. Without good imagery, a poem looks dull and insipid. True, images as C.D.Lewis affirms are the magic mirrors which clearly reflect the entire being of the artist. Imagery embodies the inner meaning of the poem. It is the delicate, fairylike, subtle body which holds the inner meaning. It is the sort of intermediate region wherein the world of visible things seems to blend with the world of thoughts.

Key Words: Imagery, Victorian Age, Eternity, Conviction

Imagery enforces the total meaning intended by the poet. When words fail to communicate the meaning, imagery completes the task; Imagery reveals the inner spirits of the poet. Actually imagery is the painting of pictures in the reader's mind through the use of language. Poets tend to make greater use of imagery than novelists. Imagery is considered as the very life of poetry. Image bridges the gap between the creative writer and the receptive reader. A poetic image is not just bringing together of two items, it must make the readers experience greater intellectual pleasure by expressing some truth.

Matthew Arnold wrote on many themes about human life like educational, social, political, literary and religious. The mood of Arnold's poetry tends to be of plaintive reflection, and he is restrained in expressing motion. He felt that poetry should be the 'criticism of life' and expresses philosophy. His philosophy is that true happiness comes from within and that people should seek within themselves for good while being resigned in acceptance of outward things and avoiding the pointless turmoil of the world. This philosophy is clearly expressed in such poems as 'Dover Beach' and in these lines from 'Stanzas from the Grande Chartreuse':

"Wandering between two worlds, one dead

The other powerless to be born,

With nowhere yet to rest my head

Like these, on earth I wait forlorn."[1]

Some considered Arnold to be the bridge between romanticism and modernism. His use of symbolic landscapes was typical of the modern era. Henry James wrote that Arnold's poetry will appeal to those who like their pleasure rare and who like to hear the poet taking breath.

Images are taken from various sources in Arnold's poetry. He took the images from nature .In a manner, he is like Wordsworth. But he was not thorough discipline of his master. He differed from Wordsworth both in temper and in conviction. Wordsworth felt that the secret of nature was joy; for him it is an 'image of melancholy, indifference and peace'. Wordsworth deals with mild and beneficial aspect of Nature. Arnold has treated both the lovely and the terrible aspect of nature. He prefers the moonlight to sunlight. Wordsworth lives and thinks with the hills for his soul companions but Arnold never rests in nature alone.

Though a devout Wordsworthian, Arnold's view of nature due to some extent different from that of Wordsworth healing power, but he cannot understand his visionary power. There is a scientific view of nature in his poetry according to which nature is just a moving matter, acting on certain law and in concept "neither good nor evil". To him nature offered temporary refuge from the doubts and destructions of our modern life.

Sea was the source of his imagery. He discovered the deepest reflection of his own melancholy and sense of isolation. The sea, the moon and water become the symbols of his imagery in his poetry. Who can forget these lines?

"Only, from the long line of spray,

Where the sea meets the moon blanch'd land,

Listen! You hear the grating roar

Of pebbles, which the waves draw back, and fling

At their return up the high strand."[2]

In the poem 'Memorial Verse' he presented the image of the famous three great personalities like Goethe, Byron and Wordsworth. He also thinks about of the spirituality of human life. The age of romanticism was full of spiritual degeneration, doubts, despair and joylessness. All the people were neglecting the spirituality in the nature. They care only for pursued of wealth. They lost their feelings. Wordsworth sang the song of nature and primary human affections. Arnold, like Wordsworth thinks about human sufferings. He showed the different aspects of human life. The hearts of the people were so long deadened, they were awakened again. They had turned to urban life and artificiality and Wordsworth persuaded them to go back to nature. He wanted to connect man with nature because it is the source of happy life.

Arnold's view of nature is not that of idealism. He thinks that nature is not creation of human mind of man's mood but has a hard, tangible real existence of her own, obeying some fixed and determinate laws which she has no power to alter but which are of sufficient efficacy to sustain, elevate and guide and man up to creation level but for higher moral elevation she is powerless. He understands and feels Wordsworth's healing powers but he cannot understand

his visionary power. He never experienced in himself those visitations from living God which Wordsworth enjoyed in moments of ecstasy. Wordsworth assigned a personality to nature and attributed a divine power to her.

Wordsworth arrived at a conviction that there was a universal harmony among all things and his conviction was based on mystical intuition rather than logical reasoning. In Wordsworth's view the life of man was bound up with life of nature. The optimistic philosophy of nature has been expressed by Wordsworth in several of his poems.

"And, I have felt

A presence that disturbed me with the joy

Of elevated thoughts"[3]

Arnold accepted this spiritual and mystic view of Wordsworth. He is a realistic in this manner. He was born and bred in an atmosphere of science and critical enquiry and therefore he could not see nature through the poetic colours of his own words. He saw her as she really was - as a rigid and calm nature of matter and law, moving of her own force. Nature has no sympathy and compassion for man's sufferings or tragedy. She is relentless, pathetic and inexorable. This is the scientific view of nature in Arnold's poetry according to which nature is just a moving matter, acting on certain laws, and in concept 'neither good nor evil' and thus a natural force is devoid of any morality and is totally indifferent to human suffering. This is beautifully shown at the close of the poem 'Sohrab and Rustam'. Rustam unknowingly kills his own son Sohrab, and weeps over his dead body. But the river 'Oxus' remains totally unaffected by this intense tragedy and continues to flow onwards rejoicing:

But the majestic river floated on,

Out of the mist and hum of that low land,

Into the frosty starlight, and there moved,

Rejoicing through the hushed chorasmian waste,

Under the solitary moon.[4]

Unlike Wordsworth, Arnold opines that secret of nature 'is not joy but peace'. He says about nature in the poem 'Resignation':

That general life, which does not cease,

Whose secret is not joy but peace?

That life, whose dumb wish is not missed,

If birth proceeds, if things subsist,

The life of plants, and stones, and rain,

The life he craves-if not in vain.[5]

He also believes in the natural peace. He meditates upon human life-its joys and sorrows, which bring him tears. He also watches and reflects on nature. As he watches the plants, the gentle rain and even the stones, he is eager to share the peace of nature. He feels like abandoning the life of action which leads to suffering. It is his firm conviction that the life of the nature is one of peace and that is the life he yearns for. He is Wordsworthian in his attitude to nature.

The setting of this poem is strikingly Wordsworthian. It is the lake country which Arnold visited twice. Wordsworth also visited 'Tintern Abbey' two times and recorded his impassions in his memorable poems. He compares nature with man; nature survives women soul and emotions. 'Resignation' is not a mere statement of philosophy. It is a lovely lyric, which may be enjoyed for its diction, felicity of expression and the description of the beauty of the nature rather than for the message of the resignation. He has, of course, no craze for the description like the romantics. But unconsciously he describes the beauty of nature in a way that even the romantics may envy him. Swinburne is not exaggerated when he describes this poem as 'final flower' of Arnold's Wordsworthian approach to nature. The setting of these poems is strikingly alike. In this poem Arnold describes the beauty of nature with its warmth:

Already from the silent road.

The valley-pastures, one by one,

Are threaded, quiet in the sun;

And now beyond the rude stone bridge

Slopes gracious up the western ridge,

Its woody border and the last

Of its dark upland farms is past-

Cool farms, with open-lying stores,

Under their burnish'd sycamores;

He also does not see the divine spirit in nature like Wordsworth. He does not make myths of her and see dryads in woods, Naiads in streams, Cynthia in the moon; he is still a great lover of nature for its beauty and charm, for its sensual appeal, and for its tranquil calm. Stafford A. Brook remarks:

"Arnold contrasts the calm of nature with our turmoil, hurry, and confusion and noise; he contrasts the immortal life of nature with our decay and death; and finally contrasts her joy and freedom with our sorrow and slavery in our struggle towards perfection".[7]

Nature became the source of pleasure and inspiration to him. He believes that nature can give great relief to the troubled minds of men in distress. In a poem entitled 'Philomela', he asks a question to the bird of beauty if nature can't give her any consolation in her grief:

And can this fragrant lawn,

With its cool trees, and night,

And the sweet tranquil Thames,

And moonshine, and the dew,

To thy racked heart and brain

Afford no balm.

Thus, we find that he portrays Nature beautifully. He is different from Wordsworth in this respect though he is true disciple of Wordsworth as far as his nature poetry is concerned. But he is more of a scientific observer than his master.

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ROLE OF PHONE-IN TELEVISION NEWS CAST

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ABSTRACT

*Today television and internet are most valuable and demanding medium of our society. It's the time of information and technology. As also said 'knowledge is the power but now information is the power'. A person is assumed to be rich who have maximum no. of information. In this world of modernization and digitalization the way of getting information is also changed. Now a smartphone can provide us every information regarding news, happenings, awareness, education and entertainment. We can't forget the time to purchase a television we have to issue a license from the government but as the time passed government have to change its policy under the pressure of information distribution pattern. Now our society demands for live things in front of our eyes. Sometimes due to some limitations of resources and time many of the visuals can't be collected lively. But keeping in the view of TRP fight news channels have to arrange or u can manage the visuals of any news event. Phone-in program for television is supposed to be a supplement of live reporting.   **phone-in** or **call-in** is a programme format in which viewers or listeners are invited to air their live comments by telephone, usually in respect of a specific topic or news selected for discussion on the day of the broadcast. On television, phone-ins are often part of a wider discussion programme: a current example in the UK is The Wright Stuff. BBC radio Nottingham is credited with having aired the first British phone-in on 4 February 1968, in a programme called What Are They Up To Now?*

Key Words: TRP Fight, Questionnaire, Remote Area, BBC.

Research methodology

Methodlogy is the systematic, theoretical analysis of the methods applied to a field of study, or the theoretical analysis of the body of methods and principles associated with a branch of knowledge. It, typically, encompasses concepts such as paradigm, theoretical model, phases and quantitative or qualitative techniques.There are practical steps through which you must pass in our research journey in order to find answers to your research questions. The path to finding answers to your research questions constitutes research methodology. At each operational step in the research process you are required to choose from a multiplicity of

methods, procedures and models of research methodology which will help you to best achieve your objectives. In this researcher use direct survey method by constituting a set of questionnaire. Methodlogy does not set out to provide solutions but offers the theoretical underpinning for understanding which method, set of methods or so called "best practices" can be applied to a specific case.

Objectives of study

1. To know that does the phone-in programme can be replaced with the live reporting.

2. does the phone-in concept may fulfill the requirement of audiences.

Importance of the study:

Purpose of the study is to know about the importance of concept of phone-in in television programming formats. Sometimes news channel do not have visuals of the location. To overcome the deficiency of visuals and meet the need of TRP fight of the market channels have to go for phone-in programme. Study evolves about knowledge of phone –in programme in the target audiences. With the help of this study we come to know about the attitude of the audience towards the programme. phone-in is less time consuming as compared to the live reporting. To cover phone-in programme channel need to engage a few resources.

Case study

It is the study which is done before launching a product or programme in the market or in the viewers/audience. With the help of this study organization going to know about the knowledge level of their target audiences as well as attitude of the audiences towards their programme. In the meanwhile organization are also used to know about the common practice of the audiences towards their production. In the cap study the conclusion can be done on the basis of three criteria knowledge, attitude and practice of the target group.

In this study we used five point scale parameter to know about the mood of the target audiences. To conduct this study we follow random sample survey method. In this study 50 samples size of youth is preferred. 50 youth of age group 20-30 years are selected randomly from the Kurukshetra University, Haryana (India) who are used to see news channel both Hindi & English language.

Questionnaire

1. Does phone-in programme are sufficient to disperse proper information?

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

2. Does phone-in is over all representation of that locality for which programme is produced?

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

3. Does Phone-in is proper messenger of the information?

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

4. All information of live reporting can be replaced with phone-in?

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

5. Phone-in is a representation of certain issue not over all.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

6.   Phone-in is only optimistic angle of the news.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

7.   Phone-in is incomplete information about the happening.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

8.   Phone-in is a representation of certain class of the society.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

9.   It is workable for entertainment programme only.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

10. Phone-in is representation of mature class of the society.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

11. Phone-in is a practice of incomplete information delivery.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

12. Phone-in is a practice of dry reporting of news.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

13. Phone-in is a practice of remote area.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

14. Phone-in is a practice to representation only favourable facts the event.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

15. Phone-in is practice of disperses the information firstly for other channel.

    (a) Yes   (b) no   (c) don't say   (d) completely agree   (e) disagree

Data Analysis

Phone-in programme disperses proper information?

Table-1

	Frequency	%age
Yes	25	50
No	10	20
Don't Say	5	10
Completely Agree	7	14
Disagree	3	6

In the above table we find that 50 percent of audience accept that phone-in progrmme disperse proper information. Study says that information reaches the place where they need more.but twenty percent people thinks that needed news can't be reached. Further it also observed that

the taste in dispersion of information is changing in accordingly to the nature of programme like sports event, cultural, terrorist attack and many more.

Phone –in is representation of locality?

Table-2

	Frequency	%age
Yes	19	38
No	18	36
Don't Say	9	18
Completely Agree	4	8
Disagree	0	0

This table shows that 38 percent people assumes that above discussed programme represent the locality but 36 percent don't agree that it is the represent of locality. In the table word locality defines living standards, education level of the people whom are covering in the story. But in the view of 18 percent people locality have no concern with the phone programme format of television.

Phone-in is optimistic angle of the news?

Table-3

	Frequency	%age
Yes	15	30
No	18	36
Don't Say	6	12
Completely Agree	8	16
Disagree	3	6

According to the views of viewer 30 percent people thinks that phone-in is optimistic but 36 percent assumes that phone-in is pessimist in nature the means that it represent negative view of the story.but 16 percent people completely agree with this thought

Phone-in is incomplete information of news?

Table-4

	Frequency	%age
Yes	21	42
No	12	24
Don't Say	8	16
Completely Agree	5	10
Disagree	4	8

The table evolves that 42 percent people assume that phone-in is the representation of partial information of the news. 24 percent thinks that it give full information but in short. The study evolve that phone-in can't be complete in each aspect.

Phone-in is a practice of dry news?

Table-5

	Frequency	%age
Yes	30	60
No	5	10
Don't Say	8	16
Completely Agree	4	8
Disagree	3	6

The table shows that it is purely dry new in nature. 60 percent people accept it. But 16 people are unable to take decision about it and 10 percent people assume that it is not a dry news format. This format is acceptable in those situations when we have lack of visuals and bytes. In this type of news hidden story and side angles of the story can be possible to represent before the viewrs. People generally do not show more curiosity and attentively toward these type of news. But there are many viewers who don't know anything about format of T.V news. They only keen to know about the happenings.

Phone-in is a practice of remote area?

Table-6

	Frequency	%age
Yes	26	52
No	7	14
Don't Say	6	12
Completely Agree	5	10
Disagree	6	12

In the above table 52 percent people thinks that phone programme format is made for only remote areas. But 14 percent thinks that it's not representation of remote area. As discussed in previous table phone-in is the face of remote coverage. This can be observed easily by referring a no of bulletins of one month or week. Most of remote stories are covered in phone-in. a viewer in phone just get informed not get intermingle in nutself with the story. No feeling and attention be attached with the story.

CONCLUSION

The study concludes that it is purely dry format of television news cast. Phone-in is added only in the condition of non availability of visuals. There is no doubt it enhance the knowledge of audience about the remote area of the world as well country. This format is most popular among the news programmes.

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THE TIBET FACTOR IN INDO-CHINA RELATIONS: RETROSPECTS AND PROSPECTS

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ABSTRACT

India and China have a long history of bitter rivalry and unresolved border disputes. Regarding the strategic and security issues both the countries are guided by mistrust and competition. If we talk about the problem of Tibet, it can be concluded that the origin of the problem can be traced to the Chinese occupation of Tibet in 1951, which eliminated a buffer between the two Asian giants and transformed the India-Tibetan boundary into a Indo-China boundary. Further, the entry of Chinese troops to destroy Tibetan Autonomy (1956) made the problem more complicated and the grant of asylum by India to the Dalai Lama, China charged India being expansionist. Thus, the issue of Tibet became the bone of contention between China and India. Therefore, the Tibet is a burning issue and the solution of Tibetan problem is the need of the hour for the betterment of India-China Relations in the 21st century. Thus, the present paper aims at to highlight the retrospects and prospects of the Tibet issue."

Key Words: Panchsheel Agreement, People's Liberation Army, Tibet Autonomous Region.

The problem of Tibet can be viewed as bone of contention between India and China which can be traced to the Chinese occupation of Tibet in 1951. Most of the experts feel that Tibet is central to India-China relations. India's disputed border with China is the border between India and Tibet autonomous region of China. Because of geographical proximity, since ages, Indians have interacted mostly with the Tibet region. From the late fifties, thousand of Tibetans led by the Dalai Lama, came over to India and were granted refugee status in India over the years. Dalai Lama became popular and is revered as a spiritual leader of Tibetans. Therefore, however much India reassured China again and again that it recognises Tibet as an autonomous region of China, but the Chinese are suspicious about India's intentions. Now that the west has started evincing keen interest on Tibet, the Chinese are very sensitive about this issue. While India can reassure China on the status of Tibet, it can not resolve its Tibetan problem. That is a task for the Chinese but to say that India should regard that there is no Tibetan problem would be to fly in the face of reality. That is why a quick resolution of the problem of Tibet is important for Indo-China relations.

THE ORIGIN OF THE PROBLEM

Tibet, from the very beginning of 20th century was a bone of contention between China and British. The British in order to open Tibet for trade invaded Tibet in 1904 and forced Lhasa Convention on Tibet. Tibet fought its own wars with the invading British forces but was no match to the superpower of the time. The Chinese instead of supporting Tibet militarily, facilitated, the talks through their nominal authority, the Amban, in Tibet was never incorporated into China as a province; China simply accepted it as its dependency that formed

an important other fence in strategic terms for China. There was no standing Chinese army in Tibet; the Imperial Ambans and then bodyguards in Lhasa represented the Chinese nominal authority. There were, however, attempt to incorporate Tibet into Chinese empire after Young military expedition to Tibet in 1904. Unfortunately, a few years later, the Qing dynasty collapsed and Tibet got rid of the Chinese. The nationalists tried to restore the imperial autonomy of Tibet but were unsuccessful. During the Shimla conference in 1914, China disagreed to boundary alignment between inner Tibet that would be with in the Chinese jurisdiction and the Outer Tibet that would enjoy total autonomy. Since the Chinese envoy only initialed the agreement, the subsequent Chinese governments refused to recognize the McMohan Line as a valid borderline. The People's Liberation Army (PLA) trounced the nationalist government from China in 1949 and entered Tibet in 1950. Further, in 1951 they forced Tibet to sign a 17-Point agreement that would offer autonomy to Tibet in lieu of Tibet accepting Chinese sovereignty.[1] These developments along with China's domestic problems and international isolation led to the 1962 border war between India and China.

According to China, Tibet is an inalienable part of China but Tibetans claims from historical period that Tibet had been an independent country. In reality, the conflict over the status of Tibet has been a conflict over history. On 1st April 1950, India was the first non communist country to recognize China and it established diplomatic relations with China and the India-China relations from 1950 to 1958 termed by slogan of "Hindi-Chini Bhai Bahi". At that time, former Prime Minister Jawaharlal Nehru began to speak infavour of "Chinese Suzerainty" on Tibet in various public speeches. *"On 17 December 1949, speaking at a meeting of the Standing Committee of External Affairs, Nehru clarified that 'no one knows what will happen in Tibet, If the Chinese wish to enter Tibet there is none to hold them back except, perhaps, the climate'. On 8 September 1950, speaking to a Tibetan delegation led by Finance Minister Shakabpa, Nehru put it very bluntly when he told the stunned Tibetans that 'we cannot give any help in the event of an invasion, nor can any other country'. On 6 December 1950, speaking in the Parliament, Nehru confirmed that 'we did not challenge or deny the suzerainty of China over Tibet and that India had 'no political or territorial ambitions' in Tibet."*[2]

THE CHINESE CLAIM ON TIBET

Chinese desire to incorporate Tibet into China stems from two reasons. First is historical. Chinese realised early on during Manchu dynasty that a defensive policy of having that Great Wall as a Maginot Line is not deterring aggression. Therefore, an aggressive policy and Chinese security became interlinked. Secondly, the increase in China's population has brought about a need for "LEBENSRAUM" so urgent that occupation of a defenseless Tibet became a necessity. That is why; the Chinese annexed Tibet in 1950-51 and began a systematic campaign of Hanaisation of Tibet. In order to rule Tibet more effectively, the Chinese created a truncated version of Tibet called '*Tibet Autonoumous Region*' (TAR) in Sep. 1965. TAR has an area of 1.23 million sq. miles as against 2.5 million sq. miles of greater Tibet, large parts of which were merged with Quinghai, Gansu and Schezuwan provinces of China.[3]

Therefore, India did not want to make Tibet as a hurdle in the emerging friendship between India and China. So, when Tibet asked for India's help to approach in the United Nations, India declined for it. In de facto, India has recognized Tibet as a part of China. India always wants peaceful solution of complicated issue. So in 1950 Jawaharlal Nehru opposed the military occupation of Tibet by China. He was in favour of peaceful resolution of the conflict

between China and Tibet. Subsequently, India had sacrificed its desire on Tibet for the increasing India-China friendship. That is why India and China signed '*Panchsheel Agreement*' in 1954 to maintain trade and intercourse between India and Tibet. Thus, the Tibet was recoginsed as a part of China by India through this agreement and in the initial period, both India and China dealt Tibet issue cooperatively that it did not become a hurdle in their increasing friendly relations in 1950s. India opted for cooperative relationship with China because of an emerging power both tried for mutual, beneficial relations and did not want to bring complicated issues in their increasing relationship.

But in 1959, the emerging friendship between India and China was deteriorated due to the differences over Tibet. The border problem led to the war between India and China in 1962. The deteriorated relations continued between the two countries from 1959 to 1976. Due to the Chinese occupation of Tibet and suppression of Tibetan revolt of 1959 led to conflictual relations between India and China.[4] China attacked India in 1962 over the issue of Tibet because it regarded India as a country that had the potential to interfere on the issue of Tibet. 'Since 1960, China has considered India as a nation with hegemonic intentions'.[5]

China, meanwhile, has consolidated its hold over Tibet through large-scale development campaigns. Efforts have been to modernise Tibet and improve the socio-economic levels of 6 million Tibetans. This has been demonstrated by large-scale investments, subsidies, development of industry, agriculture, and education & training. Large farming and irrigation projects are being developed. Education policy since 1980 has hastened Tibetan integration into Chinese mainstream and to mollify world opinion, China in 1987 recognised Tibetan as the official language, with even Chinese cadres being encouraged to learn it. However, university and technical level education is still imparted in Chinese. China's '*West Development Campaign*' seems to be further advancing this process.[6]

Further, after the revival of India-China negotiations in 1981, again the factor of Tibet emerged in their bilateral relations. Consequently, China asked India to continue its support on Tibet that it supports Tibet as an integral part of China. China has demanded from India not to interfere in Tibet-China issue and to control the political activities of Dalai Lama in India. In 1988, Indian Prime Minister, Rajiv Gandhi visited to China and this witnessed a new period of development of India-China relations. India continues to support Tibet as an integral part of China after 1962 war. During former Prime Minister, Rajiv Gandhi's visit to China in 1988, India recognized Tibet as an autonomous region of China. He also agreed not to allow 'anti-Chinese' political activities in India. No major consequence was followed during this visit related to Tibet.[7]

THE TIBET ISSUE IN 21ST CENTURY

In 2003, during Prime Minister, Vajpayee's visit to China, India China signed 'declaration' named Vajpayee-Wen Joint statement. In this both countries emphasized not to 'use or threaten to use force against the other'. In 2005, India and China agreed for 'China-India Strategic and Cooperative Partnership for Peace and Prosperity'. India readjusted its stand on Tibet. Initially, it recognized Tibet as an 'autonomous region' of China, but since 2005 it recognized the 'Tibet 'Autonomous Region (TAR) as a part of the territory of the People's Republic of China'. Again India declared not to permit the Tibetans to involve in anti Chinese activities on the Indian soil. But the protest of Tibetans against Chinese rule has also continued. Tibetans protest against the Chinese rule first began in the 1959 at Lhasa, second

from 1987 to 1989 and third in 2008. China blamed Indian Tibetan community and Dalai Lama for these anti-Chinese activities.[8]

Meanwhile, India also advised Dalai Lama to keep himself away from the political activities as they influence Indo-China Relations, and China appreciated this step on Tibet issue. Now both the countries talked about the Tibet issue and India agreed to stop any protest against the Chinese policy in Tibet.[9] During this period, the visit by Indian PM Manmohan Singh to China in 2008, culminated in the signing of a shared vision for the 21st century of China and India.[10] It gave a new direction to build a sense of confidence on the Tibet issue and other border disputes. On the other hand, during his last visit to India, in 2010, Chinese Primer Wen Jiabao dashed any hopes of early border settlement, stating that it would take a very long time to settle the boundary issue. That is why the issue of Tibet is still a problem between India and China.

However, with the collapse of Soviet Union, and gaining of independence by the Baltic States, the Ukraine and Central Asian republics which share similar historical experiences, the cause of Tibet's independence received a boost. The western countries, particularly the US seem more receptive to Tibet's cause than they were during the Cold War, when relations with China were viewed as a useful counterbalance to Soviet power. At a time when the Chinese are under heavy criticism from the West for rampant human rights violations in Tibet and are facing a rising tide of Tibetan nationalism, they apparently need Indian help to legitimize their rule over the roof of the world. On the other hand, on the question of Tibet, India understands Chinese anxieties. India has long accepted Tibet as an "Autonomous Region of China". It is unfortunate that the Dalai Lama and over 200,000 Tibetans have to live in exile in India today. In keeping with ancient traditions of India, the Dalai Lama is treated with respect and courtesy befitting his position as a holy man. But New Delhi allows no political activity by the Tibetans on Indian soil. India hopes that conditions will permit their early return to Tibet. In accordance with the Five Principles of peaceful co-operation, India abstains from all forms of interference in this matter.[11]

China, over the last decade, has established highly sophisticated military infrastructure in the '*Tibet Autonomous Region*' (TAR) adjoining India: five fully operational air bases, several helipads, an extensive rail network, and thirty thousand miles of roads – giving them the ability to rapidly deploy thirty divisions (fifteen thousands soldiers each) along the border. China has not only increased its military presence in Tibet but is also significantly augmenting its nuclear arsenal. In addition, the PLA's strategic options against India are set to multiply as Chinese land and rail links with Pakistan, Nepal, Burma, and Bangladesh improve. Moreover, the spurt in violet incidents and unrest and growing incidents of self-immolations by Buddhist monks in Tibet keeps India engaged both in terms of keeping close watch over the Tibetans in the country ensuring that they did not indulge in anti-China activities as well as providing shelter and basic amenities of life to the rapidly growing Tibetan refugees.[12]

Recent leadership change in China (President XI Jinping) has planned 'a five point proposal' for guiding India-China relations. The Chinese President says that the boundary question between India and China is a complex issue and left behind by history and peace and transquility should be maintained. Therefore, to reduce the potential friction on Tibet issue, we need for new '*Confidence-Building Measures*' (CBMs) between India and China. However occasionally India-China relations remained constrained due to presence of the Dalai Lama

and the Tibetans in India. The presence of Dalai Lama along with Tibetan community provides a democratic set up to India and its stand of human right issue. Tibet can be used by India as a "*bargaining chip*" while solving border dispute with India in the future.

CONCLUSION

Now concluding the discussion on the question of Tibet, it can be said that Tibet, irrespective of China's tight control remains volatile. Although the Dalai Lama has relinquished his demand for total independence, but for the sake of large cause, China does not want to solve the Tibet issue and it is waiting till the passes away of the Dalai Lama and after that the bargaining power of Tibetan may be weak. Today it is the need of hour that India and civil society should focus on Tibetan problem and take adequate steps for its solution. Here we have an urgent need for CBMs between India and China to remove all strains in friendly relations regarding the Tibet issue, which is responsible for complicated India-China relations from time to time. Today India is in the best position to take up the issue of Tibet with China in the changing global scenario. China should also realize that being a rising power with big role to play in global affairs, it should not drag on the unresolved problem which might become a convenient tool to be used by unfriendly major powers to nag China in the future.

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DEVELOPING INTELLIGENT WEB INFORMATION SYSTEM USING WEB MINING

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ABSTRACT

In this paper, we present an overview of research issues in web mining. The World Wide Web has turned to be one of the largest information sources. It is a heterogeneous, explosive, dynamic and mostly unstructured data repository. Some companies use the Web to find out more about their competition. The user wants to have the efficient search tools to find significant information easily. All of them are expecting tools or techniques to help them satisfy their demands and or solve the problems encountered on the web. Therefore, web intelligence is required to help organizations in decision making as well as also help users in finding relevant information.

Key Words: Web Mining, Web Intelligence, WWW (World Wide Web).

The World Wide Web has turned to be one of the largest information sources. It is a heterogeneous, explosive, dynamic and mostly unstructured data repository. Some companies use the Web to find out more about their competition. Another example in the academic context is teams involved in research that use the Web to find out about related work. Students may use the Web to find out more about their University, certain departments or particular lectures and projects. Some individuals use it to keep up to date with the latest news, according to their interests. Because Web supplies extensive amount of information it raises the complexity of how to deal with the information from the different point of view. The business experts want to have tools to learn the customer's needs. The user wants to have the efficient search tools to find significant information easily. All of them are expecting tools or techniques to help them satisfy their demands and / or solve the problems encountered on the web. Therefore, web intelligence is required to help organizations in decision making as well as also help users in finding relevant information.

The term, Web intelligence (WI) was born in a paper written by Ning Zhong, Jiming Liu Yao and Y.Y. Ohsuga in the Computer Software and Application Conference in 2000. WI exploits artificial intelligence and advanced information technology on the Web and Internet to examine that how website visitors interact with a website's pages and allows management to understand the demand trends to make effective strategic decisions. From that time, many new algorithms, methods, tools and techniques were developed and used extracting and mining both knowledge and wisdom from the data originating from the Web. Since the Web is a huge and dynamic collection of pages that includes countless hyperlinks and huge volumes of access and usage information, Web mining works as a tool to improve web Intelligence and have been applied in many newly developed intelligent Web information system. As many believe, it is Oren EtZioni first proposed the term of web mining. He claimed the Web mining

is the use of the data mining techniques to automatically discover and extract information from the WWW (World Wide Web) documents and services.

To Understand Web mining better, here we are discussing data mining in brief. Data mining has an important place in today's world. It becomes an important research area since the amount of data available in most of the applications. This huge amount of data must be processed in order to extract useful information and knowledge, since they are not explicit. The Definition of data mining is given as Data Mining is the process of discovering interesting knowledge from large amount of data. The data source for data mining can be different types of databases such as texts files or other types of files including different kinds of data. Data mining is an interdisciplinary research field related to database systems, statistics, machine learning, information retrieval etc. data mining is an iterative process consisting the following list of processes:-
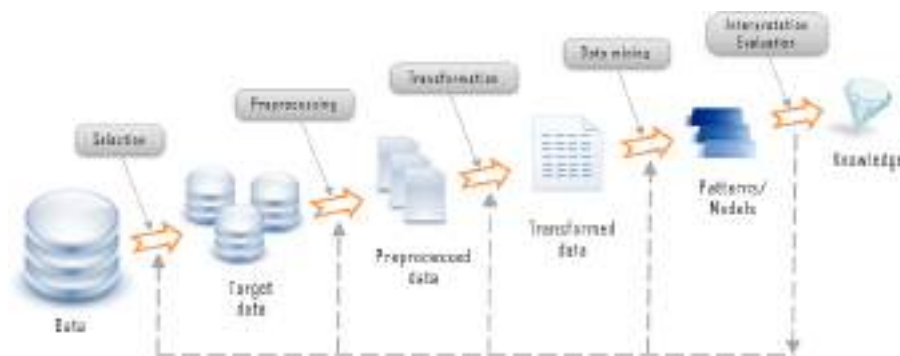
Figure - 1

Data cleaning

Data integration

Data selection

Data transformation

Data mining

Pattern evaluation

Knowledge presentation

The complete data mining process is given in above figure– 1. Data cleaning task handles missing and redundant data in the source file. The real world data can be incomplete, inconsistent and corrupted. In this process, missing values can be filled or removed, noise values are smoothed, outliers are identified and each of these deficiencies are handled by different techniques.

Data integration process combines data from various sources. The source data can be multiple distinct databases having different data definitions. In this case, data integration process inserts data into a single coherent data store from these multiple data sources. In the data selection process, the relevant data from data source are retrieved for data mining purposes.

Data transformation process converts source data into proper format for data mining. Data transformation includes basic data management tasks such as smoothing, aggregation, generalization, normalization and attributes construction.

In data mining process, intelligent methods are applied in order to extract data patterns. Pattern evaluation is the task of discovering interesting patterns among extracted pattern set. Knowledge representation includes visualization techniques, which are used to interpret discovered knowledge to the user.

Data mining has various application areas including banking, biology, e-commerce, etc. these are most well known and classical application areas. On the other hand, the new data mining application include processing spatial data, multimedia data, time related data and World Wide Web. Web mining is related but different from data mining and text mining. It is related to data mining because many data mining techniques can be applied in web mining. It is related to text mining because much of the web data are mainly semi-structured and or unstructured, while data mining deals primarily with structured data. Web content mining is also different from text mining because of the semi structure nature of the web, while text mining focuses on unstructured texts. Web content mining thus requires creative applications of data mining and or text mining techniques and also it's on unique approaches. In the past few years, there was a rapid expansion of activities in the web content mining area. This is not surprising because of the phenomenal growth of the web contents and significant economic benefit of such mining. However, due to the heterogeneity and the lack of the structure of web data, and automated discovery of targeted or unexpected knowledge information still present many challenging research problems. In this tutorial, we will examine the following important web content mining problems and discuss existing techniques for solving these problems.
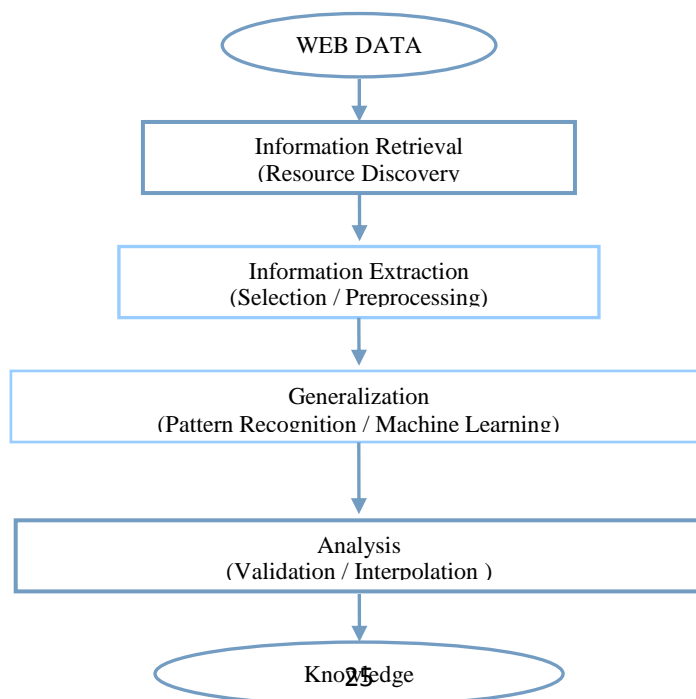
Web mining is a rapid growing research area. According to analysis targets, Web mining can be divided into three different types, which are Web usage mining, Web content mining and Web structure mining. Web usage mining refers to the discovery of user access patterns from Web usage logs. Web structure mining tries to discover useful knowledge from the structure of hyperlinks. Web content mining aims to extract / mine useful information or knowledge from web page contents. This tutorial focuses on Web Content Mining.

OBJECTIVES

To understand the opportunities and challenges of Web mining.

To understand the Web mining Subtask.

To identify the Web mining taxonomy

To understand the role of Web mining tools, techniques for web intelligence.

WEB MINING BENEFITS

Content mining extracts patterns from online information, such as HTML files, images or e-mails.

Web structures mining focuses on using the analysis of the link structure of the web to identify preferable documents. Web usage mining for user interactions whenever requests for resources are received. Concise notation based on familiar ANSI standard SQL including joins, grouping, sorting and set operations. Full featured IDE includes syntax highlighting, graphical execution, real time result delivery and network monitoring. Extraction techniques for unstructured, semi-structures and structured data Reads and writes common file formats such as HTML, XML, PDF, DOC, CSV, TSV, images,datbases etc. Integration options include Java, NET, ActiveX, C++ and allowing queries to become Web Services. Facilities for error trapping and reporting. XML including extraction of data using Xpath and transformation of input or output using XSLT Transparent support for Web functionality such as scripts, forms, cookies, user agents frames, table, authentication etc. Development environment for organizations to create their own Web mining solutions. Parallel deployment engine extracts information at high speed the following are some of the more popular industries which are getting the benefits of web mining:-

Ecommerce and retail

Travel & tourism

Automobiles

Telecommunications

Media & entertainment

Information Technology

Computer & Equipment .

Jobs & Recruiting

Financial

Academic Research

OPPORTUNITIES AND CHALLENGES OF WEB MINING

The web an immense and dynamic collection of pages that includes countless hyperlinks and huge volume of access and usage information provides a rich and unprecedents data mining sources. However, the web also possesses several opportunity and challenges to effective resources and knowledge discovery:-

The coverage of web information is very wide and diverse. One can find information about almost anything. The Web serves a broad spectrum of user communities. The internet's rapidly expanding user community connects millions of workstations. These users have markedly different backgrounds, interests and usage purposes. Many lack of good knowledge of the information network's structure are unaware of a particular search's heavy cost frequently gets lost within the web's ocean of information and one can lengthy wait required to retrieve search results. Information/data of almost all types exist on the web e.g. unstructured, semi structured, structured data like texts, multimedia data, tables etc. much of the Web information is semi structured due to the nested structure of HTML code. Much of the Web information is redundant. The same piece of information of its variants may appear in many pages.

Only a small portion of the Web's pages contain truly relevant or useful information. A given user generally focuses on only a tiny portion of the web dismissing the rest as uninteresting data that serves only to swamp the desired search results.

f.much of the web information is linked .there are hyperlinks among pages within a site and across different sites

1. Although keywords, address and topic based web search engines already support information searches, web mining will play an important role in web intelligence because the web's current incarnation still cannot provide high quality intelligent servers. Several factors contribute to this problem and motivate our research.

2. Databases provide high quality well maintained information but are not effectively accessible. Because current web crawlers cannot query these databases, the data they contains remains invisible to traditional search engine. Conceptually the deep web provides an extremely large collection of autonomous and heterogeneous databases each supporting specific query interfaces with different schema and query constraints. To effectively access the deep web, we must integrate these databases.

3. Because current web searches on keyword based indices, not the actual data the web pages contain search engines provide only limited support for multi dimentional web information analysis and data mining.

All these tasks present major research challenges and their solutions also have immediate real life applications. These challenges have promoted research into efficiently and effectively discovering and using internet resources, a quest in which web mining will play an important role regarding web intelligence.

Web mining for Web intelligence

The Web constitutes a highly dynamic information source which is in large size and has a great complexity. I may be viewed as an enhancement or an extension of Artificial Intelligence and Information Technology. I may become a sub area of Artificial Intelligence

and Information Technology (WI) concerns the design and implementation of intelligent Web information systems on the new platform of the Web and Internet Web mining is the use of data mining techniques to automatically discover and extract information from World Wide Web documents and services. The following few web based tools of web Intelligence to form intelligent Web information Systems are:-

Web Information system Environment and foundations.

Web Human – Media Engineering

Web Information Management

Web Information Retrieval

Web Based Applications

Web Agents and Web Mining and Farming etc.

He some of the more popular industries which are getting the benefits of web mining are Ecommerce & Retail, Travel & Tourism, Automobiles, Telecommunications, Media & Entertainment, Information Technology, Computers & Equipment, Jobs & Recruiting, and Financial Academic Research. But still, the Web present new challenging and Research problems as discussed above. There is a requirement of existing theories and technologies of web mining need to be modified or enhanced.

Developing Intelligent Web Information System using Web mining:-

To use the large amounts of information efficiently on the Web to make the information processing intelligent, personalized and automatic is the most important applications of the current web mining technology. The main areas, Web mining covers for Intelligent Web Information system, in case of Web Intelligence are data mining and knowledge discovery, hypertext analysis and transformation, learning user profiles, multimedia data mining, regularities in Web surfing and Internet congestion, text mining, web based ontology engineering, web based reverse engineering, web farming, web- log mining, web warehousing.

This research work research work primarily focuses on web mining sub tasks, Web mining classification, Web mining software tools and various web mining techniques to improve Web Intelligence. Researchers may clean, condense and transform this research work to retrieve and analyze significant and useful information to determine best possible improvements of web mining techniques and effective software tools which can help to improve web intelligence to form the intelligent Web Information Systems.

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INFLATION: INDIAN ECONOMY WORSLY HIT

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ABSTRACT

Enough is written, spoken and on this topic but inflation is still going up. Every where inflation is regarded as a major problem and Indian economy worsly hit by inflation as India economy growing, prices are also going up and now in everyons mind. This questionarises is this the price of growth? And how longer will prices keep going up? This paper is mainly founced on food inflation. It is organized into five parts. Part I covers a short review of general inflation. Part II presents food inflation. Part II presents food inflation and its causes. Part III describes the measurement and trends in inflation. Part IV discusses the effects of inflation. Part V presents suggestions and steps taken by R.B.I. and Govt. and the concluding observation.

Key Words: Inflation, Corporate, RBI.

INFLATION & SHORT REVIEW

Numerous studies have been conducted in India to understand inflation. The present paper review a few from them.

Dr. Khalid (2011) was of the view that the prices of food items are artificially high. He emphasized on the immediate reasons for the spent in the prices of specific food items is hoarding and penetration of big corporates in the food economy. He did not consider the monetary factors.

Patnik (2010) in her paper she considering the large in the impact of the explanatory variables the stabilization on policies should focus on both demand and supply management control.

DBS Group (2011) in their paper food Puflation in India is driven by demand side forces or at least enduring lags in supply. They follow the structural approach to inflation. It is found that supply shocks have only transitory effects as inflation.

This paper is mainly focused on food inflation we discuss food inflation which is the burning topic now days. India faced with double digit inflation in case of food items. Which is fuelling the overall inflationary trends in the country.

From 2003 food prices increased in the country which further effect the poor and fixed income group of society. Food inflation based on the wholesale price index for food items entered double digit in July 2009.

Causes of Inflation

There are several causes which lead to increase in food inflation directly or indirectly.

S.S.Johal observed that the major cause of food inflationary trends in the country are retailors. Their margins are so high that producers, sellers do not get a fair share of the price the consumer pay.

With the low volume of business they have to perforce keep high profit margins and they are also bad conducture of market if there is shortage of supply in short period, retialrs shoot up

prices and does not lower the price when spplies become normal shortage of food grains. Due to bad Monsoon in 2008-09 there is a shortage of foodgrains and rise in foodgrains price. Indian agriculture largely depended on four month monsoon. India 60% of the country's total cropped area is not irrigated.

Poor storage facilities: India hasn't sufficient storage facilities. In 2008 it was estimated that India losses INR 58,000 crore north of agriculture food items due to lack of post harvesting infrastructure, such as cold chains, transport and storage. Hike in the price of othergoods: In June government raised diesel, Kerosene and cooking gas prices 250 a cylinder, this increase in the rise of foodgrains, from transport to food.

Hoarding/Black Marketing: The hoarders lord the food grains and show the temporary shortage and relaise the supply when there is increase in the prices. Government policies like NREGA also like the prices of foodgrains. The money that the government puts into the pockets of people through NREGA translates into a higher demand for food, other goods. This is called an "income effect". The NREGA recipients convert apart of their income into consumption, demand for these goods causing the demand curve to move upwards.

This figure shows when income rise there is a rise in demand and price. Movements in global market: P.Mukherje said, "Where time in uncertainty in the global markets particularly on those products for which we have to depend on imports naturally it would effect inflation. And the rise in the prices of petroleum products in international market leads rise in prices.

Increase in Money supply: Due to government deficit R.B.I. issue new currency and increase money supply this further increase in the income of people now they have more money to spend demand is rise but on other side supply is not increased and this also hike in prices. Others causes also effect prices like rise in population, structural problems in agriculture or backward technique, lack of land reforms, no new technological breakdown in the agriculture, corruption and also the PDS through this system government give food to BPL families this is done by fair price shops. But the identification of the BPL families is very difficult and the benefits of this system apporex. 40% goes to APL families.

Measurement of Inflation and trends India having multiple inflation indicators with none of them reflecting the commonly accepted representative consumer or retail price Index, nor the producers' price index. There are three measures to measure inflation.

WPI It measures change in wholesale price on the weekly basis. This index covers nearly 435 commodities and does not account for services.

CPI: It measures change in retail prices on monthly basis. CPI includes both goods and services. It focuses on homogenous group of consumer like, industrial workers, agriculture labours etc.

GDP deflator: It refers to the ratio between GDP at current prices and GDP at constent prices. It is acclaimed as it covers all goods and services produced in the country.

$$\text{GDP deflector} = \frac{\text{GDP at current prices}}{\text{GDP at constent prices}}$$

In India the index of inflation is W.P.I. under food inflation fruits, protin based items, eggs; milk and onions get dearer.

The following diagrams show the inflation trends in India in May 2011 and August 2011.

And after five mo0uths inflation entered the double-digit zone at 10.05 per cent for the week ended August 20, the last time food inflation crossed 10 percent was in the week ended March 12, According to the official data released on Sept. 2, prices of onion 57.01 percent and fruits price increase on 21.58%.

Food Items	Price rise	Food Items	Price risk
Onions	57.01%	Milk	9.22%
Fruits	21.58%	Cereals	4.64%
Vegetables	15.78%	Rice	4.40%
Potatoes	13.31%	Wheat	2.52
Egg. Meat and Fish	12.62%	Pulses	4.16%

The above chart shows that food inflation once again rises and internal in doubts digit. P.Muhkhargee said, "Food inflation has gone up. This is really disturbing we shall have to ensure and remove the supply constraints on food items.

Inflation is groaing and it affects worstly all sectors of our economy. Food inflation affects the poorer sections mainly its several adverse effects discussed as follows.

The rise of food rains without a corresponding rise in the income of the poor and vulnerable leads to an increase in the level of undernourished population it has adversely affect the pocket of consumer. On the basis of WPI the Indian consumer required to spend more 20% on food as compared to last year. The following figure shows the expenditure on different items by the consumer.

Items	Exp.	Items	Exp.
Food	42.8%	Education	6.2%
Non-Routine	16.2%	Durables	4.2%
Transport	8.8%	Health	3.9%
Others	8.2%	Housing	3.9%
Clothing	5.8%		

The table shows Indian consumer spend almost half from his total expenditure on food items.

Only a few people get high margines like retailers, horoders they store food grains and release it when there is a hike in prices and get huge profits by exploiting the consumers as well as producers.

Inflation also adversely effect the growth of economy and exports of the country. It originates instability in the economy.

A huge rise in prices gives a big disappointment to stock market.

SUGGESTIONS

1. To control pollution govt. and RBI has taken many steps. RBI liked it times the rate of sepo and reverse sepo but these are only dramatic like which are it handle the present perfection to control the pries R.B.I should control money supply.

2. Govt. also make some steps to check inflation deficit budgeting should be avoided by the govt.

3. Working of POS should be avoided by the govt. its evaluation make sure that its benefits the needed society.

4. Food corporation of India.

Can actively makes policies for storing food and M.S.P so that the producers and farmers get benefits.

➤ There is an urgent need for ensuring convergence in the development schemes better civilization of funds and wading duplication and wastage.
➤ More investment in needed for research in storage tech melody.
➤ S.S shoal suggest that if we have opened up our markets and the economy in getting globalised, we should let our farmers and consumers benefit through fair global completion on the quality of products and reasonability of prices.
➤ To complete in global market, the policy markers left the traditional mindset and start thinking for the benefit of the economy as a wheel and particularly for agricultural comedies so that the producers and consumers get benefits.
➤ The govt. should allow the private sector to import and store the primary agricultural commoditisers at zero import duty. This will help ease the prices to a large extent.
➤ The government has adopted various measures to improve agriculture marketing. These steps constructing ware houses, grading and standardizing produce, so the prices may in control

As Motherless said "I hope good monsoon and elevation of seasonal factors will bring food inflation to Singh digit

If govt. sure that the polices are working efficiently and evaluation of the masked system and R.BI control money supply. Are should surely control food prices.

CONCLUSION

Overall, the above analysis shoves food inflation as a major insure Rise in the food prices leads to an unnoticed population. India is a large country. Importing food Items only raises the prices. The Govt. needs to regulate the functioning of the agrltunal markets. It trans potation and storage facilities are not addressed adequately by the govt. the food inflation will contrivance to rise. To increase the agriculture productivity it is necessary to increase investment in irrigation. transformation and in shortage facilities. And this along with the other policies help in controlling food inflation.

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DRINKING WATER QUALITY AND ITS IMPACT ON HUMAN HEALTH: A CASE STUDY

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ABSTRACT

Drinking water is one of the fundamental needs of human being. Without it no one can live. But today no one place where safe drinking water is available for human being. Due to unsafe untreated water cause many type of water borne diseases e.i. cholera, typhoid, jaundice, diarrhea etc. Narnaul town have also face such kind of problem. Town has only two source of drinking water supply, but they are not safe. People suffered many kind of water borne diseases, which is a matter of serious concern. So use some appropriate techniques such as establish water testing laboratory, filtration plant and effective educational programme about drinking quality are some valuable suggestions to solve this problem.

Key Words: Cholera, Typhoid, Jaundice, Diarrhea, Dysentry, Quality Standard.

Water is important for human life. Safe drinking water influences the quality of health and productivity. Life is originated in water and it is water that makes life possible. It is a known fact that human body consists of 60 to 70 % water. Water is available in large quantity in our blood, muscles, brain and lungs. The body use water to regulate its temperature and also water acts as a base for all nutrients to travel all through the body. It transport oxygen to the cells effectively, remove the waste in the body and one of the important act is in protecting the organs. Water is thus an integral part of the body and without any doubt it has to be consumed as per required proportion. Water makes up 60 % of body weight; blood plasma contains more than 90 % of water, cell cytoplasm about 70 % of the water bone is 20 % of water.

So, water is absolutely vital for our body just like the earth, our body is mostly made up of water. The average adult contains 40 to 50 quarts of water. The water in our body must be reserved every 10-15 days. With the intake of food such as fruits and vegetables, we are receiving water but we still must drink at least 6 glasses of water daily to enable our body to function properly. Water is the base for all body functions. Water is essential to sustain life, and a satisfactory supply must be made available to consumers. Every effort should be made to achieve a drinking water quality as high as practicable. But today one of the major problems of drinking water is that water is not safe. The health problem associated with unclean water enormous of the 3.4 millions people killed each year by water-related diseases, 2.1 millions mostly children are die from diarrhea disease stemming from lack of access to clean water, inadequate sanitation and poor hygienic.

Water quality refers to the physical, chemical and biological characteristics of water. The physical characteristics of water include temperature, clarity and similarity qualities. Chemical water characteristics include the presence and amount of organic and inorganic substances in solution, and the way that these substances are bonded or dispersed in water.

DRINKING WATER QUALITY IN INDIA

The quality of drinking water is powerful environment for human health. Assurance of drinking water safety is a foundation for the prevention and control of water borne diseases. The World Health Organization (1993) has estimated that in India 21 % of all communicable diseases (11.5 % of all diseases) are water related. Every year 1.5 millions children under five years of age die of water born diseases and the country loses 18 millions people per hour (over 200 millions people per day) each year due to these diseases (Ministry of Rural Department). The UNICEF has warned that 44 millions people in the country suffer from consequences of drinking contaminated water, thereby seriously affecting the health of future generations who are growing up due to increasing diarrhea diseases. The diseases which are spread through the microbial contamination of water are those caused by entire bacteria and from like cholera acute gastroenteritis, diarrhea, dysentery, typhoid, viral hepatitis A and E and Poliomyelitis.

In India, water availability per capita which was earlier 5000 cubic meters has now dropped to 2200 cubic meters. In fact, the country is fast approaching a phase of extremely stressed water availability condition. This is also affecting quality of water very seriously with contaminants adverse effect on the health of the people. As per the 2001 census report, only 74 million households in the country has a source of drinking water within these houses, 25 millions has the source near the house while the remaining 32 millions still has to travel long distance for fresh water. Only 36 % households have access to tap water and equal percentage drink untreated water from hand-pump.

As per WHO estimates, 3.4 millions people mostly children die every year from water related diseases of them diarrhea disease alone amounts to an estimated 4.1% of the total disability. Adjusted life year's global burden of disease, and is responsible for the deaths of 1.8 millions people every year.

On one hand the pressures of development is changing the distribution of water in the country, access to adequate water has been cited as the primary factor responsible for limiting development. The average availability of water is reducing steadily with the growing population and it is estimated that by 2020 India will become a water stressed nation. Groundwater is the major source of water in our country with 85% of the population dependent on it. The 2001 census reported that 68.2 % households in India have access to safe drinking water. According to latest estimates, 94 % of rural population and 91 % of the people living in urban areas have access to safe drinking water.

SCOPE OF WATER BORNE DISEASES

Water borne diseases are numerous and they resulted from consumption of contaminated water. It is quite a challenge to eradicate water borne diseases due to these problems. The WHO has set up programs in some one third world nation aimed at providing clean and sanitary water. Clean water is essential for life. But one in eight of the world's population does not have access to it. The lack of clean water close to people's homes also affects people's

time livelihood and quality of life. They are many different diseases that can be caught from dirty water.

(a) Cholera

Cholera is acute water borne disease caused by the bacterium. Its scientific name is Vibro cholera. Cholera may develop through the consumption of contaminated water.

(b) Diarrhea

It is also a symptom of water borne diseases. It often results frequent discharge of water faces from the bowels. Generally diarrhea may lose for short time duration, usually from two or three days but may also linger for longer period depending on the intensity of infection. Diarrhea is largely caused by poor and unhealthy sanitary condition and is more common in the under developed world with poor sources of drinking water.

(c) Hepatitis

Hepatitis is a disease that affects the human liver. It is an inflammation of liver. Two of the major virus that causes hepatitis has been identified by medical scientists as hepatitis A and hepatitis C. These two viruses are often transmitted through drinking infected water but it could also be transmitted through food.

(d) Dysentery

Water contaminated with the bacterium. General symptoms of this type of disease are frequent passage of faces with blood and on mucus and in some cases vomiting of blood.

DRINKING WATER QUALITY IN NARNAUL TOWN

Narnaul town is the districts headquarter of Mahindergarh district. The town feels under acute water shortage. Town has total 23 wards which have 62,077 persons. In the town, the under ground level has fallen 300-350 feet and people have been forced to drink brackish water from canal and tube wells. Under the national drinking water mission, the aim is to provide 40 liters of pure water to each citizen. But with continuous increase in population of the town water demand has also been increasing steadily.

DRINKING WATER STANDARD AND WATER QUALITY OF THE TOWN

In view of the direct consumption of water by human beings, the domestic water supply is considered to be most critical use of water. In India the agencies like Indian council of medical research and other water testing laboratories have formulated certain drinking water standards which are being followed by different authorities. So table 4.6 has given drinking water supply standard and quality of drinking water in Narnaul town.

Table 1.1 presents the national drinking water quality standard and Narnaul town. Drinking water has been supplied from nearby village for drinking purpose of the town drinking water quality play major role for human beings life. In Narnaul town most of the part depend on unsafe drinking water. Hence the quality of drinking water is not safe. It also shows that pH values of water which refers to "hydrogen ions concentration" and is a measure of an acidity or alkalinity on a 14 point scale (zero through six is acidic, seven is neutral and eight through 14 are alkenes). In table 1.1 shows the pH value of different table show the value of pH is less than the neutral value. So, extreme measures of acidity can be corrosive measures of acidity in water which can also be corrosive for another chemical in alkinity to methyl orange as $CaCO_3$.

Table 1.1 Drinking water quality standard of Narnaul Town (2010)

Sr. No	Constituents	Unit	Quality Standard	Patikra	Rambas	NNL	Kajinda	Kadipuri
1	pH		6.5-8.5	1	6.5	6.51	6.5	6
2	Colour		Colourless	-	-	-	-	-
3	Electrical Conductivity	Microbars	-	168	330	69	94	63
4	Turbidity	NTU	5.0	7	6.3	6.1	5.3	5.5
5	Total Dissolved solids	mg/l	500	116	230	42	102	149
6	Total hardness as $CaCO_3$	mg/l	300	24	40	08	17	29
7	Calcium hardness as $CaCO_3$	mg/l	-	16	24	04	08	27
8	Alkalinity as Pheno thalein as Mg/L $CaCO_3$	mg/l	-	Nil	Nil	Nil	Nil	Nil
9	Non Calcium Hardness as $CaCO_3$	mg/l	-	Nil	Nil	Nil	Nil	Nil
10	Alkalinity to Methyle orange as $CaCO_3$	Mg/l	200	60	140	20	70	135
11	Calcium as Ca	mg/l	75	6.4	9.6	1.6	10.3	8.7
12	Magnesium as Mg	mg/l	0.05	1.92	3.84	0.96	1.0	7.9
13	Sodium as Na	mg/l	-	22.08	41.86	9.89	7.86	6.86
14	Potassium K	mg/l	-	0.76	.78	.20	.20	.98
15	Silica as SiO_2	mg/l	-	04	04	02	04	03
16	Iron as Fe	mg/l	0.30	Nil	Nil	Nil	Nil	Nil
17	Chlorides as Cl	mg/l	250	21.27	21.27	14.2	11.2	17.8
18	Sulphates as SO_4	mg/l	200	24	09	0.8	0.5	27
19	Nitrates as NO_3	mg/l	45	06	0.7	0.2	0.2	
20	Fluoride as F	mg/l	1.0	Nil	0.10	Nil	Nil	

Source: Micro Testing Labs Hyderabad

(Recognized by Ministry of Environment of Forests, Govt. of India)

AP Govt. Regd. No. P9481/95, SEA (India), Regd. No. A-1678

WATER BORNE DISEASES IN NARNAUL TOWN (2001, 2005 AND 2010)

Drinking water plays a major role in maintain our body. No one live without drinking water. But today especially in developing countries create a problem of unsafe drinking water which an injurious to health. It causes many type of water borne disease like cholera, typhoid, gastroenteritis, dysentery, Jaundices and other water related diseased exact a terrible fall on human health. These illnesses are of many types, but they are directly related to a need for clean water. Many diseases arise simply because of lack of clean water for drinking and clean food. Others are spawned by inadequate sanitation facilities and poor personal hygiene practices that are directly related to a lack of clean water.   Some main water borne disease which could be directly affected in Narnaul town is given in the table 1.2. Due to unsafe

drinking water causes many type of water borne diseases like cholera, typhoid, gastroenteritis, dysentery, jaundice etc.

Table 1.2 Water borne diseases in Narnaul town, (2001, 2005, and 2010)

Diseases	2001		2005		2010	
	Indoor	**Outdoor**	**Indoor**	**Outdoor**	**Indoor**	**Outdoor**
Cholera	27 (1.97%)	19 (6.83%)	169 (5.91%)	47 (5.50%)	252 (7.82%)	69 (5.76%)
Typhoid	43 (3.13%)	27 (9.71%)	153 (5.35%)	74 (8.67%)	159 (4.93%)	97 (8.09%)
Gastroenteritis	132 (9.61%)	25 (8.99%)	163 (5.70%)	93 (10.89%)	165 (5.12%)	47 (3.92%)
Dysentery	1098 (79.97%)	160 (59.715)	2189 (76.59%)	511 (59.83%)	2326 (72.17%)	903 (75.31%)
Jaundice	69 (6.99%)	43 (15.47%)	137 (4.79%)	90 (10.54%)	140 (4.34%)	23 (1.92%)
Diarrhea	4 (0.29%)	4 (1.44%)	47 (1.65%)	39 (4.57%)	181 (5.61%)	60 (5.00%)
Total	1373 (100%)	278 (100%)	2858 (100%)	854 (100%)	3223 (100%)	1199 (100%)

Source: Civil Hospital, Narnaul, 2010

Table 1.2 shows the patients of water borne diseases in the town in 2001-2010. It shows that the patients of water borne diseases have been increased every year. Dysentery is much more affectable disease in the town. Cholera gastroenteritis, jaundice, typhoid and diarrhea diseases are also spread in the town. In 2001 dysentery diseases have more patient then other diseases which have 1098 patients. In 2005 it also increased and it was 2189 patients. In 2010 the patients of these diseases have 2326 which is more then other diseases. During 10 years the much more incensement has been in diarrhea disease. In 2001 the patient of this disease has only 4, in 2005 it was increased and 47 patients after 5 years or in 2010 the patients of diarrhea disease was 181. So it shows that diarrhea disease spreads very fast then other diseases, which is a matter of serious concern.
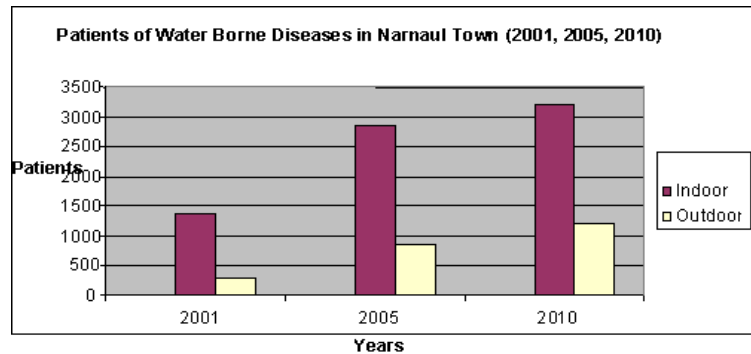
Fig. 1.1

From the above table 1.2 and figure 1.1 are evident that the patient who was directly affected by unsafe drinking water during year 2001, 2005 and 2010 in the town. Table 4.8 presents the patient of water borne diseases was increased every year so it has been created a major problem for the town. Much more effective disease in the town is dysentery which spreading in especially dry months likes May-July. In 2001 total number patient was 1373 which was directly affected by the water borne diseases in which 278 patients was outdoor because they do not provide well treatment. They were going to other places for their treatment. In 2005 it has been increased and number of patient was 2858 in which 854 patients was outdoor patients for their proper treatment. In 2010 the patients of water borne disease again increased comparatively 2005. In 2010 total patients was 3223 in which 1199 patients was out door their proper treatment. Above data shows that the supply of drinking water is not safe.

Table 1.3 Ward wise number or patient of water borne diseases in Narnaul town (2010)

Ward No.	Typhoid	Cholera	Dysentery	Gastroenteritis	Jaundice	Diarrhea	Total
1	4.76	4.17	4.17	-	-	-	2.50
2	4.76	-	6.25	-	5.56	-	2.92
3	4.76	4.17	8.33	10	8.33	2.78	6.25
4	7.14	6.25	6.25	10	-	2.78	5.42
5	7.14	6.25	6.25	-	2.78	8.33	5.42
6	9.52	4.17	2.08	3.33	8.33	5.56	5.42
7	2.38	4.17	4.17	3.33	5.56	11.11	5
8	4.76	2.08	8.33	6.67	2.78	5.56	5
9	2.38	8.33	2.08	6.67	2.78	2.78	4.16
10	4.76	6.25	2.08	10	13.89	5.56	6.67
11	4.76	6.25	4.17	3.33	2.78	5.56	5.58
12	-	4.17	4.17	6.67	11.11	5.56	5
13	-	6.25	2.08	-	2.78	5.56	2.92
14	2.38	4.17	4.17	3.33	2.78	5.56	3.75
15	2.38	4.17	2.08	-	5.56	2.78	2.92
16	4.76	6.25	4.17	3.33	2.78	2.78	4.16
17	4.76	4.17	2.08	6.67	5.56	2.78	4.16
18	4.76	4.17	2.08	6.67	-	5.56	3.75
19	2.38	2.08	2.08	3.33	-	2.78	2.08
20	9.52	4.17	4.17	3.33	2.78	5.56	5
21	4.76	2.08	2.08	3.33	5.56	2.78	3.33
22	2.38	4.17	10.47	3.33	2.78	2.78	4.58
23	4.76	2.08	6.25	6.67	5.56	5.56	5
Total	100 (42)	100 (48)	100 (48)	100 (30)	100 (36)	100 (36)	100 (240)

Source: Field Survey, May 2010
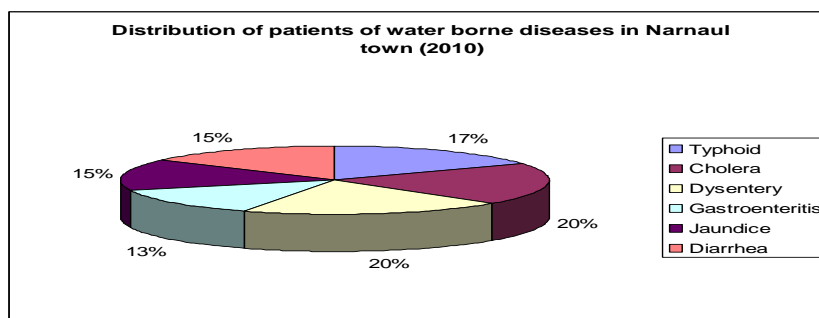
Figure 1.2

Table 1.3 and fig.1.2 show the total number of patient of water borne diseases at ward level in the town. At present some water borne diseases like typhoid, cholera, dysentery, gastroenteritis, jaundice and diarrhea diseases which could be direct affected human beings specially children. Through field survey author find that ward number 10 and 3 is much more affected by these diseases. Main reason of spreading more disease is lack of water in ward 3 and 10 have scheduled caste population and most of the households get drinking water from the community source which is not safe. So people suffered from these diseases. Wards 4, 5, 6, 7, 8, 9, 11, 12, 17, 18, 20, 22 and 23 have also affected from these disease due to that supply of drinking water is not proper. Water supply comes from tube well after two or 3 days. In wards 1 and 2 have very low number of patient due to both ward belong to sector 1 and officers which gets filter water and regular supply of drinking water every day. Table 1.3 also shows that cholera, dysentery and typhoid are much more effective than other water borne diseases. The main reason of spreading such kind of diseases is that supply of unsafe drinking water supply for the town. The supply of drinking water is supply without purification which has very kind of chemicals. So these chemicals are making contaminated water, which is injurious to health and produces many kind of water borne diseases. To solve, such kinds of problems, use some suitable and appropriate techniques for purifying drinking water for there domestic purposes

Fig 1.3 shows the over all distribution of patient of water born diseases in the town at ward level in 2010. It can be divided into three categories of water born diseases patient in the town e.i. (a) low (<2.5%) patients have been indicates in wards 1 and 19. The lowest patients is that ward 1 belongs to the sector of the town where most of the households have reverse osmosis in there home for purified drinking water and supply of drinking water is also purified. Ward 19 has also good quality of drinking water for there domestic purpose. (b) The medium (2.5-5%) patients have wards 3, 13, 14, 15, 16, 18, 21 and 22. (c) The highest (>5%) patients have been recorded in wards 3, 4, 5, 6, 7, 8, 10, 20 and 23. The main reason is that these wards have been not got good amount of water supply. Due to lack of tap water supply most of the households depends on private and community source of drinking water supply which is not safe for drink and cause many type of water born diseases such as cholera, typhoid, jaundice, gastro enteritis, diarrhea and dysentery in the town. After over all study of drinking water supply and quality find out that there is no any proper management of water supply for the town. Drinking water which supplied for the town has many type of dissolvent chemicals which are very harmful for human beings and causes of water borne diseases.

Table 1.4 Distribution of patients of water born disease, Narnaul town (2010)

Name of the diseases	Cure	Still Continue	No. of Deaths	Total No. of patient
Cholera	40 (26.85%)	5 (6.76%)	3 (17.65%)	48 (20%)
Typhoid/enteric	22 (14.77%)	17 (22.97%)	3 (17.65%)	42 (17.5%)
Gastroenteritis	41 (27.52%)	5 (6.76%)	2 (11.76%)	48 (20%)
Dysentery	3 (2.01%)	24 (32.43%)	3 (17.65%)	30 (12.5%)
Jaundice	14 (9.39%)	18 (24.32%)	4 (24.53%)	36 (15%)
Diarrhea	29 (19.46%)	5 (6.77%)	2 (11.76%)	36 (15%)
Total	149 (62.08%)	74 (30.83%)	17 (7.09%)	240 (100)

Source: Field survey, May, 2010
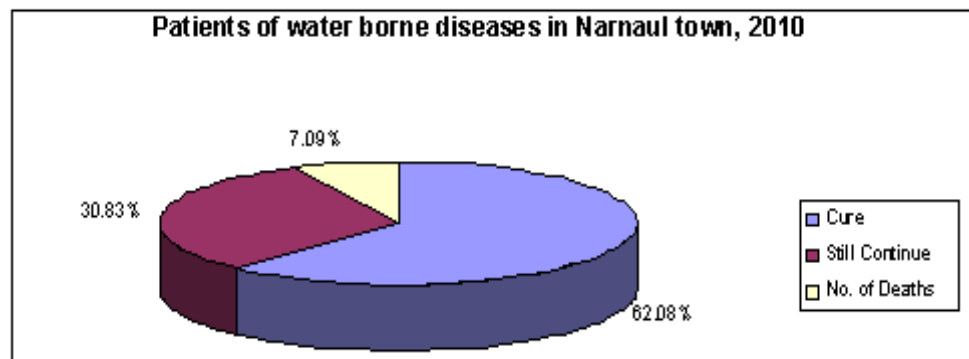
Fig. 1.4

Table 1.4 and figure 1.4 show the distribution of total number of patients of water borne diseases. It also shows how many patient cure and how many still continue and total number of death during 2010. Cholera, dysentery and typhoid are much more spreading than other diseases. Total number of cholera patients is 48 (20%) patients in which 40 (26.85%) patients are cure, 5 (6.76%) patients still continue and 3 (17.65%) patients were dies. Dysentery is also more spreading than other diseases. This disease is especially, effective in summer (May-July). According to primary survey of 550 households, there are total number of cholera patients was 48 (20%) out of which 40 (26.85%) patients cure while 5 (6.76%) patients is still continue and 3 (17.65%) patients have been died. There are have 42 (17.5%) patients suffered by typhoid. In which 22 (14.77%) patients was cure and 17 (22.97%) patients are still continue and 3 (17.65%) patients have been died. It has also been seen that out of 240 patients of the town, 2010, 149 (62.08%) patients have cured and 74 (30.83%) patients are still continue and 17 (7.09%) patients have been died which indicates a serious matter of great concern.

Table 1.5 Income wise distributions of patients (%) of water borne diseases in Narnaul town, 2010

Name of the	<5000/-	5000-10000/-	10,000-	>15000/-	Total No. of
Cholera	50	29.17	16.67	4.17	20
Typhoid	35.71	33.33	16.67	14.29	17.5
Gastroenteritis	22.92	50	16.67	10.41	20
Dysentery	33.33	50	10	6.67	12.5
Jaundice	38.89	36.11	22.22	2.78	15
Diarrhea	19.44	55.56	19.44	5.56	15
Total	33.75	41.25	17.50	7.50	100

Source: Field survey, May 2010
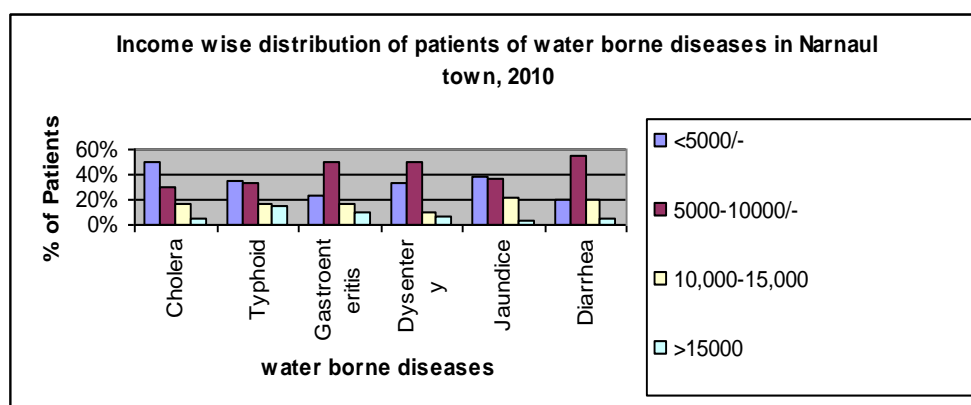
Figure 1.5

Table 1.5 and figure 1.5 shows that income wise distribution of water borne disease patients in Narnaul town, 2010 which shows the number of patient of water borne diseases have been decreased as increased the income. The lowest income groups (< Rs. 5,000 per month) have highest percentage of patients which are cholera, typhoid and jaundice. The main reason is that most of the households get water from the community source of drinking water. Very few house holds have their own source of drinking water. Dysentery and gastroenteritis are also more effective disease in this income group. This is followed by those households who have income groups Rs. 5,000-10,000 per month have also more patients of water borne diseases.

They are most affected by gastroenteritis, dysentery and other water born disease like diarrhea and guinea worm. The main reason of spreading these disease are that people get tap water supply without purified which supply after two or three days. Those households have income group Rs. 10,000 - 15,000 per month have total number of patient of water borne diseases. Very few patients (1.8%) are effected in higher in Rs. 15,000 + group. This reflects the fact that higher income group people have aqua guards or any other alternative source of purified drinking water supply.

Suggestions:

These are some suggestions are given below:-

- Educate about the drinking water standard and their impact on the human body.

- Disseminate knowledge of necessary water treatment processes and monitoring.

- For proper maintenance and improving the pipe line system, some municipality should appoint experts in the field.

- There is also a need for up gradation of distribution and treatment technologies for efficient running water supply schemes. The health care awareness programme regarding water borne diseases should be undertaken by Public Health Department or Municipal Committee to overcome the problem of unsafe drinking water and its effect on human health.

- There should be synergy between the government and non-governmental organization in accomplishing adequate availability of quality of water and its conservation.

- Drinking water quality should be tested and evaluated on the basis of physical, chemical and biological parameters. However, parameters that have long-term health effects need to be analyses too.

- State government should also provide water Testing Laboratory and some common filtration plant for improving the drinking water quality.

- To encourage community participation, especially women, to formulate objectives and identify key health and hygiene issues related to drinking water quality.

So it is necessary to be careful about the water you drink and water you bathe in, since water is a carrier for a number of diseases. There can be little doubt that water is a basic necessity for the survival of human beings. There is interplay of various factors that govern access and utilization of water resources and in the light of the increasing demand of water it becomes important to look for holistic and people-centered approaches for water management.

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ELECTORAL REFORMS IN INDIA

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ABSTRACT

There has been a growing concern over the years in India about several aspects of our electoral system. The Election Commission has made changes in several areas to respond to some of the concerns. There have also been a number of committees which have examined the major issues pertaining to our electoral system and made a number of recommendations. But there remain some critical issues that might need legislative action to bring about the required changes. The criminalization of our political system has been observed almost unanimously by all recent committees on politics and electoral reform. Criminalization of politics has many forms, but perhaps the most alarming among them is the significant number of elected representatives with criminal charges pending against them. Two measures recommended by previous committees are discussed in this paper: enforcement of the disclosure of criminal antecedents of candidates, and eligibility restrictions for candidates with criminal cases pending against them. The reforms start from very long near about 1930 or earlier. Many reformers works in that Dr. Ambedkar was main pillar, lots of countries constitutions concerned to frame our Indian constitution and election system.

Key Words: Elected Legislators, Constitution of India, Parliament of India, Corruption, Accountability, Democracy, Money-Power, Muscle-Power, Corrupt Practices, Crime, Criminal.

After the freedom India 1947 the father of Indian constitution Dr. B.R Ambedkar brings the ultimate concept for the largest democratic country elections. That means Indian Democracy: Time to be 'Of the People, By the People and For the People' the work starts on the electoral system from the Britishers near about 1930 first round table, To draft a new Constitution involving self-rule for the native Indians, the British invited leaders of different parties in the Round Table Conferences in 1930-32. Mahatma Gandhi did not attend the first and last but attended the second of the Conferences. The concept of separate electorates for the Untouchables was raised by Dr. Ambedkar. Similar provisions were already available for other minorities, including Muslims, Christians, Anglo-Indians and Sikhs. The British government agreed with Ambedkar's contention, and British Prime Minister Ramsay MacDonald's Communal Award to the depressed classes was to be incorporated into the constitution in the governance of British India. Gandhi strongly opposed it on the grounds that it would disintegrate Hindu society. He began an indefinite hunger strike at Yerwada Central Jail from September 20, 1932 to protest against this Award. In India stands as a model for many emerging democracies around the world. Free and fair elections are the hallmark of a well functioning democracy. While we are justifiably proud of our democracy, there are a number of areas which need to be strengthened for us to realise the true potential of a well functioning democracy. Our election system, from the selection of candidates, to the manner

in which funds are raised and spent in election campaigns, are in dire need of significant changes.

ELECTORAL REFORMS IN INDIA

"Whoever wishes to foresee the future must consult the past; for human events ever resemble those of preceding times? This arises from the fact that they are produced by men who ever have been, and ever shall be, animated by the same passions, and thus they necessarily have the same

results".

-Machiavelli

FREE AND FAIR ELECTIONS

India is the largest democracy in the world. Since 1947, free and fair elections are held at regular intervals as per the guidelines of the Constitution and the Election Commission. The Constitution of India has vested in the Election Commission of India the superintendence, direction and control of the entire process for conduct of elections to Parliament and Legislature of every State and to the offices of President and Vice-President of India. Elections are conducted as per the constitutional provisions and the laws made by Parliament. The major laws are Representation of the People Act, 1950, which mainly deals with the preparation and revision of electoral rolls with all aspects of conduct of elections and post election disputes.

CRIMINALIZATION IN ELECTORAL SYSTEM

"If we a going to spend a lot of money to deal with the problem of 200 million guns in the country owned by 650 million gun owners, we ought to have a system which will work and catch criminals."

- John Dingell

Criminalization in politics has contributed towards a feeble electoral system. The representatives who stand for elections are stuffed with various criminal charges against them. It is a well known perspective from a common man's eyes that these politicians take the comfort of criminal elements to ascend the ladder. This is really a matter of agonizing the citizens who go and vote for them. If they give vote considering that it is their fundamental right, then are these politician scum criminals who are leading us creating a just atmosphere? The answer will always be a big "no". The Law Commission of India Reports contains the bio data of the politicians, describing their social background, charges against them, if any, etc. It is our fundamental right to know the antecedents of every person to whom we give vote. But very few make use of such benefit. This is because of the lack of awareness among people. Section 8 of People Representation Act, 1951 provides for disqualification of any candidate on being convicted by a Court of Law. It also includes that such candidate shall be barred from contesting any election further for six additional years since the date of conviction. This shows an austere step to control criminalization in politics. But the question is; is there a hardhearted implementation on the same? Is it so that we have corrupt free officials? Also, do they feel the endurance of such tests meant for scrutinizing their background? To all this, the answer remains "no". The reason for this is the use of money power in politics.

"The only power the government has is the power to crack down on criminals. Well, when there aren't enough criminals, one makes them. One declares so many things to be a crime that it becomes impossible for men to live without breaking laws."

-Ayn Rand

The Election Commission of India issued an order on 27 March, 2003 in pursuance of the judgment of the Supreme Court dated 13 March, 2003 in the

Peoples Union for Civil Liberties &another vs. Union of India case, those candidates for electoral office must submit an affidavit disclosing his assets and liabilities. It has been noted by the Election Commission of India in its report "Proposed Electoral Reforms", 2004, that "there have been many cases where the candidates are alleged to have given grossly undervalued information, mainly about their assets".

RIGHT TO REJECT: MEANING AND CONCEPT

Right to reject or None of the Above (NOTA), also known as "against all" or a "scratch" vote, is a ballot option in some jurisdictions or organizations, designed to allow the voter to indicate disapproval of all of the candidates in a voting system. It is based on the principle that consent requires the ability to withhold consent in an election, just as they can by voting no on ballot questions.

Entities that include "None of the Above" on ballots as standard procedure include India, Greece, U.S. state of Nevada, Ukraine, Spain, Colombia, Bangladesh introduced this option in 2008, Pakistan introduced this option on ballot papers for the 2013 Pakistan elections but later the Election Commission of Pakistan rejected this.

Supreme Court gives voters right to reject all candidates

NEW DELHI: In a landmark judgment, the Supreme Court for the first time allowed voters to cast negative vote by pressing a button saying none of the candidates is worthy of his vote. (Highlights) The SC asked the Election Commission to provide none of the above (NOTA) button on EVMs and ballot papers.

RIGHT TO RECALL

Today we give our vote to a candidate, he or she wins the election, and then they disappear from our life. Today most elected representatives make no time to listen to the problems of their constituents. And in the current electoral system, the people have no choice but to suffer this candidate for 5 years. We want to create an alternative. We will enact a Right to Re-Call law wherein the common man does not have to wait for 5 years to remove a corrupt MLA or MP from office. People can complain to the election commission anytime to recall their representative and call for fresh elections.

DOUBLE VOTE RIGHT

Dr. Ambedkaer support the double vote right for sc and deprived classes for double vote rights. But it was greatly opposed by gandhi and they are not in favour of to give double vote right. Now the grate problem with the society is that the SC MLA and PM are not free to take their decision. Because they elects by whole voters of state not only by SC and deprived voters. So that they can't protect of the rights of this category. That is also a lacuna in the electro system.

STATE FUNDING OF ELECTIONS

A major concern associated with the high cost of elections is that it prevents parties and candidates with modest financial resources from being competitive in elections. It is also feared that if candidates need to raise funds from a variety of sources, then their policy decisions after being elected as policy makers may be somewhat biased in favour of groups that fund them. State funding of elections (in various forms) has been proposed as a potential solution to this problem.

RIGGING THROUGH MUSCLE POWER AND INTIMIDATION

Rigging of elections is possible not just through tampering of booths, ballots, and electoral roles, but also out of sheer 'muscle power' and intimidation of voters.

RESTRICTIONS ON OPINION POLLS

Previous committees on electoral law have debated the possibility of whether opinion polls are misused to manipulate voters on the eve of elections.

VICTIMIZATION OF OFFICERS DRAFTED FOR ELECTION DUTIES

The Election Commission utilizes the services of a large number of government officers for election duties, who perform important statutory functions in connection with preparation of electoral rolls and conduct of elections. The Election Commission has observed many of these officers are later subjected to humiliation and even vindictive disciplinary action by the government.

ISSUES AND CHALLENGES BEFORE THE ELECTION COMMISSION

There has been universal appreciation of the Indian electoral system. People have hailed the manner in which elections have been conducted in India. But there are its weaknesses. It has been seen that in spite of the efforts of Election Commission to ensure free and fair election, there are certain shortcomings of our Electoral system and also there are some issues before election commission of India. The role of unaccounted money in elections has become a serious problem. The political parties collect funds from companies and business houses, and then use this money to influence the voter to vote in their favour. The business contributions are mostly in cash and are not unaccounted. Many other corrupt practices are also adopted during election such as bribing, rigging or voters intimidation, impersonation and providing transport and conveyance of voters to and fro the polling stations. The reports of liquor being distributed in poor areas are frequent during election. These are some illegal practices perform by the candidates during elections on the basis their money power. The dominant role of money in elections, which is taking newer and outrageous form, is deeply worrying. Instances of politicians paying for news coverage and bribing voters were widespread in 2009-2010 elections and even vote for note scam is one of the biggest examples of money power. On seeing these instances, politics seems to be the market of barter system that is *note ke badle* vote.

As a result violence during elections has also increased. Though these activities do not take place very openly but are still in progress, there are many small town where these activities takes place before and even after the elections and there is nobody to oppose it. Generally the candidates are given tickets by the political parties on the consideration whether the candidate can muster the support of numerically larger castes and communities and possesses enough

resources. Even the electorates vote on the caste and communal lines. Communal loyalties of the voters are used at the time of propaganda campaign.

CONCLUSION

The way our Legislature, the Lok Sabha, the Rajya Sabha and the State Legislative Assemblies function, it does not make us feel proud. One of the major problems with the Legislature is the number of unsatisfactory candidates who find their way to Legislatures. For example, it was reported by the media that more than half of the MLAs to the present state assembly election in Uttar Pradesh had noteworthy criminal records. It is quite common to put almost the entire blame for the current state of affairs on the so-called political class in the country. But those who blame them entirely overlook the fact that this political class emerges from the society only. They are not developed in vacuum or in isolation. It's the citizens who do not make use of the benefit furnished to them. Therefore, one way to change the behavior of the political class would be to change the system in which they have to operate. This is where electoral reforms become important. The Government believes that our political system is broken. We urgently need fundamental political reform, including a referendum on electoral reform, much greater co-operation across party lines, and changes to our political system to make it far more transparent and accountable. There should be double vote rights for SC and BC. Recall system should be adopt by government/ election commission there should check on advertisement and funding on election. Check on the rigging through muscle power and intimidation. The election commission should take a immediate action against the victimization of officers drafted for election duties.

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COMPARATIVE ANALYSIS OF INDIAN LIFE INSURANCE SECTOR AFTER LIBERALIAZATION

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ABSTRACT

This research paper analyzes the life insurance sector in India and various issues relating to competition in this sector. India's economic growth over the past decade has taken the rapid speed in comparison to other countries in the global economy. This growth has its roots in the introduction of economic liberalization in the early 1990s, which has allowed India to exploit its economic potential and raise the population's standard of living. Opening up of the financial sector is one of the financial reforms which the government was to implement as an integral part structural reforms and stabilization process of the economy. Insurance has a very important role in this process. Indian Government opened the entrance of private players into the industry. As a result, many private insurers also came into existence. At this juncture, an attempt has been made to study the performance of life insurance industry in India in post liberalization era. The present study analyzes the performance of financial performance of insurance industry both public sector and private sector, its market share, growth have been studied in post liberalization era.

Keywords: Insurance, Insurance penetration, Insurance Density.

In the recent years India has considered as one among the best performing nations in the world. India's economic growth rate is achieving more than 9 per cent for three years. The industrial sector grew 10.63 per cent in the same period and is now 29 per cent of GDP and agriculture is 17 per cent of the Indian economy. Since Independence, India is wedded to socialistic pattern of society and mixed economic system. The international financial agencies like International Monetary Fund and World Bank have suggested certain measures to become eligible for aid to get out of the economic crises (1985-87). The Government had agreed to slowly move towards the LPG environment. Opening up of the financial sector is one of the financial reforms which the government was to implement as an integral part structural reforms and stabilization process of the economy. Even though the introduction of LPG was slow and steady, it brought about a sea change in the economic structure of the country. Along with the banking reforms, life insurance business was also subjected to reforms. Hence a study of the impact of insurance and banking is a significant phenomenon. The present study addresses to discuss and focus upon the impact of life insurance business in India.

INSURANCE CONCEPT

Insurance business has a positive correlation with economic development in an economy. As an economy develops over the years, the insurance business starts making inroads into the various sectors of economic activity in the country. The term 'insurance' can be defined in both financial and legal terms. The financial definition focuses on an arrangement that redistributes the cost of unexpected losses. It is the collection of small premium payments

from all the suspected and distribute it to those suffering actual losses. The legal definition focuses on the contractual arrangement whereby one party agrees to compensate the loss of other party. Thus the financial definition provides for the funding of the losses whereas the legal definition provides for the legally enforceable contract that spells out the legal rights, duties and obligations of all the parties to contract.

LIBERALIZATION OF INSURANCE

After having seen various dimensions of insurance business, it is pertinent to note the concept of liberalization followed by its influence on insurance sector in India. The insurance sector, as a sequel to the general economic policy of the government and on the recommendations of the Malhotra Committee, was liberalized in 2000 allowing the entry of private players to provide competition to the monopolistic regime of the public sector insurance companies. The entry of foreign players was also allowed subject to their equity in the paid-up capital not exceeding 26 percent. An independent regulatory authority called the Insurance Regulatory and Development Authority (IRDA)was set up to license the entry of private players and lay down regulations for the market conduct of the players and to create conditions for expansion of the market for the benefit of the customer.

DATA COLLECTION METHOD

The sources of secondary data were Annual Reports of the companies and IRDA, Directors and Auditors report, IRDA Journals, Asia Insurance Post, The Insurance Times, Journal of Insurance Institute of India, Insurance Chronicle (ICFAI), Daily papers and government reports relating to the issues under study. Experts in the field were also approached for the purpose of discussion to understand the problem in right perspective. The work of academicians on the subject has also been consulted for the purpose analysis. The type of analysis is descriptive analysis. The data collected from various sources are analyzed by using percentages, ratios and graphs.

Some financial ratios are calculated based on Gart et al. (1994), NAIC guidelines and IRDA.

Life Insurance Corporation of India (LIC) was formed in September, 1956 by an Act of Parliament, viz., Life Insurance Corporation Act, 1956, with capital contribution from the Government of India. The Malhotra Committee appointed in 1993 to examine the structure of the insurance industry had recommended changes to make it more efficient and competitive and allowed private enterprise to enter the insurance sector for the following reasons:

i) Competition would result in better customer service and help improve range, quality and price of insurance products ;)

ii) Though nationalized industry has built up large volumes of business, overall insurance penetration is quite low and entry of private players would speed up the spread of life and general insurance.

PERFORMANCE OF LIFE INSURANCE SECTOR IN INDIA

India has come a long way since the economic reforms in 1991, moving from the growth rates of 5% into the orbit of 7-9% growth rates. This growth has been structurally driven by economic reforms, private entrepreneurship and linkages to the global economic boom. A McKinsey study estimated that India is likely to emerge as the fifth largest consuming nation

in the globe by 2025. Significant demographic changes over the next two decades should throw up major investment opportunities for businesses as well as investors.

LIFE INSURANCE COMPANIES OPERATING IN INDIA

The number of life insurance companies in India in the year 2001 is total 5 out of which one in public sector and 4 in private sector. The government opened the doors for private players for entering in the insurance business in the year 2000, as a result, many private players entered in it. The number of private players increased day by day from 5 in the year 2001 to23 in the year 2011.

The following tables shows the number of life insurance companies operating in India, their date of registration and year of operation and the number of offices in India.

Table 1. Details of life insurance companies operating in India*   .

Sl. No.	Insurers	Foreign Partners	Regn. No.	Date of Registration	Year of Operation
1.	Life Insurance Corp. of India	---	512	01.09.1956	1956-57
2.	HDFC Standard	Standard Life Assurance, UK	101	23.10.2000	2000-01
3.	Max New York	New York Life, USA	104	15.11.2000	2000-01
4.	ICICI-Prudential	Prudential Plc, UK	105	24.11.2000	2000-01
5.	Kotak Mahindra Old Mutual	Old Mutual, South Africa	107	10.01.2001	2001-02
6.	Birla Sun Life	Sun Life, Canada	109	31.01.2001	2000-01
7.	TATA-AIG	American International Assurance Co., USA	110	12.02.2001	2001-02
8.	SBI Life	BNP Paribas Assurance SA, France	111	29.03.2001	2001-02
9.	ING Vysya	ING Insurance International B.V.,Netherlands	114	02.08.2001	2001-02
10.	Bajaj Allianz Life	Allianz, Germany	116	03.08.2001	2001-02
11.	Metlife India	Metlife International Holdings Ltd., USA	117	06.08.2001	2001-02
12.	Reliance	---	121	03.01.2002	2001-02
13.	AVIVA	Aviva International Holdings Ltd., UK	122	14.05.2002	2002-03
14.	Sahara	---	127	06.02.2004	2004-05
15.	Shriram	Sanlam, South Africa	128	17.11.2005	2005-06
16.	Bharti AXA	AXA Holdings, France	130	14.07.2006	2006-07
17.	Future Generali India	Generali, Italy	133	04.09.2007	2007-08
18.	IDBI Federal	Ageas, Europe	135	19.12.2007	2007-08
19.	Canara HSBC OBC	HSBC, UK	136	08.05.2008	2008-09

20.	Aegon Religare	Aegon Netherlands	138	27.06.2008	2008-09
21.	DLF Pramerica	Prudential of America, USA	140	27.06.2008	2008-09
22.	Star Union Dai-ichi				
	Dai-ichi Mutual Life Insurance, Japan		142	26.12.2008	2008-09
23.	IndiaFirst				
	Legal & General Middle East Limited, UK		143	05.11.2009	2009-10

Source: Annual Reports of IRDA various issues

NUMBER OF LIFE INSURANCE OFFICES

Expansion of Offices During the year under review, there was a major jump in the number of life insurance offices in India. While public insurers have added 2186 offices in the year 2001 and gradually the number is expanded to 3250 in the year 2010.ces, the private sector offices were only 13 in the year 2001 and they are increasing by 8768 during the ten years period. Over the last 5 years, the number of offices of private insurers has almost doubled every year. Table shows the company wise life insurance offices shows a gradual increase during the study period from 2001 to 2010 in public sector and in private sector and industry total as a whole.

Table 2.Number of Life insurance offices As on 31stMarch)

Particulars	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Public Sector	2186	2190	2191	2196	2197	2220	2301	2522	3030	3250
Private Sector	13	116	254	416	804	1645	3072	6391	8785	8768
Total	2199	2306	2445	2612	3001	3865	5373	8913	11815	12018

Source: Annual Reports of IRDA various issues

Table 3 Company wise life insurance offices (as on 31st march)

Insurer	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Aegon Religare -	-	-	-	-	-	-	-	58	66	
Aviva	-	3	12	22	50	110	140	213	224	186
Bajaj Allianz	1	17	33	49	153	567	877	1007	1164	1151
Bharti AXA	-	-	-	-	-	1	16	77	200	203
Birla Sunlife	2	19	29	41	53	97	148	538	660	652
Canara HSBC-	-	-	-	-	-	-	-	32	33	
DLF Pramerica-	-	-	-	-	-	-	-	15	32	
Future Generali-	-	-	-	-	-	-	9	93	90	
HDFC Standard	-	4	18	26	90	150	448	569	609	568
ICICI Prudential	6	14	29	69	109	175	583	1958	2102	1921
IDBI Federal	-	-	-	-	-	-	-	2	33	37

ING Vysya	-	4	16	26	38	68	183	265	265	254
IndiaFirst	-	-	-	-	-	-	-	-	-	2
Kotak Mahindra-	9	28	39	43	46	75	151	198	215	
Max NewYork	-	15	23	33	64	84	118	194	705	705
MetLife	-	3	8	16	35	43	53	94	190	255
Reliance	-	17	35	48	80	157	159	745	1145	1247
Sahara	-	-	-	2	18	18	33	33	49	49
SBI Life	1	5	10	19	31	46	138	200	489	494
Shriram	-	-	-	-	-	-	-	98	-	162
Star Union Dai-ichi		-	-	-	-	-	-	-	2	7
TATA AIG	3	6	13	26	40	72	89	283	454	439
Private Total	13	116	254	416	804	1645	3072	6391	8785	8768
LIC	2186	2190	2191	2196	2197	2220	2301	2522	3030	3250
Industry Total	2199	2306	2445	2612	3001	3865	5373	8913	11815	####

Source: Annual Reports of IRDA various issues

INSURANCE PENETRATION & DENSITY IN INDIA

The measure of insurance penetration and density reflects the level of development of insurance sector in a country. While insurance penetration is measured as the percentage of insurance premium to GDP, insurance density is calculated as the ratio of premium to population (per capita premium). The following table shows the insurance penetration and density in India.

Table 4. Insurance Penetration and Density in India

Year	Density (USD)	penetration (% age)	Life Industry Density (USD)	Penetration (% age)	Non-life Density (USD)	Penetration (%age)
2001	9.1	2.15	2.4	0.56	11.5	2.71
2002	11.7	2.59	3	0.67	14.7	3.26
2003	12.9	2.26	3.5	0.62	16.4	2.88
2004	15.7	2.53	4	0.64	19.7	3.17
2005	18.3	2.53	4.4	0.61	22.7	3.14
2006	33.2	4.1	5.2	0.6	38.4	4.8
2007	40.4	4	6.2	0.6	46.6	4.7
2008	41.2	4	6.2	0.6	47.4	4.6
2009	47.7	4.6	6.7	0.6	54.3	5.2
2010	55.7	4.4	8.7	0.71	64.4	5.1

Insurance density is measured as ratio of premium (in US Dollar) to total population. Insurance penetration is measured as ratio of premium (in US Dollars) to GDP (in US Dollars). Source: Swiss Re, Various Issues.

PREMIUM INCOME

The contribution of first year premium, single premium and renewal premium to the total premium was Rs.15881.33 crore (19.16 per cent); Rs.10336.30 crore (12.47 per cent); and Rs.56637.16 crore (68.36 per cent), respectively. In the year 2000-01, when the industry was opened up to the private players, the life insurance premium was Rs.34,898.48 crore which constituted of Rs. 6996.95 crore of first year premium, Rs. 25191.07 crore of renewal premium and Rs. 2740.45 crore of single premium.

The following table shows the changes of first year premium of life insurers.

Table 5. First year (including single premium) life insurance premium Rs. In Cr

INSURER	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
LIC	9700.98	19588.77	15976.76	17347.62	20653.06	28515.87	56223.56	59996.57	53179.08	71521.9
% Growth	101.93	(-18.44)	8.58	19.05	38.07	97.17	6.71	(-11.36)	34.49	
PRIVATE										
TOTAL	6.45	268.51	965.69	2440.71	5564.57	10269.67	19425.65	33715.95	34152	38372.01
% Growth	4061.7	259.65	152.74	127.99	84.55	88.84	73.56	1.29	12.36	
TOTAL	9707.43	19857.28	16942.45	19788.32	26217.64	38785.54	75649.21	93712.52	87331.08	109893.9
	104.56	(-14.68)	16.8	32.49	47.94	94.96	23.88	(-6.81)	25.84	

Note: 1) Figures in the bracket represent the growth over the previous year in per cent.

The trend of growth in the overall life insurance premium generated by both the public and private Insurers for the past ten years is given in Table It is clear from the table that the CAGR for total life insurance premium during this period is a healthy 22.74 per cent.

If we compare the performance of LIC to that of private life insurers, it is evident that the opening of the sector led to a better performance on the part of private insurers compared to LIC, as they have recorded a CAGR of 86.90 per cent as against a CAGR of 15.84 per cent of LIC. This is also further corroborated by the fact that the share of LIC in the overall industry's life insurance premium collections declined from a high of 99 per cent in 2001-02 to 69.66 in 2009-10.

MARKET SHARE

The size of life insurance market increased on the strength of growth in the economy and concomitant increase in per capita income. This resulted in a favorable growth in total premium both for LIC (18.25 percent) and to the new insurers (147.65 per cent) in 2004-05. The higher growth for the new insurers is to be viewed in the context of a low base in 2003-04. However, the new insurers have improved their market share from 4.68 in 2003-04 to 30.22 in 2010-11.

Table 6. Market Share Percentage

Company	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
LIC	99.46	97.19	95.29	90.67	85.75	81.90	74.39	70.92	70.10
Private Industry	0.56	2.01	4.71	9.33	14.25	18.10	25.61	29.08	29.90
Total	100	100	100	100	100	100	100	100	100

NUMBER OF POLICIES ISSUED

The number of policies written by life insurers grew by 4.52 per cent as an industry total. While the number of policies written by LIC increased by 8.21 percent in the year 2009-10 as compared to 2003-04 it was 9.87 per cent, there has been a decline of policies of LIC every year. This shows the adverse trend. In the same period private players growth has been significantly increased. During 2010-11, life insurers issued 482 lakh new policies, out of which, LIC issued 370 lakh policies (76.91 per cent of total policies issued) and the private life insurers issued 111 lakh policies (23.09 per cent).

Table 7. Number of New policies issued Rs. In Lakhs

Insurer	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
LIC	245.46	269.68	239.78	315.91	382.29	376.13	359.13	388.63
	-96.75	-9.87	(-11.09)	-31.75	-21.01	(-1.61)	(-4.52)	-8.21
Private Sector	8.25	16.59	22.33	38.71	79.22	132.62	150.11	143.62
	-3.25	-101.05	-34.62	-73.37	-104.64	-67.4	-13.19	(-4.32)
Total	253.71	286.27	262.11	354.62	461.52	508.74	509.23	532.24
		-12.83	(-8.44)	-35.29	-30.14	-10.23	-0.1	-4.52

FINANCIAL RATIOS OF LIFE INSURANCE INDUSTRY

An attempt has been made to evaluate the financial performance of life insurance industry in India. As a result, some financial ratios are calculated. These ratios are calculated based on Gart et al. (1994), NAIC guidelines and IRDA.

1. Total Assets to Earned Premium Ratio:

This ratio is calculated as a percentage of total assets to earned premium. This indicated how efficiently the organizations assets are utilized to increase the business. A high ratio indicates high level of performance. In case of insurance industry as a whole, this ratio is increasing year by year from 2003 to 2006. But in the year 2007 it was reduced due to recession all over the world. After 2007 again it shows an increasing trend. In the year 2010 the ratio was 5.149 as compared to 2002 it was 4.797

Table 8.Total Assets to Earned Premium Ratio(Rs. In Lakhs)

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Total Assets	18822671	24029524	28046974	35260818	43056337	56026207	67900550	87767904	97613794	136687405
Total Premium	3489747	5009446	5574755	6665375	8285480	10587576	15606532	20135141	22178541	26545037
Ratio	5.394	4.797	5.031	5.290	5.197	5.292	4.351	4.359	4.401	5.149

Source: Computed from the information available in IRDA Annual reports various issues

2. Investment Income to Earned Premium Ratio:

This ratio indicates the investment performance and how efficiently the organization assets are invested and accordingly how much amount of premiums earned. Higher the ratio indicates the high level of performance. During the study period the insurance industry as a whole shows the increased level of performance. In the year 2001, the ratio was 0.009 and after words it is increasing but again in the year 2010 it was 0.009. It indicates the stable growth of the industry.

Table 9. Investment Income to Earned Premium Ratio (Rs. In lakhs)

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Investment Income	30119	61986	62582	68558	80644	82284	104174	150412	136878	234886
Total Premium	3489747	5009446	5574755	6665375	8285480	10587576	15606532	20135141	22178547	26545037
Ratio	0.009	0.012	0.011	0.010	0.010	0.008	0.007	0.007	0.006	0.009

Source: Computed from the information available in IRDA Annual reports various issues

3. Investment Income to Total Investments Ratio:

This ratio indicates the financial solidity of an insurer and discloses the efficiency in investment decisions. A high ratio indicates the financial soundness of the industry. In case of insurance industry in the country as a whole, the ratio was 0.211 in the year 2001 and it was increasing year by year and in the year 2010 it was 0.268. It indicates the increased performance of investments of the industry.

Table 10. Investment Income to Total Investments Ratio(Rs. In Lakhs)

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Investment Income	30119	61986	62582	68558	80644	82284	104174	150412	136878	234886
Total Investments	14290998	18770703	22833661	30004830	36114613	46198494	52590031	62787514	66931969	87665136
Ratio	0.211	0.330	0.274	0.228	0.223	0.178	0.198	0.240	0.205	0.268

Source: Computed from the information available in IRDA Annual reports various issues

4. Current Ratio:

This ratio indicates the ability to pay liabilities inclusive of operating expenses and payment for losses and benefits. Standard current ratio is 2:1. It means two shares of current assets are available to meet one share of current liabilities. In case of life insurance industry as a whole, this ratio is more than one. This is a positive indication. The industry is always in a position to meet its current obligations. This ratio was 3.61 in the year 2001 and 1.73 in the year 2010.

Table 11.Current Assets to Current Liabilities Rs.(In Lakhs)

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Current Assets	1750549	2128086	2627497	2607212	2552560	3323677	3789070	4832650	5487667	5621823
Current Liabilities	485188	437307	1370990	2199968	2201744	2388894	2494540	2957850	2791066	3250513
Current Ratio	3.61	4.87	1.92	1.19	1.16	1.39	1.52	1.63	1.97	1.73

Source: Computed from the information available in IRDA Annual reports various issues

FINDINGS

1. The private sector offices were only 13 in the year 2001 and they are increasing by 8768 during the ten years period. Over the last 5 years, the number of offices of private insurers has almost doubled every year. This indicates the growth due to liberalization only.

2. The number of life insurance companies increased especially in the private sector is 23 in the year 2011. This is a remarkable growth of insurance business in the country due to liberalization.

3. The total premium income of the industry has increased from Rs. 50094.46 crores in 2001-2002 to Rs. 265450.37 in 2009-2010. This shows that life insurance industry has achieved a remarkable growth in the premium income after the entry of private insurers.

4. Since opening up of Indian insurance sector for private participation, India has reported increase in both insurance penetration and density. The level of penetration, particularly in life insurance, tends to rise as income levels increase. India, with its huge middle class households, has exhibited growth potential for the insurance industry.

5. The size of life insurance market increased on the strength of growth in the economy and concomitant increase in per capita income. This resulted in a favorable growth in total premium both for LIC to the new insurers.

6. Investment Income to Earned Premium Ratio increasing year by year during the study period the insurance industry as a whole shows the increased level of performance.

7. If we observe the financial performance of insurance industry, total Assets to Earned Premium Ratio indicates how efficiently the organizations assets are utilized to increase the business. This ratio is increasing year by year. It shows a favourable growth in the performance of insurance business in the country.

8. Analysis of hypothesis: based on the secondary data analysis, it has been proved that liberalization has a significant impact on the growth of Indian life insurance business.

9. Investment Income to Total Investments Ratio expresses the financial solidity of an insurer and discloses the efficiency in investment decisions and the ratio was 0.211 in the year 2001 and it was increasing year by year and in the year 2010 it was 0.268. It indicates the increased performance of investments of the industry.

10. The current ratio shows the positive indication. The industry is always in a position to meet its current obligations.

SUGGESTIONS

1. A brief survey of literature reveals that
    a. on account of liberalization of insurance sector private players entry has become a phenomenon,
    b. consequent to the entry of large number of insurers it is expected to result in a competitive insurance market structure
    c. following the competitive environment, the insurers are expected to provide variety of services with assured quality,
    d. to face the increasing competition, efficient human resources is a pre-requisite and
    e. Liberalization of the insurance field does not mean unfettered freedom but they are subjected to close supervision, regulation and direction under regulatory agencies.

2. The main purpose of liberalization is to cater to the needs of the various sections of the people with useful products. Hence, private players are required to satisfy the needs of different classes of people.

3. Transparency with regard to the working of the private insurance companies should be improved and make them to fall in line with the reporting pattern of public sector enterprises' reporting pattern.

4. Unless the redressed mechanism for the complaints is made quickly the impact of liberalization cannot be tasted by the ordinary policyholders.

5. India as a vast country with 70 percent people living in rural areas and 40 percent below poverty line require risk averting social schemes of good quality. Any single agency or a company cannot meet this huge demand and that too of various dimensions. Hence, the private insurance company must be made to bear this responsibility. This responsibility should be made mandatory on the part of private insurance company as a percentage to their total business.

CONCLUSION

All the above achievements are no doubt laudable but for sustained growth of the life insurance business it is necessary to ensure efficient and effective service to the policy holder. The overall business of life insurance has been significantly increased after privatization but still a huge Indian population lives is being uninsured. As such there is a need to examine to what extent the industry is serving the needs of the customers before and after the sale of policies and to what extent innovative products are introducing to improve the performance of life insurance industry in India.

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COALITION POLITICS IN INDIA

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ABSTRACT

Coalition politics had been started even before the independence of India. But at broad level in states it emerged after1967 election when congress lost the election in many of the states. At the center level coalition politics started after the general election in when National Front, the coalition of many political parties formed the government in centre. The Janata Party also behaved like a coalition although it was a single party. Now coalition politics has become the reality of Indian political system. The diverse Indian society and regional parties are responsible for the emergence of coalition politics in India. The coalition politics is beneficial for the states because they are in the position to affect the policy of central government.

Key Words: Coalition, NDA, UPA**,** Common Minimum Programme (CMP), Patiala and east Punjab states union (PEPSU).

The term 'coalition' is derived from the Latin word 'coalitio' meaning to grow together. In the political system it implies that some political parties or groups will come together and form alliance or temporary union in order to exercise control over political power. In *The Encyclopedia of Social Sciences*, Prof. A. Ogg defines coalition as a 'co-operative arrangement under which distinct political parties or at all events members of such parties unites to form a government or ministry'.

Political coalition or political alliance is an agreement for cooperation between different political parties on common political agenda, often for purposes of contesting an election to mutually benefit by collectively clearing election thresholds or otherwise benefiting from characteristics of the voting system or for government formation after elections. A coalition government is a cabinet of a parliamentary government in which several parties cooperate. The usual reason given for this arrangement is that no party on its own can achieve a majority in the parliament. In such times, parties have formed all-party coalitions (national unity governments, grand coalitions). If a coalition collapses a confidence vote is held or a motion of no confidence is taken.

Coalition government is formed by two or more political parties. When several political parties collaborate to form a government and exercise the political power on the basis of a common agreed proagramme agenda, we can describe such a system as coalition politics or coalition government. Such government is usually organized when no party is in a position to get a majority in Lok Sabha. Coalition may be formed before election or after election. There may be a coalition of two or more than two equal strong party for example NDA in 1998 and UPA in 2004 or one party may be dominant such as united front in 1996.

A coalition government might also be created in a time of national difficulty or crisis, for example during wartime, or economic crisis, to give a government the high degree of perceived political legitimacy, or collective identity it desires while also playing a role in diminishing internal political strife. In such times, parties have formed all-party coalitions (national unity governments, grand coalitions). India is a democratic country and it adopted the parliamentary system. Every people have the right to vote the value of every citizen is equal. We adopted the 'first past the post system'. In this system the candidate who secures the maximum vote be the winner. In parliamentary democracy every voter has the right to form a political party and contest the election.

India is divided into different regions, religions, caste, ethnicity and languages etc.. After the independence, congress party which led the nationalist movement before 1947 represented the interests of all the groups. So during the first three general elections congress won the election with full majority in center and almost in all the states. No other party dares to challenge the congress But this phenomenon had been changed after 1967 when in the nine states, congress could not secure the majority and other opposition parties formed the coalition to outs the congress and capture the power. The general election of 1967 was a turning point in the development of coalition politics in India. Although the election of 1977 is the landmark election to introduced the coalition at centre level. Although the Janata party was a single party but it was itself a combination of Bhartiya Lok Dal, Congess (O), Congress For Democracy etc..

In1977 Bhartiya Lok Dal, Congress-D, Jan Sangh and some rebel congressmen united to form the Janata Party to defeat the Congress in next election. It formed the first non congress government at the centre and it was a coalition government in the sense that its constitutions had maintained their individualities even after forming the government. In 1979 it suffered a split and in its place Lok Dal became the ruling party as congress extended to it support from outside. These three post-1989 mega-trends-the decline of the Congress and the rise of the BJP and regional parties-have led to minority situations in parliament and in turn to the formation of minority and/or coalition governments. Underlying this multi-partism is the gradual consolidation of political strength in an ever-larger number of states since 1967, and particularly since 1989, by a range of non-Congress parties, which may be the BJP, the Left parties or a range of regional parties, many of the latter representing linguistic, religious, and state-specific caste identities. Taking a long-term view, the regionalization and "ethnification" of parties on caste/religious lines and the formation of multi-party coalitions mark a shift toward a different kind of accommodative politics from the internally grand-coalitional politics practiced by the Congress when it was an encompassing umbrella party. The multi-party coalitions since 1996 signify a shift in the accommodation of group interests to a politics of presence with "ethnicized" parties participating in broad coalitions with "national" parties.

A national front was formed to contest 1989 elections, particularly for opposing the congress. In this election no party was in the position to win majority. National front formed the government at the centre with outside support from the BJP and the left parties and it worked as a coalition government for about 18 months. It was replaced by the Janata Dal(S) government which was supported by the congress. However this government worked for only

six months. This experiment of coalition politics was also almost a failure. After 1996 several political parties, Janata Dal, Communist Party of India, Communist Party of India (Marxist), Congress (T), DMK, Telgu Desham Party andTamil Manila Congress had organized a united front and elected H.D. Devegowda as its leader. It also prepared a common minimum programme. The congress decided to support it from outside. The united front government of H.D.Devgowda could last for a year and during this period it tried to implement the policies and programme of Common Minimum Programme (CMP). In April 1997, it had to be replaced by the second united front government under the primeministership of I.K.Gujral. The second united front government was again a coalition government depends upon the congress support. It could work smoothly for only six months.

The 1998 election again produced a hung Lok Sabha with BJP as the single largest party with 182 seats. The BJP shaped a alliance with Shiromani Akali Dal,AIADMK,DMK, Biju Janata Dal, Janata party, Lok Shakti and Shiv Sena and formed a coalition government under the primeministership of Atal Bihari Vajpayee. The TDP and Trinamool Congress extend its support from outside. This coalition government could work only for 13 months. Prior to the election of 13th Lok Sabha, BJP formed a national democratic alliance with 23 other parties and adopted a common election manifesto. Later on Janata Dal united also joined the alliance. In this election the NDA was in a position to secure a simple majority in the 13th Lok Sabha and formed the government under the leadership of A.B. Vajpayee. The NDA government completed its tenure and set the example of a success coalition government. Before the general election of 2004 congress also formed a alliance to challenge the NDA. And capture the power in 2004 and again in 2009.

At the state level coalition government in Kerala, Punjab, Orissa etc. emerged soon after the independence. The credit for having the first ever coalition government under the present constitution goes to what was then Patiala and east Punjab states union (PEPSU). As no party could get a majority in the state assembly in the first election of 1952, a coalition of non-congress party was formed in April 1952.[2]Orissa was run by a coalition government of the congress and Gantantra Parishad and in 1960-1964, a coalition of Parja Socialist Party, Muslim league and the congress ruled Kerala. Thus we find that even before 1967, some opposition parties were assertive and strong in their areas.[3] In 1957 general election, none of the political parties got majority in Kerala. Communist Party of India formed the coalition government with the support independent members. This was the first communist government to assume power via electoral politics. As promised, the Communist-led coalition government brought a number of reforms in the areas of land administration, police administration, education and governance.

Understanding coalition politics in India today requires a background in the evolution of the major and important minor parties that play an important role today, especially splits and mergers, since an important part of the coalition game in India is not just the forging of alliances between existing parties but the breaking of parties into splinter groups. All major political parties in India such as congress, BJP, Janata Party, Janta Dal and Communist parties have been divided many times. And this also a major cause of the rise of coalition politics in India. The congress party has undergone significant splits by the 1990s at the state level. The

most important of these was the formation of the Bangla congress in West Bengal in 1967, Utkal congress in Orissa in 1971 and Kerala congress in Kerala in 1965.

The first major congress split was that of 1969, when congress divided in Congress(O) led by syndicate group and congress(R) led by Indira Gandhi. After emergency in 1977 congress split again and new party, Congress for democracy, emerged under the leadership of Jagjivan Ram which later mereged into Janata Party. BJP is a cadre based party but there also have been significant splits in 1995 in Gujarat by Shankar Singh Vaghela and in 1997 in Uttar Pradesh by Kalyan Singh. Coalition has become the reality of the Indian politics. And in future there is no possibility of the majority of any party in the near future. Congress has been lost its traditional base and BJP has not reached in the stage that it can capture the majority in Lok Sabha. Bahujan Samaj Party, Communist party, Samajwadi Party etc. have effect only in the particular states. It is in the light of this background, that coalitions are seen as being more representative where they are a power-sharing device intended to accommodate multiple territorially based identities. Here coalitions are seen as an institutional solution to mitigating problems of diversity in heterogeneous societies. They are not merely seen as a form of government arising in a multiparty competitive situation, but as a democracy reinforcing solution that increases representativeness and makes governments more inclusive.

With people rejecting single party rule, the former Lok Sabha Speaker Purno A Sangma said that coalition politics has come to stay in the country.He feels that single party rule gives little importance to regional aspirations."The main focus of the single party rule was on national and international issues sidelining regional problems," said Sangma at a seminar on "Coalition politics in India". In the era of coalition politics, regional parties have become more pronounced, dominant and the regional problems are being attended to besides providing ample scope for checks and balances of power, he explained. This is only part of the story. Coalitional model of politics both at the central and state government levels has not led to a system of good xeru46overnance based on the principle of accommodation of different, even conflicting, interests and demands of separate groups pulls the coalition government in different directions.But the coalition system shall continue as an integral feature of a multi-polar party/political system of India. The Indian political journey of minimal firm consensus system of governance is not on the agenda at the present, irrespective of the elections.

Experts say that Coalition Politics is result of rise of Regional Parties on agendas of National Importance. One of the reasons for the growing importance of Regional Parties has been their success in articulating the interests of the assertive backward castes and Dalits or 'untouchables'. These parties remain 'regional' in terms of geographic location, but are national in terms of issues relevant to the country as a whole. Their role within the national coalition is also indicative of a more competitive and polarised party system. The continuity of coalition governments (first under the NDA and later UPA) confirms not merely the decline of one party rule and rise of regional and smaller parties, but a crisis of majoritarian political culture, based on the dominance of a single party led by a charismatic leader over a cluster of smaller parties. Both the Coalitions have faced the problem of internal disputes due to clustering of parties having differing manifestos. For the sustenance of a stable future of Coalition Politics, the parties must keep their Common Minimum Program ahead of their own

ideologies. In conclusion we can say that coalition politics has become the reality of Indian political system. Indian society is divided on the basis of caste, religion, region and languages which provides the base for regional parties and ultimately of coalition politics. The regional aspirations are encouraged by regional parties to capture the vote bank of a particular area or a particular caste or religion. This regional parties have annexed the vote bank of national parties such as the vote bank of backward classes of Congress Party has been captured by Bahujan Samaj Party in Uttar Pardesh, Rastriya Janata Dal in Bihar, DMK and AIADMK in Tamilnadu. Now it has become almost impossible for any national party to get majority in Lok Sabha. The share of votes percentage of regional parties is increasing which provides strength to coalition politics.

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A STUDY OF STAFF OF THE DEPARTMENT OF PHYSICAL EDUCATION AND SPORTS IN THE SCHOOLS OF HARYANA

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ABSTRACT

The importance of adequate staff for a successful programme of physical education in schools cannot be underestimated. The desire standard in physical education and sports can be achieved only through proper programmes, adequate staff, infrastructure facilities and proper administration. Three hundred and sixty one senior secondary schools of five districts of Ambala Division of Haryana were selected for study – including Government, Government aided and private schools were chosen for the study The questionnaire were mailed to the head of the department of physical education and sports to obtain the data. For the analysis of data percentage were calculated for each question to find out the number of schools having the staff. In five districts of Ambala division of Haryana there do 361 senior secondary schools comprise 138 government aided, 113 private and 110 government. In five districts of Ambala division of Haryana there are 507 Physical Education Teachers working in various senior secondary schools comprising 191 Physical Education Instructors, 202 Directors of Physical Education and 114 Physical Education Lecturers while there are only 12 coaches of various games are working in various senior secondary schools.

Key Words: Staff, Physical Education, Sports.

Haryana state was formed on 1 November 1966. The Indian government set up the Shah Commission under the chairmanship of Justice JC Shah on 23 April 1966 to divide the existing Punjab and determine the boundaries of new state Haryana giving consideration to the language spoken by the people. The commission gave its report on 31 May 1966. According to this report the then districts of Hisar, Mahendragarh, Gurgaon, Rohtak and Karnal were to be a part of the new state of Haryana. Further, the tehsils of Jind in (district Sangrur),Narwana in (district Sangrur), Naraingarh, Ambala and Jagadhri were also to be included.

The commission recommended that Tehsil Kharar (including Chandigarh) should be a part of Haryana. However, the city of Chandigarh and a Punjabi-speaking area of Rupnagar district were made a Union Territory, serving as the capital of both Punjab and Haryana.Bhagwat Dayal Sharma became first Chief Minister of Haryana.

Gurgaon city has the highest literacy rate in Haryana followed by Panchkula at 81.9 per cent and Ambala at 81.7 percent. District Rewari has the highest literacy rate in Haryana of 74%, higher than the national average of 59.5%: male literacy is 79%, and female literacy is 67%.

The state is divided into four divisions for administrative purposes:

Ambala, Rohtak, Gurgaon and Hisar. Within these there are 21 districts, 47 sub-divisions, 67 tehsils, 45 sub-tehsils and 116 blocks. Haryana has a total of 81 cities and towns and 6,759 villages. Haryana has adopted a new sports policy on 21 August 2009, when Haryana Cabinet which met under the Chairmanship of Chief Minister, Mr. Bhupinder Singh Hooda, approved the Sports Policy, 2009.

In the 2010 Commonwealth Games, most of India's male wrestlers were from Haryana. In India, Physical Education is an important subject in schools. Many students chose Physical Education as a subject against Language Subject Like English, French, some time official language Hindi and some time local languages like Punjabi, because it is a very scoring subject and very interesting. Assignments on Physical education increase the interest in Sports Educational Bodies in India like Central Board of Secondary Education and Punjab School Education Board are in those which conduct examination on Physical Education in affiliated schools and colleges.

It was well established that sports and games form an integral part of any educational system. This truth was known to ancient philosophers like, Socrates and Plato. For proper education everybody looks for "a healthy mind in a healthy body." So, the importance of sports and games or rather physical education in general can never be overemphasized.

The importance of adequate staff for a successful programme of physical education in schools cannot be underestimated. The desire standard in physical education and sports can be achieved only through proper programmes, adequate staff, infrastructure facilities and proper administration.

Eshwarapa conducted a study on the sports facilities in Junior colleges of Hassan district. The survey based on questionnaire and observation technique was adopted to obtain the data. The questionnaire was administered to the principals and physical education staff of the college. The investigator conducted survey on 40 junior colleges and he found that 34 colleges were having physical education teachers and out of 13 women colleges, only one college had lady physical education teacher. There was no common procedure for conducting the intramural. The facilities available were not maintained properly. None of the colleges were having gymnasium or swimming pools. Out of 40 colleges, only eight colleges were having 400 meters track. Sports fees was the only source of income for physical education and sports programme.

Reddy conducted a study of physical education & facilities and programme in rural high schools of Anekal taluk in Bangalore district. The researcher selected the survey method based on questionnaire and personally visited the rural high schools in Anekal taluk in Bangalore district to collect the first hand information pertaining to the study Eleven schools were randomly selected for the study and questionnaire copies were administered to the physical education teachers and headmasters of the schools. He found that the teacher and pupil ratio stood at 1:500 which was quite unsatisfactory compared to the ratio recommended by the director of public instructions as 1:250. Facilities were inadequate in almost all the schools.

Out of eleven schools, seven schools were aided, two schools were managed by private and two schools were government. All were non residential in nature. Except one school, nine schools were having physical education teacher. None of the schools were having library facilities. Equipments were also inadequate. Only five schools had track and seven schools were not having ground facilities.

METHODOLOGY

Three hundred and sixty one senior secondary schools of five districts of Ambala Division of Haryana were selected for study – including Government, Government aided and private schools were chosen for the study. The questionnaire was mailed to the head of the school to obtain the data. This questionnaire consisted of 22 questions which were needed for the collection of information for the study. The questionnaire was developed with the help of the guide and experts in the field of physical education and sports.

Follow up procedure were also adopted. Two weeks after mailing the questionnaire a reminders were sent to those schools who had not responded a second reminder were sent four weeks later along with a copy of the covering letter and another copy of original questionnaire to those schools those who had not responded up to this time. In order to get appropriate and genuine information regarding the staff, the investigator personally visited 361 schools under this study.

The questionnaires were administered to the head of 361 schools with a covering letter requesting their co-operation and timely response. In the covering letter the investigator had indicated the purpose and importance of the questionnaire for the study. Complete instructions for filling the questionnaire and returning the questionnaire to the investigator were given to the respondent. Space was also provided to give name, address and designation of the respondent in the questionnaire. Strict confidentiality was also assured to the respondent

For the analysis of data percentage were calculated for each question to find out the number of schools having the staff.

RESULTS

The information collected through questionnaire was tabulated according to each questions asked. The data obtained from each question were scored in numerical.

The importance of staff for a successful programme of physical education in schools cannot be underestimated the desire standard in physical education and sports can be achieved only through proper programmes, adequate infrastructure facilities and proper administration. The staff is important to achieve the goals of physical education and sports. To develop the potentialities of youth at schools they have to be exposed to multifarious activities for this exposure, we require adequate playing facilities in schools,

Total Number of Senior Secondary Schools in Five Districts of Ambala Division of Haryana

Table 1 and Figure 1 shows that the total number of senior secondary schools in the five districts of Ambala division of Haryana. It is evident from this table that YamunaNagar district 92 (25.48%) is having the highest number of senior secondary schools followed by Ambala 76 (21.05%), Kurukshetra 72 (19.95), Karnal 68 (18.84%) and Panchkula 53 (14.68%).

TABLE-I

Total Number of Senior Secondary Schools in Five Districts of Ambala Division of Haryana

DISTRICT	Government Schools	Government Aided Schools	Private Schools	Total	Percentage
Ambala	35	20	21	76	21.05
Karnal	26	13	29	68	18.84
Kurukshetra	12	24	36	72	19.95
Panchkula	17	27	09	53	14.68
YamunaNagar	20	54	18	92	25.48
TOTAL	**110**	**138**	**113**	**361**	**100**

Figure -1 Total Number of Senior Secondary Schools In Five Districts of Ambala Division of Haryana

■Ambala ■Karnal ■Kurukshetra ■Panchkula ■Yamuna Nagar
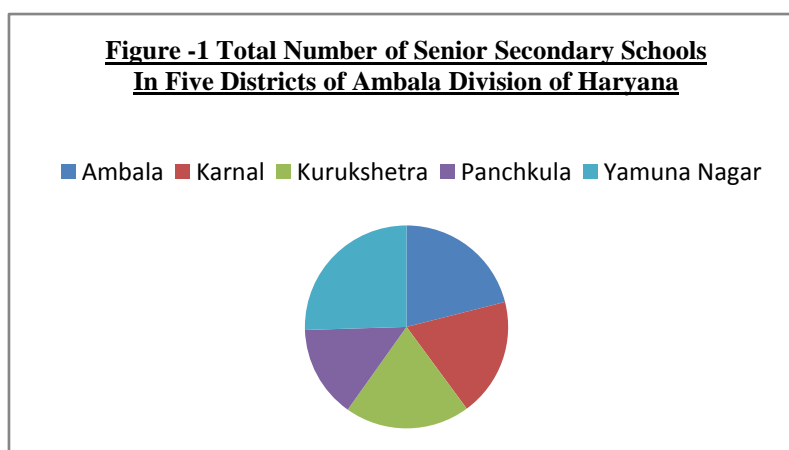
The table I also show that there are 138 governments aided, 113 private and 110 government senior secondary schools in five districts of Ambala division of Haryana.Ambala district is having 35 government senior secondary schools followed by Karnal (26), YamunaNagar (20), Panchkula (17) and Kurukshetra (13). YamunaNagar district is having 54 grant in aid senior secondary schools followed by Panchkula(27),Kurukshetra(24),Ambala(20) and Karnal(13).Kurukshetra district is having 36 private senior secondary schools followed by Karnal(29),Ambala(21), YamunaNagar(18) and Panchkula(09).

Physical training Instructors (PTIs) working in various senior secondary schools in Five Districts of Ambala Division of Haryana

It is evident from the table II and figure 2 that there are 191 Physical training Instructors (PTIs) working in the various five districts of Ambala division of Haryana.Ambala district is having 52(27.22%) followed by Kurukshetra 41(21.47%), YamunaNagar39 (20.42%), Panchkula 34(17.18%) and Karnal 25(13.09%).

TABLE-II

Physical training Instructors (PTIs) working in various senior secondary schools in Five Districts of Ambala Division of Haryana

DISTRICT	NUMBER	PERCENTAGE
Ambala	52	27.22
Karnal	25	13.09
Kurukshetra	41	21.47
Panchkula	34	17.80
YamunaNagar	39	20.42
TOTAL	**191**	**100**
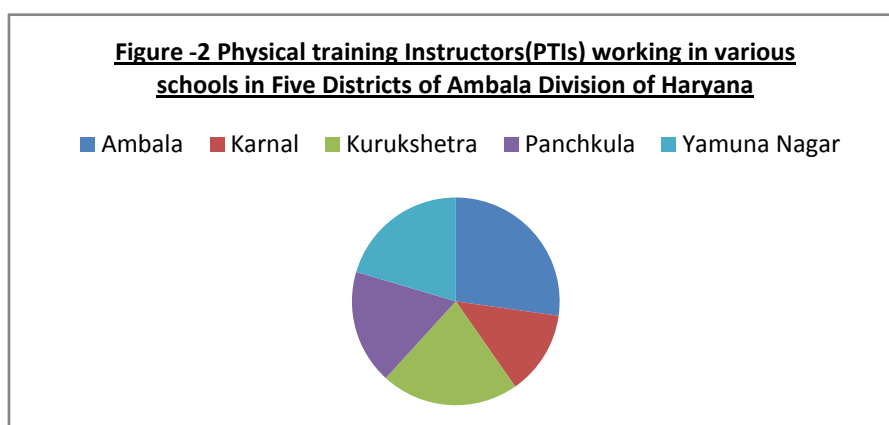
Figure -2 Physical training Instructors(PTIs) working in various schools in Five Districts of Ambala Division of Haryana

■ Ambala ■ Karnal ■ Kurukshetra ■ Panchkula ■ Yamuna Nagar

3. Directors of Physical Education (DPEs) working in various senior secondary schools of Five Districts of Ambala Division of Haryana

It is also evident from the table III and figure 3 that there are 202 Directors of Physical Education (DPEs) working in the various five districts of Ambala division of Haryana. Kurukshetra district is having 57(28.22%) followed by YamunaNagar 52(25.74%), Ambala 41(20.29%), Karnal 37(18.32%) and Panchkula 15(7.42%).

TABLE-III

Directors of Physical Education (DPEs) working in various senior secondary schools of Five Districts of Ambala Division of Haryana

DISTRICT	NUMBER	PERCENTAGE
Ambala	41	20.29
Karnal	37	18.32
Kurukshetra	57	28.22
Panchkula	15	7.42
YamunaNagar	52	25.74
TOTAL	**202**	**100**
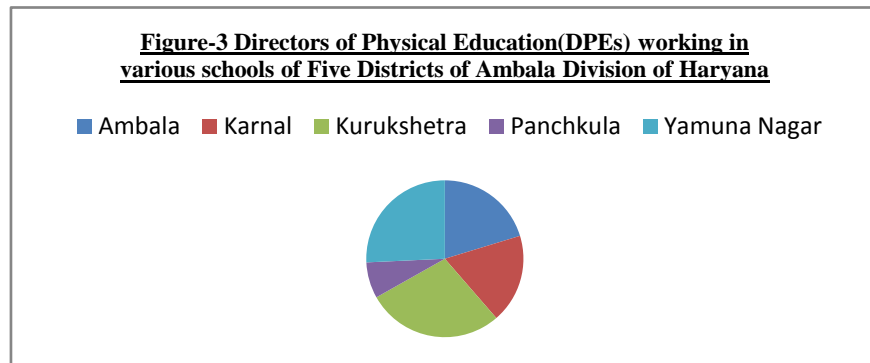
Figure-3 Directors of Physical Education(DPEs) working in various schools of Five Districts of Ambala Division of Haryana

Physical Education Lecturers working in various senior secondary schools of Five Districts of Ambala Division of Haryana

It is also evident from the table IV and figure 4 that there are 114 Physical Education Lecturers working in the various five districts of Ambala division of Haryana. YamunaNagar district is having 36(31.58%) followed by Kurukshetra 33(28.95%), Karnal 22(19.30%), Panchkula 15(13.16%) and Ambala 8(7.02%).

TABLE-IV

Physical Education Lecturers working in various senior secondary schools of Five Districts of Ambala Division of Haryana

DISTRICT	NUMBER	PERCENTAGE
Ambala	08	7.02
Karnal	22	19.30
Kurukshetra	33	28.95
Panchkula	15	13.16
YamunaNagar	36	31.58
TOTAL	**114**	**100**
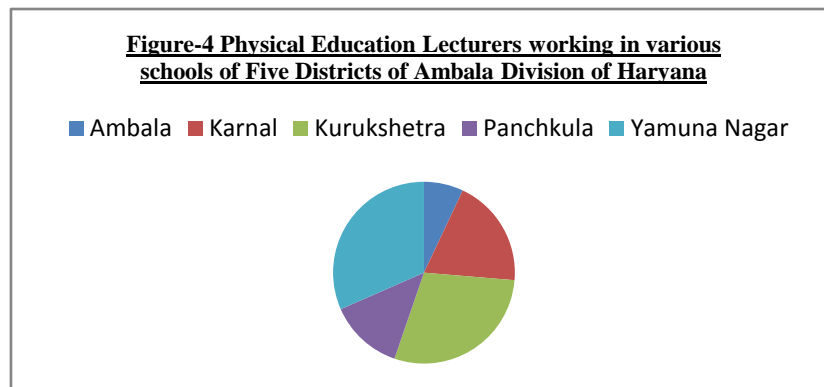
Figure-4 Physical Education Lecturers working in various schools of Five Districts of Ambala Division of Haryana

Total Physical Education Teachers working in various senior secondary schools of Five Districts of Ambala Division of Haryana

It is also evident from the table V and figure 5 that there are 507 Physical Education Teachers working in the various five districts of Ambala division of Haryana. Kurukshetra district is having 131(25.84%) followed by YamunaNagar 127(25.04%), Ambala 101(19.92%). Karnal 84 (16.57%) and Panchkula 64 (12.62%).

TABLE-V

Total Physical Education Teachers working in various senior secondary schools of Five Districts of Ambala Division of Haryana

DISTRICT	NUMBER	PERCENTAGE
Ambala	101	19.92
Karnal	84	16.57
Kurukshetra	131	25.84
Panchkula	64	12.62
YamunaNagar	127	25.05
TOTAL	**507**	**100**
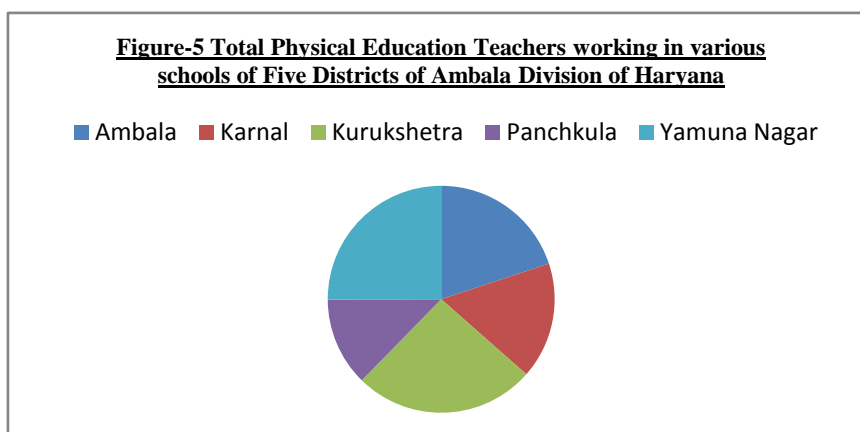
Figure-5 Total Physical Education Teachers working in various schools of Five Districts of Ambala Division of Haryana

■ Ambala ■ Karnal ■ Kurukshetra ■ Panchkula ■ Yamuna Nagar

Coaches of Various Games working in various senior secondary schools of Five Districts of Ambala Division of Haryana

It is also evident from the table VI and figure 6 that there are only 12 Coaches of various games working in the various five districts of Ambala division of Haryana. Panchkula district is having 6(50%) followed by Kurukshetra and YamunaNagar with 3(25%) each, Ambala and Karnal districts have no coach deputed in schools.

TABLE-VI

Coaches of Various Games working in various senior secondary schools of Five Districts of Ambala Division of Haryana

DISTRICT	NUMBER	PERCENTAGE
Ambala	Nil	0
Karnal	Nil	0
Kurukshetra	03	25
Panchkula	06	50
YamunaNagar	03	25
TOTAL	**12**	**100**

Figure -6 Coaches of Various Games working in various schools of Five Districts of Ambala Division of Haryana

■ Ambala ■ Karnal ■ Kurukshetra ■ Panchkula ■ Yamuna Nagar
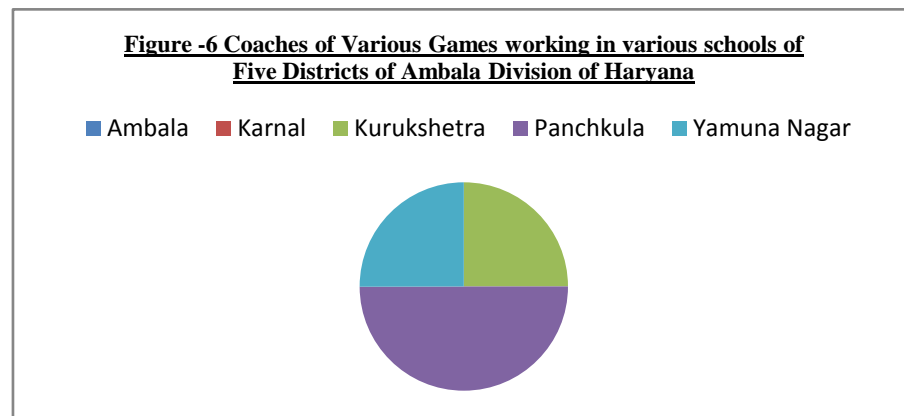
CONCLUSIONS

In five districts of Ambala division of Haryana there do 361 senior secondary schools comprise 138 government aided, 113 private and 110 government. In five districts of Ambala division of Haryana there are 507 Physical Education Teachers working in various senior secondary schools comprising 191 Physical Education Instructors, 202 Directors of Physical Education and 114 Physical Education Lecturers.

In five districts of Ambala division of Haryana there are only 12 coaches of various games are working in various senior secondary schools

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ANALYSIS OF FACTORS LEADING TO SELECTION OF HISAR FOR ESTABLISHMENT OF CATTLE FARM BY THE BRITISH

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ABSTRACT

Establishment of the Government Livestock Farm (GLF) on cattle farm is very important in the History of Hisar. This farm is second largest in world and beggest in Asia. After independence especially after the creation of Haryana in 1966 its sige reduced considerably. This farm establishment was by the Britishers in the early 19th Century and its development during the colonial period is a unique phenomenon. A brief look at the historical, physical and climatic features of this area coupled with socio-economic conditions about two centuries back would underline the imperative of the establishment.

The physical features of Hisar constituted an ideal breeding ground (for cattle). In the dry climate, sandy soil had an amount of lime essential to bone formation in young stock. The 19 former villages whose areas were then included in the Bir or cattle farm, were at that time waste and uninhabited, and government look possession without payment of any compensation, and had since held this land in full proprietary right. Four other villages-Rajpura, Sali, Ludas and Daudpur - were taken up in 1825.

At the time of taking over Hisar cattle farm by the company in 1815, the fort of Hisar, which was built by Feroze-shah was originally of stone, its foundations and great part of the walls was still so and where such had fallen to decay it was generally repaired by bricks.

The importance of position of Hisar relatively to company's purchases of horses for the remount of its Dragons and Cavalry, camles and bullocks to replace causalities in the establishment until the Government studs should render such, no longer necessary in the two latter branches, would at first sight be manifest to the Board.

Key Words: Government Livestock Farm (GLF), Cavalry, Stallions, Sowar

The government cattle farm, the biggest of its kind in Asia and second in world is situated near the town of Hisar. The establishment of this farm by the Britishers in the early 19th Century and its development during the colonial period is a unique phenomenon which reflects the mindset of the British rulers, who were expanding their territories, establishing their regimes and fulfilling their revenue, military and workforce needs from the local sources. A brief look at the historical, physical and climatic features of this area coupled with socio-economic conditions about two centuries back would underline the imperative of this establishment. At the outset, adverting to know the origin and development of the town we find that Hisar was founded by Firozeshah Tughlak in the 14th century. He named it after

himself, Hisar-e-Firoza.... i.e. the fort of Firoza.[1] In 1408 Hisar fell into the hands of rebels but was recovered by Muhamud Tughiak II.[2] During the times of Lodhis Hisar continued to form a part of Delhi Empire. The town of Hisar-e-Firoza appears to have been the headquarter of an imperial garrison at the time of Babur's invasion, and it was strategic center in the operations prior to battle of Panipat in 1526.[3] Babar subsequently handed the town to Humayun as a reward for success in this first military expedition.[4] With the decline of Mugul Empire the tract comprising Hisar district came under the control of Marathas. The whole of Delhi territory of which the tract format part, was ceded by the Marathas to the British in 1803.[5]

A large part of the district is better known to history as Hariana.[6] It was bounded on the North by Ferozepore district and by the state of Patiala; on the east by the Jind state and by the district of Rohtak. On the south by the Dadri Nizimat of Jind and the territory of Nawab of Loharu; and on the south west by the state of Bikaner situated on the borders of the Bikaner desert, it has in many respects the Characteristics of Rajputana rather than of the Punjab; its general aspect is that of a plain, unbroken except by some detached peaks of the Aravaili range in the extreme south-west, the highest of which is Tosham hill with an elevation of 800 feet.

The only river, the Ghaggar, enters the district in two branches, known as the Ghaggar and Johiya, meeting below Sirsa.[7] Owing to the extreme dryness of the climate, the District is healthy. Even the canal- irrigated tracts, where, there used to be a great deal of fever and the people presented a striking contrast to the inhabitants of the dry region, have been healthy since the cultivation of rice was stopped.[8]

Hisar has always been most liable to famine of all the districts of the Haryana; owing to the fact that, while pre-eminently dependent on the autumn harvest and very little protected by irrigation, it suffered from a most capricious monsoon, and also received the first rush of starving wanderers from Bikaner.[9] The worst in the recent history, the chalisa famine of 1782-83, as had been related, laid waste the district; and in all the famines that had since visited the area, Hisar had always suffered in a pre-eminent degree.[10]

Agriculture wealth was stored in the cattle, for which this tract was famous and in bad years the people paid the revenue and maintained themselves by the profits of camels and cattle breeding."[11]

The physical features of Haryana constituted an ideal breeding ground (for cattle). In the dry climate, sandy soil had an amount of lime essential to bone formation in young stock.[12]

Few monsoon showers produced plentiful crops of excellent grasses. Dry season, scarcity of fodder ensured sufficient exercise, as extensive roaming of animals to find it. To supplement grazing, staple fodders were Jawar, Chari, pala or leaves of Jhar, wheat and gram Bhusa, Khal or oil cakes, in hot seasons and Binaula[13] in cold.

In this brackdrop, the Hisar cattle farm which comprised an area of 66.4 square miles, mostly waste land round the town of Hisar[14] was instituted in 1813 A.D., which the country had not as yet recovered from the disastrous famine of Sambat 1840 (AD-l783).

Of the 19 former villages whose areas were then included in the Bir or cattle farm,[15] were at that time waste and uninhabited, and government look possession without payment of any compensation, and had since held this land in full proprietary right. Four other villages- Rajpura, Sali, Ludas and Daudpur - were taken up in 1825 and a certain amount of

compensation appears to had been paid in their case.[16] Round the other edge of the Bir there extended, with a break here and there, a ring of land some 20 or 25 yards in width.[17]

In the days before the mutiny, 'sowar' were stationed in the villages adjacent to the Bir for the purpose of preventing the village cattle trespassing in the Bir, and the strip of land referred to was occupied by government for providing grazing and fodder for the sowars horses.[18]

The boundary of the farmer defined all round its-circumference by masonary pillars, of which there were very generally two lines-one on the inner edge of the strip referred to above, which is called the line of minuras and one on the outer edge, which is called that of the minaris. At the South-east corner of the cattle farm landed the boundary running through a portion of the town of Hisar itself. There, and for some distance on either side of the town, there existed only one line of pillars.[19]

At the time of taking over Hisar cattle farm by the company in 1815, 21 the fort of Hisar, which was built by Feroze-shah was originally of stone, its foundations and great part of the walls was still so and where such had fallen to decay it was generally repaired by bricks. The walls were from 30 to 40 feet high and the repairs required were considerable. The circumference of the fort was about 6400 feet and its shape was irregular bexagon, having four gates on each side i.e. eastern, western, southern and the northern, with a citadel, built by a chieftain named Mahammud, that was the highest part of the fort and commended the whole completely.20 The bastions were repaired and prepared for the reception of cannon and a good ditch was dug round it. The expense was trifling due to the fact that the walls were extremely good and materials being cheap. Thus it was considered impregnable against any native force and 150 men could garrison it. At about 1500 yards from it the foundation of stabling was laid and with a view of giving absolute and perfect security to the whole the stabling was receted in the form of an oblong square with bastion at the extremities and a good ditch all around.21 The buildings were of Packa masonary bricks being found readymade close at hand. The stabling was flat roofed and the outer walls raised above the roofing so as to have a good parapet wall of Pucka bricks all round. The bastions were made to carry one gun each and that work itself was perfectly secure against all the cavalry in India. It was moreover commended by the Fort. The square was so wide as to admit of very fine paddocks for young cattle inside. The extent of ground was about 600 yards in length and 140 yards in breadth.[22]

On the northern side was situated the famous grazing ground to direction of Agroha and all the grass in that direction was preserved by the order of the supervisor and the same was cut and removed into the interior of the fort and formed into large stacks and a stack equal to twelve months consumption reserve stock and other stocks were also kept for the convenience of horse merchants.[23]

The founding fathers of farm (stabling) has taken stock of situation minutely and founded congenial to it. A letter from Major Lunsdaine the then supervisor of Hariana establishment on Oct 11, 1815 addressed to the Board of superintendence while seeking the approval of the Board of East India Company underlined the importance of Hisar and surrounding areas for establishment and development of Cattle Farm. After personally visiting the area in order to determine the most eligible spot for the purpose of institution and to lay down the necessary plans for stabling had reported that the town of Hisar once celebrated for its opulence and grandeur was situated about thirty miles west of Hansi and there was the finest grass throughout Hariana and especially that called 'unjana' which produced a seed on which the

native subsisted in a great degree and which grown in the most luxurian abundance between Hisar and a town called Agroha distant about eighteen miles, at that time, at Agroha British had a detachment of cavalry permanently stationed. The soil around Hisar was favourable to cultivation and very good crops of moth, bazaar and Jawar were there.[24]

Cultivation was, however, very partial. The sole occupation of the inhabitants was being that of pasturage. The riches of the country considered in large herds of cattle. The inhabitants manufactured Ghee which they used to export in every Western State. Inhabitants were very few in number to say about four hundred only and many of the villages around were deserted. This circumstance had tended to aid the operation of Major Lunsdaine the then supervisor by yielding a free selection of ground for every purpose of the establishment. At that time the ancient city of Hisar was entirely in ruins and the inhabitants occupied the interior of the fort. They however expressed there willingness to reoccupy the city. Mahajans and Bankers from Bikaner, Rajgarh, Bathinda, and other places met Major Lunsdaine 29 at Hisar and earnestly begged permission to settle in the town. Major Lunsdaine had little doubt that it would daily increase in importance and they might indulge a hope of its again becoming a comporium for trade to and from the westward.[25]

The importance of position of Hisar relatively to company's purchases of horses for the remount of its Dragons and Cavalry, camles and bullocks to replace causalities in the establishment until the Government studs should render such, no longer necessary in the two latter branches, would at first sight be manifest to the Board. He also calculated on bringing down the old northern horses by the direct road from Multan through Bikaner to Hisar without touching on any of the Sikh states the alleged exactions and dishonesty of whose chiefs had been main cause in putting stop to the trade in horses.[26]

The immediate vicinity of Hisar to Bathinda and the 'Luckey Jungle' also prompted the British for this choice. They had even hoped that many of the breeders would bring their stock and settle under their protection around Hisar where they would no longer be subjected to the plunder of the Sikhs.

It is important to note here that the finest breed of camels used come from Bikaner. The company was confident that existing prices would be materially reduced from purchases being made so near to the fountain head.

Grants of land to increase horse breeding purposed by Major Lunsdaine was considered by the Board and Governor General in Council approved the same.[27]

Major Lunsdaine was allowed to give a certain portion of land to an individual weather stranger or inhabitant, who should bring a marc for breeding approved by him and should enter into the Zumeendaree contract and engage that where his mare shall die another briefing the purpose shall be substituted at his own cost, the constant appropriation of one approved mare to the terms of the contract forming the condition by which he shall hold possession of his land instead of money rent or other kind of service.[28] It was hoped that the small price reported to the given to Bhuttee, Pathan and other horse breeders living under the Sikh dominion for their foals leads to a belief that if the terms were industriously notified and diffused many of this description would gladly come in and settle under British protection.[29]

Thus the company's stud was started with the arrival of three stallions and fifty mares from Fort William i.e. Calcutta as directed by the Governor General in the council on the recommendation of the Board.[30]

This marked the establishment of government farm at Hisar for rearing ordnance cattle, camels for the public service and stallions for the general purposes of the stud under the supervision of Major Lunsdaine, the Deputy Commissionary-General of the Hariana establishment.[31]

The security of the stud establishment besides its success was also of paramount importance which is evident from the fact that the stabling was built due east of Hisar between it and Hansi, Company's post of Agroha, Tosham, Fethabad and Balsamad were on the flamks. Thus by no means greater security could have been obtained in any other part of colonial territories.[32]

Hisar thetefore seemed to the Britishers to be peculiarly recommended by its geographical position, by its ancient celebrity; by the concurring testimonies of all resident authorities that epidemical disorders are unknown there; by the actual appearance of its cattle, which were very fine indeed; by the numerous large pucka wells in and around the place the water of which was excellent and all of which could be opened at a very trifling expense and not least by its strength.

Lunsdaine's Judicious selection of this spot for the future depot for the Hariana establishment under his supervision was commendable as its relative position from the excellent quality of the grass which it represented to produce in abundance from the extent of grazing ground in its immediate vicinity and lastly from the security which was afforded to the whole establishment by its proximity to the ancient fort which was repaired at a trifling expense.

In the final analysis the official correspondence amongst the then servants of Company reveals the approach and mechanism of British Rulers to further their goals of colonial rule by exploitation of local resources through most prudent measures to the maximum profitable extent and with abundant case and caution of security of their men and money.

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28. From W. Moor Croft Esquire Superintendence Hon'ble Company Stud Calcutta to Captain G.H. Gall Secretary to the Board of Superintendence dated Calcutta 30th November, 1815, p. 64

29. 29. From G.W. Gardsen Esquire Secretary to Government Fort William to Captain G.H. Gall Secretary to the Board of Superintendence   No. 634, dated Council Chamber, 29th of December, 1915, p. 67.

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A COMPARATIVE STUDY OF FRUSTRATION AND STUDY INVOLVEMENT AMONG VISUALLY CHALLENGED AND SIGHTED SCHOOL STUDENTS

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ABSTRACT

Students with visual impairments form a disadvantaged lot in terms of their information and awareness due to their visual perceptual loss. Frustration can be considered problem-response behaviour, and can have a number of effects, depending on the mental health of the individual. Present study focuses on the relationship between frustration and study involvement of visually challenged and sighted school students. It was hypothesized that there exists a significant relationship between frustration and study involvement of visually challenged and sighted school students. A purposive sample of 120 secondary school students (60 visually challenged and 60 sighted) were selected from the schools situated in district Kurukshetra, Panipat and Chandigarh (U.T.). Frustration and study involvement of visually challenged and sighted students were measured. There exists no significant difference between visually challenged and sighted students on their frustration. There exists no significant difference between visually challenged and sighted students on their frustration and study-involvement. There exists significant difference between study-involvement among visually challenged and sighted school students.

Key words: Frustration, Study-Involvement, Visually Challenged and Sighted School Students.

INTRODUCTION: The effect of visual problems on the child‟s development depends on the severity, type of loss, age at which the condition appears and over all functioning level of the child. Many children who have multiple disabilities may also have visual impairments resulting in motor, cognitive, and social developmental delays. A young child with visual impairment has little reason to explore interesting objects in the environment, and to learn. This lack of exploration may continue until learning becomes motivating or until intervention begins because the child cannot see parents or understand non-verbal cues. Visual impairment can create obstacles to a growing child‟s independence and may result to lower involvement. Study involvement is a process by which individual become adjusted with school environment, self, and parents. It helps us to deal with our needs. Psychologists to judge the adequacy of study involvement have developed ten criteria. They are achievement, affiliation, autonomy deference, recognition, aggression, abasement, nurturance, succorance.

SPECIAL EDUCATION

As we emphasize on Education for All (EFA), the children with special needs are of great concern. These exceptional children are those who deviate from the normal children to such an extent that they require special education and related services if they are to realize their full

human potentials. The domain of education to satisfy their learning requirements is called "special education."

According to Heward and Orlansky (1984), "Special education is the individually planned and systematically monitored arrangement of physical settings, special equipment, teaching procedures and other interventions designed to help exceptional children to achieve greatest possible personal self-sufficiency and academic success."

Hallahan & Kauffman (1988), "Special education is defined as the specially designed instruction that meets the unique needs of exceptional children."

PSYCHO-SOCIAL IMPLICATIONS OF VISUAL IMPAIRMENT

Visually impaired is a medical phenomenon which relates to impaired sense of vision. Really speaking, psychosocial development of a visually impaired child is not affected so much by visually impaired as it is disrupted by the emotional overtones of visually impaired, for the parents and the community. It is now a well-known fact from research that children tend to achieve as much and only as much as their parents aspire them to achieve or the significant persons in their environment expect them to achieve. But once, the community does not treat them as individuals, they are lost into crowd, the crowd of visually impaired persons-beggars, musicians or do whatever they like. Once, the parents stop treating the child as a developing individual, once they refuse to accept his/her capabilities and limitations, both, in a realistic manner, his self-concept is bound to be severely affected. Over protection robs him) of his independence, neglect turns him to undesirable behavior. In the words of Lowenfeld, visually impaired imposes three basic limitations on the individual:

(i)   In the range and variety of experience;

(ii)   In the ability to get about;

(iii)   In the control of the environment and the self I relations to it.

CONCEPT OF FRUSTRATION

Frustration is an emotional response to circumstances where one is obstructed from arriving at a personal goal. The more important the goal is the greater will be the frustration. It is related to anger and disappointment. Sources of frustration may be internal or external. Internal sources of frustration involve personal deficiencies such as a lack of confidence or fear of social situations that prevent one from reaching a goal. Conflict can also be an internal source of frustration when one has competing goals that interfere with one another. External causes of frustration involve conditions outside the person such as a blocked road; or conditions linked to the person's actions but not directly such as lack of money, or lack of sexual activity. In psychology, passive-aggressive behaviour is a method of dealing with frustration. According to N.E. Miller "frustration produces instigation to a number of different types of response, one of which is instigation to some form of aggression."

Frustration behaviour lacks goal orientation and appears more or less senseless intensity of feeling is there. It is the end of need deprivation. In frustration a different set of behaviour mechanism is put into operation. Frustration is of compulsive nature. Manly of behavioural problems are basically different modes of frustration mechanism. Frustration is deeply related to emotions in a typical way. Emotion is the core to frustration (Sergeant 1948). Responses to frustration have their own classificatory system. They may be classified in terms of rationalization, withdrawal neurotic depression and normal depression. Frustration was taken

was as motivational determinant. Studies in frustration Amsel and Roussel, (1952) obtained frustration effect whose difference was noted between the vigor of performance following reward as contrasted with non-reward.

CONCEPT OF STUDY INVOLVEMENT

Involvement has been conceived in different ways by different authors, Sherif and Cantril were the first to use the concept of ego involvement According to them the behaviour can be designed as ego-involvement when in the course of development, acquired attitudes related to one's own ego are brought into play in a certain situation by relevant objects, people or groups so that either a high degree of participation is produced or attitudes relative to one's own ego, the image of one's ego etc. are called upon.

Ego involvement in the dictionary of the social sciences also refers to the process by which the ego becomes identified with various objects, acts, attitudes, values and so on to the extent that their fate becomes the fate of the ego –a threat that to them threatens the ego, and their enhancement exalts the ego. This involvement of the ego leads to particular intensive, strongly motivated behaviours when seem to be pertinent to the action situation.

JUSTIFICATION OF THE STUDY

Students with special needs may have a feeling of insecurity because of their various psycho-social and physical factors including causalities such as visually impairment, hearing impairment and any other type of disability. Review of literatures reveals that number of psycho-social factors creates frustration in school students. Invention of relationship between frustration and study involvement is also an interesting innovation. It is further seen that relationship between frustration and study involvement has not been studied satisfactorily. Therefore investigator has decided to study frustration as a correlate of study involvement.

As mentioned earlier visual impairment may affect psycho-social dimensions including frustration and study involvement with reference to students with visual impairment. It would be interesting to find out whether sighted and visually impaired students differ significantly in terms of their frustration and study involvement level. Such a study is helpful in better understanding of such students and it will be help in understanding the effect of visual impairment on frustration study involvement. Keeping these facts in mind, investigator has decided to plan and execute the proposed study. The study will be help to find the effect of visual impairment.

STATEMENT OF THE PROBLEM

A comparative study of Frustration and Study involvement among Visually Challenged and Sighted school students

OPERATIONAL DEFINITION OF THE KEY TERMS USED

Frustration

Frustration behaviour lacks goal orientation and appears more or less senseless intensity of feeling is there. It is the end of need deprivation. Frustration has its own system. It has four modes of reaction to a situation:-

1.   Aggression
2.   Resignation

3.   Fixation

4.   Regression

In the present study frustration means score obtained by a student on reaction to Frustration test prepared by Chauhan and Tiwari (1999).

Study-Involvement

Study involvement may be classified as an intrinsic motivation towards studies. Study involvement in present study means score obtained by an individual on Study involvement inventory developed by Asha Bhatnagar.

Visually Challenged School Students

Legally visually impaired

Visually impaired refers to a condition where a person suffers from any of the following condition namely:-

(i)   total absence of sight.

(ii) visual acuity not acceding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses, or

(iii) limitation of the field vision subtending an angle of 20 degree or worse in the better eye.

Low Vision

It is defined as a child with impairment of visual functioning even after treatment as standard refractive correction but who uses or is potentially capable of using vision for planning or execution of task with appropriate assistive device. In the present study visually challenged students are the visually impaired studying in class IX and X in special schools.

OBJECTIVES OF THE STUDY

Following were the objectives of the present study:

1.   To study the frustration and study involvement among visually challenged and sighted school students.

2.   To study the difference between frustration of visually challenged and sighted school students.

3.   To study the difference between study involvement of visually challenged and sighted school students.

HYPOTHESES

Keeping in view the review of related literature in mind following hypotheses were formulated for the present study:

•   There exists a significant difference between level of frustration among visually challenged and sighted school students.

•   There exists a significant difference between study involvement of visually challenged and sighted school students.

DELIMITATIONS OF THE STUDY

Present study was delimited to:

1.   a sample of 120 secondary school students (60 visually challenged and 60 sighted only;

2. sample drawn from secondary schools situated in Kurukshetra, Panipat and Chandigarh only;

3. the students falling in 14-18 age group only;

4. the study of two variables i.e. frustration and study involvement only.

METHODOLOGY

Research Method

By seeing the nature of present study descriptive survey method were used.

Population and Sample

The target population for the study was all the visually challenged and sighted secondary school students studying in secondary schools in Haryana state and Chandigarh U.T..

A sample of 120 secondary school students (60 visually challenged and 60 sighted) were selected through purposive sampling method.

TOOLS USED

Following research tools were used to collect the data:

1. Reaction to Frustration scale developed by Chauhan and Tiwari;

2. Study involvement inventory developed by Asha Bhatnager.

ADMINISTRATION OF TOOLS

The investigator visited the selected schools personally for the collection of necessary data for the study. The investigator took the prior permission of the principals of the schools for the data collection.

At the times of actual administration of the tests necessary steps was undertaken as established with the students. The subjects were made aware of nature and purpose of the study.

STATISTICAL TECHNIQUES USED

After collection of data, the same was put into a tabular form to make the process of analysis easier. Following statistical techniques were used to analyze the data:

 i. Descriptive statistics;

 ii. t-ratio.

RESULTS & DISCUSSION

RESULTS BASED ON DESCRIPTIVE STATISTICS

In order to calculate the values of the measure of central tendency (mean), standard deviation, skewness, kurtosis and frequency distribution of frustration and study involvement scores of visually challenged and sighted school students of the total sample- descriptive statistics were used. Further, C.I denotes class- Intervals; mid-pts denotes mid points and F denotes Frequency. The detail analysis and interpretation have been given in tables 1-2:

TABLE-1(a)

DESCRIPTIVE STATISTICS BASED ON FRUSTRATION TOTAL SCORESOF VISUALLY IMPAIRED AND SIGHTED STUDENTS

N	120
Mean	117.38
Median	116.00
Mode	124.00
S.D.	19.30
Variance	372.56
Sk	0.79
Ku	0.683
Range	116.00
Minimum	61
Maximum	177.00

Table 1 (a) depicts the values of mean, median and mode value of visually impaired and sighted school students' on frustration. The mean value comes out to be 117.38, median 116.00 and mode 124.00 respectively. The values of standard deviation (S.D.) and variance are 19.30 and 372.56 respectively which represent the centered scores from the mean position. The value of skewness is 0.79 which shows the distribution is positively skewed and scores are normally distributed. The value of kurtosis is 0.683 which is greater than the kurtosis value i.e. 0.263. Thus, the curve is platykurtic.

TABLE-1(b)

FREQUENCY DISTRIBUTION BASED ON FRUSTRATION TOTAL SCORES OF VISUALLY IMPAIRED AND SIGHTED STUDENTS

Class Interval	Mid-Point	Frequency	Cumulative Frequency
75-79	77	1	120
70-74	72	6	119
65-69	67	29	113
60-64	62	61	84
55-59	57	19	23
50-54	52	3	4
45-49	47	0	1
40-44	42	1	1

Table 1 (b) shows the frequency distribution of frustration scores visually impaired and sighted school students. The maximum frequency is 61 and falls under class interval; 60-64. Frequency distribution of frustration of visually impaired and sighted school students' frustration total scores is being shown below in figure 1:

FIGURE-1

**SHOWING THE FREQUENCY DISTRIBUTION OF FRUSTRATION TOTAL
SCORES OF VISUALLY IMPAIRED AND SIGHTED STUDENTS**
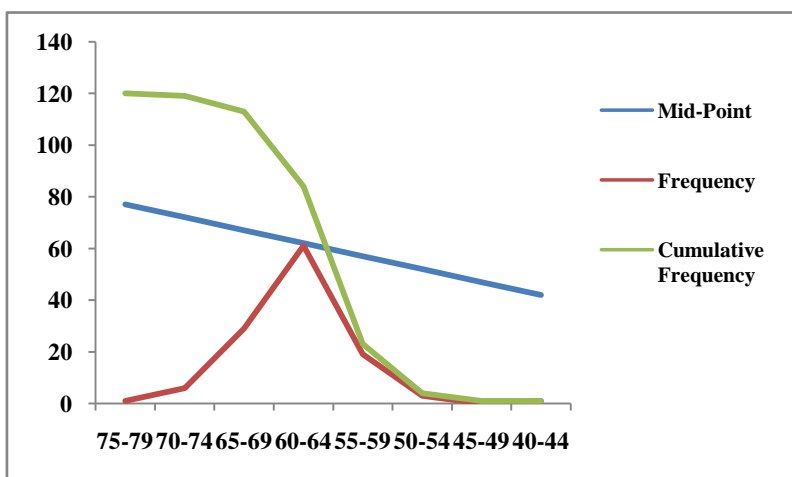
TABLE-2(a)

**DESCRIPTIVE STATISTICS BASED ON STUDY-INVOLVEMENT TOTAL
SCORES OF VISUALLY IMPAIRED AND SIGHTED STUDENTS**

N	120
Mean	62.71
Median	63.00
Mode	63.00
S.D.	4.56
Variance	20.83
Sk	-0.757
Ku	4.859
Range	36.00
Minimum	40.00
Maximum	76.00

Table 2 (a) depicts the values of mean, median and mode value of visually impaired and sighted school students' study-involvement. The mean value comes out to be 62.71, median 63.00 and mode 63.00 respectively. The values of standard deviation (S.D.) and variance are 4.56 and 20.83 respectively which represent the centered scores from the mean position. The value of skewness is -0.57 which shows the distribution is negatively skewed and scores are normally distributed. The value of kurtosis is 4.859 which is greater than the kurtosis value i.e. 0.263. Thus, the curve is platykurtic.

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TABLE-2(b)

FREQUENCY DISTRIBUTION OF STUDY-INVOLVEMENT TOATL SCORES OF VISUALLY IMPAIRED AND SIGHTED STUDENTS

Class Interval	Mid-Point	Frequency	Cumulative Frequency
170-179	175	1	120
160-169	165	1	119
150-159	155	4	118
140-149	145	8	114
130-139	135	16	106
120-129	125	23	90
110-119	115	28	67
100-109	105	19	39
90-99	95	11	20
80-89	85	6	9
70-79	75	1	3
60-69	65	2	2

Table 4.2 (b) shows the frequency distribution of study-involvement total scores visually impaired and sighted school students. The maximum frequency is 28 and falls under class interval; 110-119. Frequency distribution of frustration of visually impaired and sighted school students' study-involvement total scores is being shown below in figure 4.2:

FIGURE-2

SHOWING THE FREQUENCY DISTRIBUTION OF STUDY-INVOLVEMENT TOTAL SCORES OF VISUALLY IMPAIRED AND SIGHTED STUDENTS
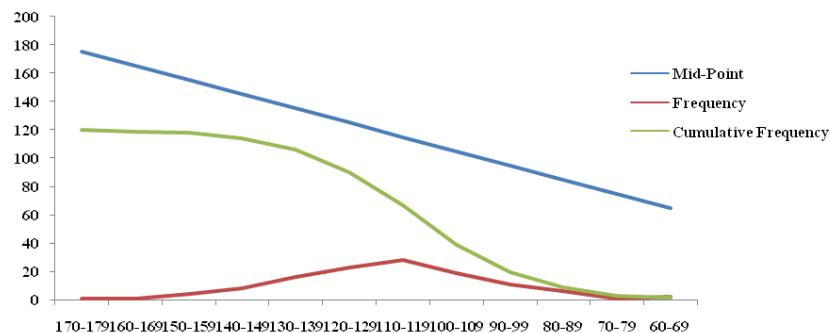
RESULTS BASED ON T-RATIO (DIFFERENETIALS)

In order to find out the significance of difference between mean scores visual impaired and sighted school students with regard to their frustration and study-involvement t-ratio (differentials) are being calculated:

TABLE-3

SIGNIFICANCE OF DIFFERENCE BETWEEN MEAN FRUSTRATION SCORES OF VISUALLY CHALLENGED AND SIGHTED SCHOOL STUDENTS

Sr. No.	Variables	Mean		S.D.		S. Ed.	't'-ratio	Level of significance at 0.05 level
		Visually Challenged Student	Sighted Student	Visually Challenged Student	Sighted student			
1.	FT	114.00	120.77	16.96	20.99	3.48	1.94	P<0.05
2.	F1	34.60	34.78	5.48	6.67	1.11	0.16	P<0.05
3.	F2	28.22	30.78	7.22	6.99	1.29	1.98	P<0.05
4.	F3	22.82	29.43	6.58	8.82	1.42	4.66*	P>0.01
5.	F4	28.37	25.77	7.83	6.91	1.35	1.93	P<0.05

N=120, df=118

1. Table 3 shows the significance of difference between mean frustration total scores of visually challenged and sighted school students. The mean frustration scores of visually challenged and sighted school students are 114.00 and 120.77 with S.D.'s 16.96 and 20.99 respectively. The t-ratio between means frustration total scores of the visually challenged and sighted school students is (t=1.94) as shown in table 4.4 is not significant even at 0.05 level of significance. It means the two groups visually challenged and sighted school students did not differ significantly over the frustration. Therefore, the research hypothesis i.e. there exists a significant difference between level of frustration among visually challenged and sighted school students is rejected.

2. Further, table 3 depicts that the significance of difference between mean aggression frustration scores of visually challenged and sighted school students. The mean aggression frustration scores of visually challenged and sighted school students are 34.60 and 34.78 with S.D.'s 5.48 and 6.67 respectively. The t-ratio between mean aggression frustration scores of the visually challenged and sighted school students is (t=0.16) as shown in table 4.4 is not significant even at 0.05 level of significance. It means the two groups visually challenged and sighted school students did not differ significantly over the aggression frustration. Therefore, the research hypothesis i.e. there exists a significant difference between level of frustration among visually challenged and sighted school students is rejected.

3. Further, it emerges from table 3 that the significance of difference between mean resignation frustration scores of visually challenged and sighted school students. The mean resignation frustration scores of visually challenged and sighted school students are 28.22 and 30.78 with S.D.'s 7.22 and 6.99 respectively. The t-ratio between mean resignation frustration scores of the visually challenged and sighted school students is (t=1.98) as shown in table 4.4 is not significant even at 0.05 level of significance. It means the two groups visually challenged and sighted school students did not differ significantly over the resignation frustration. Therefore, the research hypothesis i.e.

there exists a significant difference between level of frustration among visually challenged and sighted school students is rejected.

4. It can be seen from table 3 that the significance of difference between mean fixation frustration scores of visually challenged and sighted school students. The mean fixation frustration scores of visually challenged and sighted school students are 22.82and 29.43 with S.D.'s 6.58 and 8.82 respectively. The t-ratio between means fixation frustration scores of the visually challenged and sighted school students is (t=4.66) as shown in table 4.4 is significant at 0.01 level of significance. It means the two groups visually challenged and sighted school students differ significantly over the fixation frustration. Therefore, the research hypothesis i.e. there exists a significant difference between level of frustration among visually challenged and sighted school students is accepted.
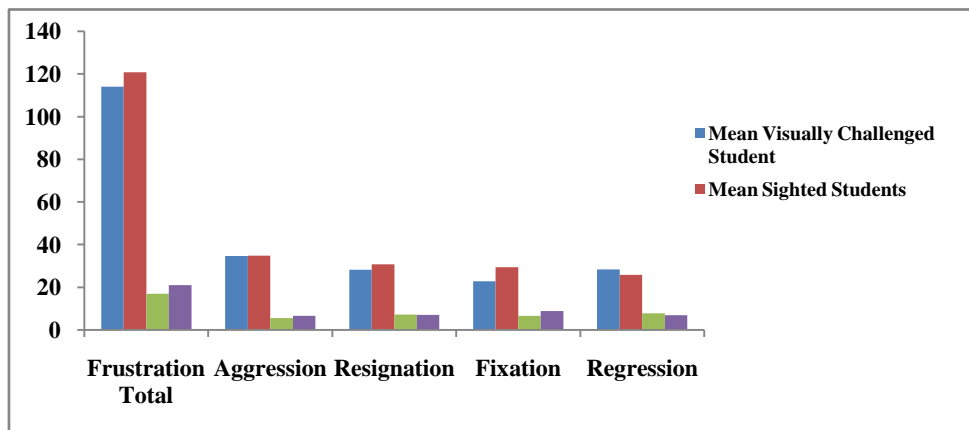
5. Further, table 3 shows the significance of difference between mean regression frustration scores of visually challenged and sighted school students. The mean regression frustration scores of visually challenged and sighted school students are 28.37and 25.77 with S.D.'s 7.83 and 6.91 respectively. The t-ratio between mean regression frustration scores of the visually challenged and sighted school students is (t=1.93) as shown in table 4.4 is not significant even at 0.05 level of significance. It means the two groups visually challenged and sighted school students did not differ significantly over the regression frustration. Therefore, the research hypothesis i.e. there exists a significant difference between level of frustration among visually challenged and sighted school students is rejected. The difference between frustration mean and S.D.'s scores of visually challenged and sighted school students are shown below in figure 3:

FIGURE-3

BAR GRAPH SHOWING DIFFERENCE BETWEEN FRUSTRATION MEANS AND S.D. SCORES OF VISUALLY CHALLENGED AND SIGHTED SCHOOL STUDENTS

TABLE-4

SIGNIFICANCE OF DIFFERENCE BETWEEN MEAN STUDY-INVOLVEMENT FRUSTRATION SCORES OF VISUALLY CHALLENGED AND SIGHTED SCHOOL STUDENTS

Sr. No.	Variables	Mean		S.D.		S. Ed.	't'-ratio	Level of significance at 0.05 level
		Visually Challenged Student	Sighted Student	Visually Challenged Student	Sighted student			
1.	SIT	62.65	61.77	3.04	5.56	0.82	2.30*	P>0.05
2.	SI1	63.65	61.77	3.04	5.56	0.82	2.30*	P>0.05
3.	SI2	7.83	7.68	0.49	0.79	0.12	1.25	P<0.05
4.	SI3	2.63	3.4	1.45	1.45	0.26	2.89*	P>0.05
5.	SI4	7.58	6.82	0.72	1.07	0.17	4.62*	P>0.01
6.	SI5	7.28	7.5	0.98	0.95	0.18	1.23	P<0.05
7.	SI6	7.4	7.52	0.85	0.93	0.16	0.78	P<0.05
8.	SI7	3.05	2.87	1.73	1.81	0.32	0.57	P<0.05
9.	SI8	5.25	4.37	1.45	1.69	0.29	3.07*	P>0.01
10.	SI9	7.35	6.67	1.01	1.42	0.22	3.04*	P>0.01
11.	SI10	7.92	7.23	0.33	1.25	0.168	4.08*	P>0.01

N=120, df=118

1. It can be seen from table 4 that the significance of difference between mean study-involvement total scores of visually challenged and sighted school students. The mean study-involvement total scores of visually challenged and sighted school students are 63.65 and 61.77 with S.D.'s 3.04 and 5.56 respectively. The t-ratio between means study-involvement total scores of the visually challenged and sighted school students is (t=2.30) as shown in table 5 is significant at 0.05 level of significance. It means the two groups visually challenged and sighted school students differ significantly over the study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is accepted.

2. It emerges from table 4 that the significance of difference between mean achievement study-involvement total scores of visually challenged and sighted school students. The mean achievement study-involvement total scores of visually challenged and sighted school students are 62.65 and 61.77 with S.D.'s 3.04and 5.56respectively. The t-ratio between means achievement study-involvement total scores of the visually challenged and sighted school students is (t=2.30) as shown in table 4.5 is significant at 0.05 level of significance. It means the two groups visually challenged and sighted school students differ significantly over the achievement study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is accepted.

3. It can be depicted from table 4 that the significance of difference between mean affiliation study-involvement total scores of visually challenged and sighted school students. The mean affiliation study-involvement total scores of visually challenged and sighted school students are 7.83 and 7.68 with S.D.'s 0.49 and 0.79 respectively. The t-ratio between means affiliation study-involvement total scores of the visually
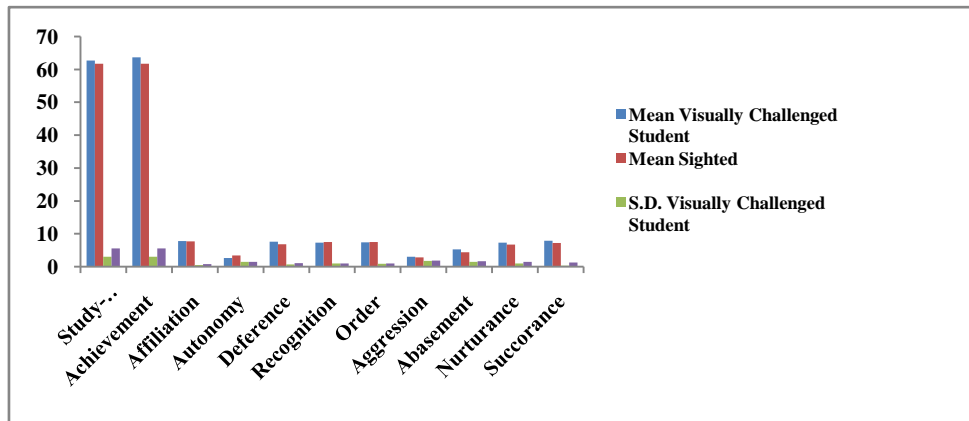
challenged and sighted school students is (t=1.25) as shown in table 4.3 is not significant even at 0.05 level of significance. It means the two groups visually challenged and sighted school students did not differ significantly over the affiliation study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is rejected.

4.   Table 4 shows that the significance of difference between mean autonomy study-involvement total scores of visually challenged and sighted school students. The mean autonomy study-involvement total scores of visually challenged and sighted school students are 2.63 and 3.4 with S.D.'s 1.45 and 1.45 respectively. The t-ratio between means autonomy study-involvement total scores of the visually challenged and sighted school students is (t=2.89) as shown in table 4.5 is significant at 0.05 level of significance. It means the two groups visually challenged and sighted school students differ significantly over the autonomy study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is accepted.

5.   It emerges from table 4 that the significance of difference between mean deference study-involvement total scores of visually challenged and sighted school students. The mean deference study-involvement total scores of visually challenged and sighted school students are 7.58 and 6.82 with S.D.'s 1.07 and 0.17 respectively. The t-ratio between means deference study-involvement total scores of the visually challenged and sighted school students is (t=4.62) as shown in table 4.5 is significant at 0.01 level of significance. It means the two groups visually challenged and sighted school students differ significantly over the deference study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is accepted.

6.   It can be seen from table 4 that the significance of difference between mean recognition study-involvement total scores of visually challenged and sighted school students. The mean recognition study-involvement total scores of visually challenged and sighted school students are 7.28 and 7.5 with S.D.'s 0.98 and 0.95 respectively. The t-ratio between means recognition study-involvement total scores of the visually challenged and sighted school students is (t=1.23) as shown in table 4.5 is not significant even at 0.05 level of significance. It means the two groups visually challenged and sighted school students did not differ significantly over the recognition study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is rejected.

7.   It emerges from table 4 that the significance of difference between mean order study-involvement total scores of visually challenged and sighted school students. The mean order study-involvement total scores of visually challenged and sighted school students are 7.4 and 7.52 with S.D.'s 0.85 and 0.93 respectively. The t-ratio between means order study-involvement total scores of the visually challenged and sighted school students is (t=0.78) as shown in table 4.5 is not significant even at 0.05 level of significance. It means the two groups visually challenged and sighted school students did not differ significantly over the order study-involvement. Therefore, the research

hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is rejected.

8. It can be seen from table 4 that the significance of difference between mean aggression study-involvement total scores of visually challenged and sighted school students. The mean aggression study-involvement total scores of visually challenged and sighted school students are 3.05 and 2.87 with S.D.'s 1.73 and 1.81 respectively. The t-ratio between means aggression study-involvement total scores of the visually challenged and sighted school students is (t=0.57) as shown in table 4.5 is not significant even at 0.05 level of significance. It means the two groups visually challenged and sighted school students did not differ significantly over the aggression study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is rejected.

9. It can be seen from table 4 that the significance of difference between mean abasement study-involvement total scores of visually challenged and sighted school students. The mean abasement study-involvement total scores of visually challenged and sighted school students are 5.25 and 4.37 with S.D.'s 1.45 and 1.69 respectively. The t-ratio between means abasement study-involvement total scores of the visually challenged and sighted school students is (t=3.07) as shown in table 4.5 is significant at 0.01 level of significance. It means the two groups visually challenged and sighted school students differ significantly over the abasement study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is accepted.

10. It can be seen from table 4 that the significance of difference between mean nurturance study-involvement total scores of visually challenged and sighted school students. The mean nurturance study-involvement total scores of visually challenged and sighted school students are 7.35 and 6.67 with S.D.'s 1.42 and 0.22 respectively. The t-ratio between means nurturance study-involvement total scores of the visually challenged and sighted school students is (t=3.04) as shown in table 4.5 is significant at 0.01 level of significance. It means the two groups visually challenged and sighted school students differ significantly over the nurturance study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is accepted.

11. It can be seen from table 4 that the significance of difference between mean succorance study-involvement total scores of visually challenged and sighted school students. The mean succorance study-involvement total scores of visually challenged and sighted school students are 7.92 and 7.23 with S.D.'s 1.25 and 0.17 respectively. The t-ratio between means succorance study-involvement total scores of the visually challenged and sighted school students is (t=4.08) as shown in table 4.5 is significant at 0.01 level of significance. It means the two groups visually challenged and sighted school students differ significantly over the succorance study-involvement. Therefore, the research hypothesis i.e. there exists a significant difference between study-involvement among visually challenged and sighted school students is accepted. The difference between study-involvement mean and S.D. scores of visually challenged and sighted school students are shown below in figure 4:

FIGURE-4

BAR GRAPH SHOWING DIFFERENCE BETWEEN STUDY-INVOLVEMENT MEANS AND S.D. SCORES OF VISUALLY CHALLENGED AND SIGHTED SCHOOL STUDENTS

FINDINGS

Findings based on differential analysis

1. There exists no significant difference between visually challenged and sighted students on their frustration.

a. There exists no significant difference between visually challenged and sighted students on their aggression frustration.

b. There exists no significant difference between visually challenged and sighted students on their resignation frustration.

c. There exists significant difference between visually challenged and sighted students on their fixation frustration.

d. There exists no significant difference between visually challenged and sighted students on their regression frustration.

2. There exists significant difference between study-involvement among visually challenged and sighted school students.

a. There exists significant difference between achievement study-involvement among visually challenged and sighted school students.

b. There exists no significant difference between affiliation study-involvement among visually challenged and sighted school students.

c. There exists significant difference between autonomy study-involvement among visually challenged and sighted school students.

d. There exists significant difference between deference study-involvement among visually challenged and sighted school students.

e. There exists no significant difference between recognition study-involvement among visually challenged and sighted school students.

f. There exists no significant difference between order study-involvement among visually challenged and sighted school students.

g. There exists no significant difference between aggression study-involvement among visually challenged and sighted school students.

h. There exists significant difference between abasement study-involvement among visually challenged and sighted school students.

i. There exists significant difference between nurturance study-involvement among visually challenged and sighted school students.

j. There exists significant difference between succorance study-involvement among visually challenged and sighted school students.

CONCLUSIONS

There is no significant difference between visually challenged and sighted school students on their frustration. Level of frustration among visually challenged and sighted students was found to be almost similar.

There is a significant difference between visually challenged and sighted school students on their study involvement. Visually challenged students had better study-involvement than their sighted counterparts. Frustration among visually impaired was more than sighted students.

DISCUSSION OF THE RESULTS

Findings of the present study revealed that there is no significant difference between visually challenged and sighted student on their frustration. However, Sharma (1998) found that visually disabled children were less involved in their studies and were more frustrated than sighted children. But in present study, there exists no significant difference between visually challenged and sighted students on their aggression, resignation and regression frustration. There exists significant difference between visually challenged and sighted students on their fixation frustration only.

There exists significant difference between overall study-involvement, achievement, autonomy, deference, abasement, nurturance and, succorance study-involvement among visually challenged and sighted school students.

Thus, it emerges from present investigation that study environment is one of the success factors and it helps in attending the task and concentrating in the study related activities by reducing the distracting stimuli and fatigue generating factors. Similarly Sharma (1998) compared visually disabled and sighted students of secondary schools with respect to their study involvement and reported that visually disabled children were less involved in their studies. However, our findings reveal that there is negative relationship between frustration and study involvement. If frustration is more than involvement in study is less, if frustration is less than study involvement will be more.

EDUCATIONAL IMPLICATIONS

The present study was undertaken to determine the relationship between frustration and study-involvement among visually challenged and sighted school students. The study has its implications for the teachers, administrators, special educators, rehabilitation professional and parents;

- Frustration and study-involvement are two important factors in the development of individual. It is the most important duty of teachers and parents to develop excellent study involvement in visually challenged and sighted children.

- The study shows that there is negative relationship between frustration and study-involvement of visually challenged and sighted students. It means efforts to improve study-involvement will also contribute to reduce the frustration of the students.

- Study also reveals that visually challenged students have higher level of study involvement and almost similar level of frustration as compared to their sighted counterparts. Therefore, school administrator, parents, special educators and teacher should make special efforts to improve study-involvement and to lower the level of frustration of such students by providing them more congenial environment and opportunity of social interaction.

- Guidance and counseling and should be provided to visually challenged school students which help them in their learning process as well for their all-round development.

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IMPACT OF POST TEACHING CONVERSATION ON ACADEMIC ACHIEVEMENT OF STUDENTS IN SCIENCE OF SECONDARY SCHOOL STUDENTS

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ABSTRACT

Philosophy makes a man to imagine about situation and have abstract answer leading to solution. Getting relevant and meaningful answer is possible only when ideas are connected in a proper sense. Another way of getting solution is mixing of philosophy and education. It is education that trains your mind how to chain things in logical order. Education has always been considered as a key element for positive social change with an underlying goal of allowing people to participate in society, and stand up for their rights, challenge the causes of inequality and live better lives. This goal cannot be achieved without having proper process of teaching and learning strategy in class room knowledge transaction. At present no one is satisfied with whatever happens in the classroom. Researchers are making efforts to develop different types and forms of instructional material, which can improve the teaching-learning process. The researchers by and large have compared new strategy, post teaching conversation, with conventional method and have found that new strategy develops in different subjects at different levels was found to be significantly superior to the conventional method.

Key Words: Academic Achievement, Secondary School, Approach.

The explosion of knowledge is the most serious in the present times and has highly disturbing implication even to the extent of extinction for all of us all over the world. We are approaching towards mid of 2nd decade of 21st century where science education is almost synonymous to existence. High priority has been given to both qualitative as well quantitative improvements. For this it is essential that everyone should be aware of the facts and principle of scientific inventions and their practical utility in our day to day life. So the greatest challenge is to humanize science that is to make it relevant to human needs and aspirations. "Science Education for All" which is recently originated in our country can only be achieved if no one is deprived of his own basic needs. So science education is one of the essential components of education system should contribute to the solutions of the problems of our country by developing desirable understanding, skills, abilities and attitudes.

At the secondary stage students are not much aware about the practical utility of science because they receive very less opportunity to develop conceptual competencies on this domain. Here emphasis is given is one of the interesting areas to study the effectiveness of teaching science through post teaching conversation based method. It is worthwhile to mention that is no such orientation made in the teacher training institutions to acquaint the teachers with the meaningful post teaching conversation about the lesson and topic. In order to achieve the aims and objectives of teaching science in secondary schools, the teacher should

know how to teach in the class to develop conceptual mental competency among the students up to the desired level. Here an effort is made to find out the effect of post teaching conversation method based teaching on science and classroom built variables.

OBJECTIVES

1. To study the academic achievement of students in science of secondary schools students in terms of treatment and Sex.

2. To study the interaction effect of treatment (post teaching conversation) and sex on the academic achievement of students in science.

HYPOTHESES

1. There is no significant difference between the academic achievement of students in science between experimental group and control group.

2. There is no significant difference between the academic achievement of students in science between boys and girls of experimental group.

3. There is no significant difference between the academic achievement of students in science between boys and girls of control group.

4. There is no significant interaction effect of treatment and sex on academic achievement of students in science.

DESIGN OF THE STUDY

Sample

The population comprised students of the Secondary Schools affiliated to Board of School Education Haryana, Bhiwani. Sixty students between age group 14 to 16 were randomly selected for the study.

Experimental Design

The experimental design of present study was Pretest-Posttest control Group Design. Before starting the experiment, the achievement in science Test comprising of thee domains (Physics, Chemistry and Biology) developed by the investigator was administered on the students of both experimental and control Groups. The scores gained by a student termed as their academic achievement in science. This constituted the pre-achievement in science.

The Experimental Group was taught by the use of post teaching conversation based method. When the students for experimental Group were undergoing the treatment, the students of control Group were taught the same topics with the help of Lecture Method. The Treatment lasted for about a month at the rate of forty minutes per class for each working day. At the end of the Treatment, the same achievement test in science, which was administered before the treatment, was administered again separately on the students of experimental and control group.

For collecting the data with the consultation of the experts a module on how to have conversation after the teaching. A detailed plan was made by the researcher regarding questions, expressions, intimacy with students, addressing their queries and developing personal comfort zone with students based upon each topic and its difficulty level . The obtained data were analysed by using the statistical techniques like t-test and ANOVA (2*2 factorial design).

ANALYSIS AND INTERPRETATION

Table-1

Group – wise Mean, SD and t – value of Secondary School Students

Variable	Groups	N	M	S.D.	t-value	Remarks
Treatment	Experimental Group	30	40.57	3.76	7.29	Significant
	Control Group	30	29.38	7.39		

It is revealed from the table 1 that the mean value of experimental group is higher (40.57) than the mean value of control group of children (29.38). Again SD of control group is higher than that of the experimental group (3.76). The calculated t-value (7.29) is higher than the table t-value at 0.01 level with df = 60. Therefore, the null hypothesis "there is no significant difference in academic achievement of students in science between experimental group and control group " is rejected and the observed mean difference is found to be statistically significant. In this light, it can be said that the achievement of experimental group is better than the control group.

Table-2

Sex – wise Mean, SD and t – value of Secondary School Students in Experimental Group

Sample	Groups	N	M	S.D.	t-value	Remarks
Experimental Group	Boys	15	40.89	3.93	0.14	Not Significant
	Girls	15	40.78	3.93		

It is revealed from the table-2 that the mean value of boys (40.89) and girls (40.78) are almost same. It is also interesting to note that there is no such difference in S.D. The calculated t-value (0.14) is less than the table t-value even at 0.05 level with df=28. Therefore, the null hypothesis "there is no significant difference in the achievement of students in science between the boys and girls of experimental group "is accepted and the observed mean difference is found to be statistically not significant. In this light, it can be said that there is no such difference in the achievement of boys and girls in experimental group.

Table-3

Sex-wise Mean, SD and t-value of Secondary School Students in Control Group

Sample	Groups	N	M	S.D.	t-value	Remarks
Control Group	Boys	15	30.60	2.71	0.22	Not Significant
	Girls	15	30.49	2.69		

It is revealed from the table 3 that the mean value of boys (30.60) and girls (30.49) are almost same. It is also interesting to note that there is no such difference in S.D. The calculated t-value (0.22) is less than the table y-value even at 0.05 level with df=28. Therefore, the null hypothesis "there is no significant difference in the academic achievement of students in science between the boys and girls of control group "is accepted and the observed mean difference is found to be statistically not significant. In this light, it can be said that there is no such difference in the achievement of boys and girls in controls group.

Table-4

Summary of ANOVA 2 (Teaching Method) X2 (Sex) on Achievement in Science of Secondary School Students

Sources of Variation	SS	Df	MS	F	Remarks
Treatment	1870.42	1	187.42	49.50	Significant
Sex	2.02	1	2.02	0.053	Not Significant
Treatment & Sex	0.41	1	0.41	0.011	Not Significant
Error	2109.34	56	37.67		
Total	3982.19	59			

The table 4 shows that F-value is 49.50, which is significant at 0.01 level with degree of freedom 1/56 and found significant effect of treatment on academic achievement of students in science. So, the post teaching conversation based method has significant effect on academic achievement of students in science than the students learnt through traditional approach. From the table it is also revealed that sex as well as the treatment (post teaching conversation) have no significant interaction effect on the academic achievement of students in science. Thus, is the null hypothesis "there is no significant interaction effect of treatment (post teaching conversation) and sex on the academic achievement of students in science " is accepted and alternative hypothesis is rejected. In this light, it can be said that achievement of students in science was found to be independent of the interaction between treatment and sex. It shows that both boys and girls can learn equally well when post teaching conversation based method of teaching in science is adopted by the teacher. Thus post teaching conversation based method of teaching in science can be used irrespective of their gender.

MAJOR FINDING

- On the basis of analysis and interpretation the following findings are made.
- Experimental group of students performed better in their academic achievement in science than control group of students as the experimental group was taught through post teaching conversation based method and control group was taught through traditional approach.
- Sex had no significant influence on the academic achievement of students in science in both experimental group of students and control group of students.
- There was no significant interaction effect of teaching had significant effect on the achievement in science.

CONCLUSION

One of the findings was that post teaching conversation based method was found to be superior to lecturer method in facilitating achievement in science. The possible reason behind this finding may be that lecture method may not motivate the students on account of its teacher centered and content oriented approach. In post teaching conversation based method of teaching students get opportunities to get mastery over each concept because of open discussion and individual participation. Consequently classroom interaction becomes more democratic and students are more active. As we know, to learn science, understanding the concept is more important than simple memorization of information, post teaching conversation method is most appropriate to clarify the concept and develop better understanding and can be used to teach science at secondary stage.

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JUIDICIAL RESPONSE TOWARDS KHAP PANCHAYAT

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ABSTRACT

Khap Panchayat is the community courts run by caste groups in many parts of India. Usually, they consist of elderly men from communities of one or more villages. They set strict rules governing many areas of life and penalize transgressors with serve punishments. Some persons, by the virtue of their wisdom and eloquence are accepted as Panches (one of the five). Khap Panchayat or Caste Council covers 84 villages. It is the social institution who works for the development for villages and their people. Whenever there is a problem or dispute in the village, a gathering of the Panchayat is called for every member of the village has a right to attend, express his views and vote for or against a proposal. The khap panchayat has no written law and it is extra-constitutional. Khap panchayat governs the khap formed by same gotra (clan) families from several neighboring villages. Khap panchayats are prevalent in Haryana, western Uttar Pradesh and Parts of Rajasthan. But now a day it becomes the hot issue, due to its working system. The main role of the Sarv-Khap is maintain peace and harmony between various Khaps by settling disputes or by passing the resolutions related to the social welfare of the people such as education of girls, ban on female foeticide and dowry, limited expenditure in marriages and so on. But the view of all other states is not good and they believe that khap panchayat is the extra – constitutional. So, in this paper we will discuss the good points and bad points of khap panchayat.

Key Words: Khap Panchayat, Honour killing, Harmony, Harassment, Offending Couple, Unlawful, Kangaroo Court.

The *khap panchayat* has no legal existence but it is still working in particularly three states in India. And every person knows that it is the violation of constitutional and Indian penal code. Now the question is if it is against the law, than hows its working. Khap is a term for a social-political grouping and used in a geographical sense. A Khap originally consisted of 84 villages. A unit of seven villages was called a Thamba and 12 Thambas would form the unit of 84 villages, a khap, together. However, there are also khaps of 12 and 24 villages. These *Khap Panchayats* are very old institution and widely accepted by the society. Recently they have attracted the attention of people, media, courts and academicians because of the illegal orders passed by these Khaps and thereby violating the human rights of people. After Independence, the authority of these *Khap Panchayats* has been challenged by courts, which functions on the principle of 'rule of law'. Despite this, these *Khap Panchayats* have remained popular among people, because they provide, cheap and speedy justice, in the presence of large audience including persons of authority. This dispute redressal mechanism use to act as an important agency of social control as well. And thus remains the cause of its survival over a long period. Although the modern judicial system does not interfere in the functioning of Khaps however,

sometimes, the decisions of the *Khap Panchayats* militates against the law of land which causes confrontation between this dispute redressal mechanisms. The basic purpose of these Khaps is to maintain social order and harmony in the clan/caste and to exercise control over the society: They use to work for the social welfare and for the legitimate purpose of provide a speedy dispute settlement agency. The traditional value system and feeling of 'Bhaichara' provide the main strength to these institutions for resolving disputes between them or in reinforcing traditional norms and value system. The Khaps acts as the sole adjudicative, rule making, and law enforcing body. And when, the decision of Khap is violated by any individual, group or family it acts as an executive body and punishment is imposed for acts done against the decisions of the Khap. The basic sanction behind this traditional dispute settlement system is the 'social sanction.' The fear of social sanction acts as a deterrent on the minds of people.

These *khap panchayats* are believed to have been multi-caste as all caste bodies at one point of time, were represented by all the castes. But presently they have become purely a jat institution. *Khap panchayats* are constantly in the news these days for their role in what are being called as "honour killings". Most of these crimes involve killing and the couples united in marriages that are inappropriate according to local Haryanvi or western UP society. These marriages are taken as 'offence' and *khap panchayats* as heads and members of the community proceed to judge and punish couples and their families. The moral pressure exercised by these extra-constitutional bodies and the fear of challenging their barbaric injustice propels or encourages close relatives to eliminate the married couple and fellow villagers ostracize their families. Not surprisingly, even police fails to help the hopeless victims, and they allow revenge and condone the punishment of the so called transgressors. These *khap panchayats* generally consist of powerful elements of the dominant caste. They are generally senior citizens who claim to be considered as upholders of village norms, custodians of rural culture and guardians of public morality. They have a great hold both at the local and provincial levels.8 No one wants to annoy these powerful persons. Hence, even knowing of the complaints by aggrieved persons, Om Prakash Chautala, then chief minister of Haryana, declared in 2004 that "whatever the (caste) panchayat decides is right". Similarly the present chief minister of Haryana, Bhupinder Singh Hooda also reiterated the same in different manner. He also failed to take the bold decisions in the interests of rule of law or to meet the ends of justice. He said-"these are social situations. If we take any rash step, it can have an adverse impact on the law and order situation in the State. We have assured, concerned the families that they will be protected" But where the police gone at the time of death of Vedpal Mor at the hands of a village mob in Jind raises the questions about the credibility of such assurances? Mor had married Sonia of Singwal village against their parents' wishes. He later moved to Punjab and Haryana High Court and had come to Matour village accompanied by policeman to take his wife from her parents' home. However, a mob lynched him to death on 22 July. This clearly means that in Hooda's reign *khap panchayats* will continue to rule and the fear of death will continue to hover over lovers or spouses.

Positive Factor of *khap panchayat*

The researcher always writes about the negative point of *khap panchayat*, but there are positive points also. I will discuss both of these and views of the public opinion.

Quick Decision

The *khap panchayat* has its own laws for the any offence, and now they don't need to wait for any judicial decision. And in particular India, the party have to wait for a years. If they are satisfy with criminal act than they pronounce the decision. And it is good working in the Rape, Harassment, dowry cases.

Based on social respect

The *khap panchayat* is totally based on the social respect; there is no boundation on any village to become the member of panchayat. But if any member or village is agree to become a member than it has follow the rules of khap.

Preservation of culture and traditions

Tha *khap panchayat* is also helping in preserving the culture. The panchayat member always organized such type of function, which is related to our culture. And time to time teach young generation about the tradition, social values. So this is important for preserving the culture.

Social Activity

They have played vital role in social activities like widow marriage, poor girl's marriage, provide help to poor families by giving them land for agriculture, solving disputes among the families, etc. And this is not the minor point.

Promotes Education

Khap panchayat promotes the education through many institutions like Jat Institutions. Jat communities are known for social reforms; they have opened Gurukuls, throughout India (North India in specific) and that too without any governmental aid with their own charity. These institutions are democratic in nature and there are no boundations of caste and religion among the teachers and students.

Inter Caste Marriage

Khap Panchayats view on the caste marriage, the reaction of panchayts are much stronger and violent when a girl marry a dalit or to a lower caste then her own instead of the girl marrying into the higher caste the reaction has been less violent. The real question we need to ask today in the face of such heinous crimes are how the state can facilitate the exercise of choice till the state legislates or provides the necessary support for the right of choice the explanation will continue. The state needs to facilitate the process of marriage becoming choice between two individuals. In order to eradicate this social evil it is vital to understand what holds this archaic set of laws together with set of modern and formal institutions like Panchayati raj, judiciary, police and the larger state. The causes whether *Khap Panchayats* are making gender violence or in what way it is discriminates weaker sections of the society like dalit, women, youngsters.

In **Arumugam Servai Vs State of Tamil Nadu 2011 6 SCC**, strongly deprecated the practice of *Khap Panchayats* which are taking into there own hands and indulging in offensive activities which endanger the personal lives of the persons marrying according to their choice. The court said these acts take the law into their own hands and amount to Kangaroo Court, which are wholly illegal. Justice Markandey Katju and Gyan Sudha Mishra, in his report to Supreme Court Raju Ramachandran, senior advocate appointed by the court to assist it in PILs against *Khap Panchayat* has called for arrest of **'self styled'** decision makers and proactive actions by the police to protect the fundamental rights of the people. It also asked for the

recommendations being converted as directions to all states and the union, till a law is enacted by the Parliament. The Law Commission of India has drafted a fresh legislation that seeks to declare such Panchayats unlawful. The prohibition of unlawful assemblies (interference with the freedom of matrimonial alliances) Bill -2011 proposes no person of any group of persons shall gather with an intension to deliberate on or condemn any marriage not prohibited by law, on the basis that such marriage has dishonored the caste or community tradition or brought disrepute to all or any of the persons for being part of the assembly or the part of family or the people of the locality concerned. Violation of the gotra rule usually invites death for the offending couple, while family members are ostracized. It has served as a motive to terminate many young lives, either through murder or forced suicide. The maha panchayat recently justified their actions by sending a message to the government and courts saying that the *khap panchayats* were independent of the laws of the land.

Honour Killing and *Khap Panchayat*

Honour killing is one of the worst forms of violence against women. It is an extreme form of direct physical violence, which is marked by great suffering. In recent years, Pakistan has been criticized because of the dramatic rise in the incidence of honor killings in the country. Here it will be important to know about the definitions and actual causes behind inhuman killings of woman in the name of honour. According to the free dictionary by Farlex, honour killing is an act in which a male member of the family kills a female relative for tarnishing the family image.

Honour killings can also be described as extra-judicial punishment of a female relative for assumed sexual and marriage offences. These offences, which are considered as a misdeed or insult, include sexual faithlessness, marrying without the will of parents or having a relationship that the family considers to be inappropriate and rebelling against the tribal and social matrimonial customs. These acts of killing women are justified on the basis that the offence has brought dishonor and shame to family or tribe (Amnesty International, 1999). In many cases, women or their honour are given as compensation. In 2002, in southern Punjab, the famous incident of Mukhtarah Mhai happened in which the tribal council raped her in front of the village. The reason was that there were suspicions that her brother had illicit sexual relations with a girl from another tribe. Her brother was 12 years old. She was raped and then forced to walk nude from the place where the tribal council was being held to her house (Human Rights Watch Report, 2004). One of the most well known honour killings in recent years occurred in April 1999 when Samia Sarwar, a young married woman was killed by her family openly in the office of her lawyer who was also a human rights activist. She was killed mercilessly because she was seeking divorce from her husband, who was torturing her physically. For her own family, seeking divorce was considered against their family's honour, so her own driver killed her in front of her mother. The most unfortunate side of this event is that when lawyers and human rights organization agitated against this killing, the members of parliament and religious leaders threatened them. Not a single political leader condemned this brutal act of killing (Saxakali, 1999). If a woman engages in sex outside marriage or even if she is raped, she is thought to disgrace the family honour. In some societies, the only way to cleanse the family honour is by killing the woman/girl. Honour killing is not however, a typically Indian phenomenon. The United Population Fund (UPF) estimates that the annual "honour killing" victims the world over may be as high as 5000. However, these figures may

be the tip of the iceberg. They do not reveal the magnitude of the problem. In Pakistan, over the span of six years (1999 -2004)15, 4000 women became victims of this barbaric practice. Despite widespread condemnation by Human Rights groups, Pakistani society tends to support 'honour killings'.This kind of violence against women and girls is exercised also in western European countries within immigrant families. It is generally referred to as ''honour'' killings—a rather misleading term as the connection with honour is difficult to understand in most cultures. The term ''murder in the name of honour'' has been suggested**. In *State of UP vs. Krishna Master*** our Apex Court made an extraordinary move by awarding life sentence to the three accused of honour killing who murdered six persons of a family. The Bench further observed that "wiping out almost the whole family on the flimsy ground of saving the honour of the family would fall within the rarest of rare cases [principle] evolved by this court…" This was reiterated in ***Bhagwan Das vs. State (Nct) of Delhi* (2011)** where the Apex Court opined that "all persons who are planning to perpetrate 'honour' killings should know that the gallows await them."

Discrimination among the boys and girls

Tha *khap panchayat* have made the rules for schools. The girls don't have right to attend the school with boys. Some schools are also forced to have separate timings for the boys and girls; or girls are not allowed to go to school at all. Fearing their daughters would go astray, many parents marry them off at an early age. People have unquestionable faith in the justice of khap. The question of rights for women does not exist anywhere in the territories ruled by *Khap panchayats*. That girls are seldom sent to schools is especially harmful because education can empower various sections of society, and women in particular, more than anything else.

In some Haryana villages, the young girls are routinely threatened, abused and killed all under Khap verdicts. It is acceptable for the families to feed pesticide pills to the teenage girls and then dispose off their bodies by burning them without any police records. The entire onus of siblinghood rests on the girl. She is the keeper of village honor. Sometimes rules are bending for the boys but a girl is never allowed to bend the rules. If a couple runs away then the families risk a boycott and hefty fines in lakhs of rupees. Even the other women of the house can suffer abuse.

Legal Provisions to Protect Human Life

Article 21 of the constitution guarantees to the citizens life and personal liberty, the simple meaning of this article is that every person have right to live in India according to his will also have the right to do some acts according to his/her will except some restrictions. But on the name of freedom whether the person can do such type of acts which is specially the act of judiciary and legislature. The Constitution of India not only guarantees gender equality but also allows special provisions for the advancement of women. The Article 14 states that "the Government shall not deny to any person equality before law or the equal protection of the laws." The Article 15 declares that "the government shall not discriminate against any citizen on the grounds of sex" and the Article 15 (3) makes a special provision enabling the State to make affirmative discriminations in favour of women. Additional articles provide the prohibition of discrimination in matters of public employment on the ground of sex (Article 16) and make provisions for ensuring just and humane conditions of work and maternity relief (Article 42). The Article 15 (A) also imposes a fundamental duty on every citizen to renounce practices derogatory to the dignity of women Discrimination against women in India, despite

various legal and constitutional provisions, continues to have a noticeable real effect on the position of women. They remain underrepresented in political institutions, including the national parliament, local government and the judiciary. Many women struggle to lead independent lives outside of their homes and families but their personal safety remains a real concern. These problems cannot be traced to any invidious legal discrimination; rather these problems are the result of social and cultural norms. Social and cultural norms are so strong in India and other parts of South Asia that it is remarked that the domestic culture is "violently masculinised .... South Asian countries have become marked by the crimes against women i.e. to say India is to think dowry deaths, to say Pakistan is to think honour killing, to say Bangladesh is to think of acid-throwing disfigurement"

On the one hand we see Indian laws has been made on the basis of some traditions and customs, but some evil practice has been restricted and some has been given the binding force as a law but now after independence we have various laws to govern ourselves in our various family disputes. On the other hand giving decision through *Khap Panchayats* which are not legally recognized, whether this practice is in the violation of already established law relating to the property and matrimonial matters. If the *Khap Panchayat* will adjudicate all the matters relating to matrimonial then what will be the function and existence of court of justice and the competency of legislature in India. In *Smt. Laxmi Kachhwaha vs. The state of Rajasthan* **(1999)** a Public Interest Litigation (PIL) was filed in the Rajasthan High Court, drawing the attention of the Court to illegal regimes of Caste Panchayats on the weaker-sections of the concerned communities, especially on women. The court observed that these panchayats had no jurisdiction whatsoever to pass social boycott order, or impose fine on anyone and to violate the basic rights of an individual. It ordered the State authorities to take steps for preventing the abuse of social influence by restraining such panchayats from functioning and ensuring arrest and punishment to its members.

Supreme Court views on *Khap Panchayat*

In the case of *State of U.P. Vs Krishna Master and other*, the Supreme Court has awarded life sentence to three persons in an honour killing case, in which six members of a family were gunned down, but said the accused deserved capital punishment. The apex court however, refrained from awarding death penalty to Master Krishna, Ram Sewak and Kishori as the incident was two decades old and slammed the High Court for acquitting them by rejecting the testimonies of a child and another witnesses. Next case in the row is of *Lata Singh Vs State of U.P.* **and Other**. Where the two Judge Bench expressed concern over the several instances of harassment, threats and violence against young men and women who marry outside their caste and held that "such acts or threats or harassment are wholly illegal and those who commit them must be severally punished".

Observing that "inter-caste marriages are in fact in the national interest as they will result in destroying the caste system", the Bench held that "once a person becomes a major he or she can marry whosoever he/she likes. If the parents of the boy or girl do not approve of such inter-caste or inter-religious marriage the maximum they can do is that they can cut off social relations with the son or the daughter, but they cannot give threats or commit or instigate acts of violence and cannot harass the person who undergoes such inter-caste or inter-religious marriage." Accordingly, the Bench directed the administration / police authorities throughout the country to see to it "that if any boy or girl who is a major undergoes inter-caste or inter-

religious marriage with a woman or man who is a major, the couple are not harassed by any one nor subjected to threats or acts of violence, and anyone who gives such threats or harasses or commits acts of violence either himself or at his instigation, is taken to task by instituting criminal proceedings by the police against such persons and further stern action is taken against such persons as provided by law." Referring to instances of 'honour killings' of persons undergoing inter-caste or inter-religious marriage of their own free will, the Bench said "there is nothing honourable in such killings, and in fact they are nothing but barbaric and shameful acts of murder committed by brutal and feudal minded persons who deserve harsh punishment."

Conclusion and Suggestion

The *Khap Panchayat* has some positive factor but the negative is so more. After 66 years of its independence, if we look at India as a whole we see two different worlds. First, those living in the city, who are progressing not only economically and technologically, but also in terms of their ideas and outlook towards their lives, then, those in the villages who are still bound by the rigid beliefs of the caste system that existed hundreds of years ago and refuse to move ahead. Where will these two worlds meet? There is nothing like to be against the traditional belief systems that exist in India. But what baffles is the fact that so many innocent lives are lost in the name of this belief. It hampers the growth of a human mind and forces it to live within the illusionary world that it has created for itself. There is a strong need for government intervention. And the government and the society have to work together if they want to abolish this type of institution. The central and state work government works together because it can be difficult only for state to abolish *Khap Panchayat*. Moreover the parliament should make a law *khap panchayat* and Honour Killing. And if any person violates these laws then the punishment should be hard. And the all matters of Honour Killing should be decided by fast track courts as soon as possible. And I think the most important factor is education, we should provide a good education in school level. At that time if we teach the children about the women dignity and the value of human life that would be much helping in society development.

The Special Marriage Act, 1954 needs to be amended for the removal of 30 days waiting period for registering a marriage provided there is a mutual consent and both are above the legally permissible age. From the above analysis, it is crystal clear that we are still living in dark ages in spite of our having super computer knowledge and basking the glory of discovery of water at moon by our Chandrayan. We curse everyday Taliban for their misrule but we are not able to tackle caste hierarchy, patriarchy and barbarity in the name of honour killings from Indian Society.

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COMPARISON OF COMPONENTS OF PHYSICAL FITNESS BETWEEN SUCCESSFUL AND UNSUCESSFUL INTER –COLLEGIATE LEVEL ATHLETES

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ABSTRACT

The present study is to analyze and compare physical fitness levels of successful and unsuccessful inter collegiate level athletes, who have participated in Kurukshetra University Kurukshetra inter- collegiate athletics competition from 19-25 yrs. The samples are based a random basic for the purpose of this study 30 maleathletes.For testing the significance of difference between the groups mean, SD and t- value was employed and further to access the significant improvement level of significant difference test has been employed. To test the proposed hypothesis the level confidence chosen was 0.05 level of significance. The result shows that athletes of the successful group possessed higher level of physical fitness than unsuccessful group except of flexibility.

Key Word: Comparison, Physical Fitness Component, Athlete, Inter-College Level.

Physical fitness is an ability of the human body to meet demand on it by the environment and daily life. As understood in a common man language fitness is a state of body that helps develops a more positive and dynamic attitude to life and is likely affect most phases of human existence. A physical fit individual faces the problem of life with confidence. In short a physical well being is the basic of all forms excellence yet there are commonalities applicable to all. Certainly no single set of standards could apply to all people. Thus there is probably an optimum level of fitness for each individual dependent upon his sex, body type, vocation and avocation. A 20 year old young man needs a different type of fitness than a 40 year old individual. Thus physical fitness means different things to different people it must be viewed as an individual affair.

The term physical fitness has been defined by Harris (1960) as composed of functions such as strength cardio respiratory endurance, speed power, flexibility and coordination. Each of these quantities are believed to be important for the kind of needed for daily living and possible emergencies and according to Clarke (1963) it is not limited to one but covers vast field i.e. individual to individual, profession to profession, from age to age and from group to group. It is the ability of person's body to meet the demands placed upon it by his work, by way of life and necessity to meet emergency situation. Golding and Lawrence (1969) say regarding fitness "that it is the ability of organism to maintain various internal equilibrium as closely as

possible to the resting state during strenuous exercises and to restore promptly after exercise any equilibrium which has been disturbed."

The development of sportsman to enable him to achieve high level of performance is usually concentrated in four areas namely physical process. Social adjustment, psychological development and physiological efficiency. Since different activities make different demands upon organism with respect to circulatory, respiratory, metabolic, neurological, and temperature regulating function hence fitness is specific to each particular activities (Uppal, 1982). A fit or trained or conditioned athlete is characterized the ability to withstand high level of lactic acid and to use larger volume of oxygen, maintain lower heart rate and pulse rate during the prolonged work or activity

Physical fitness has three basic components i.e. muscular endurance. Muscular strength and cardio-respiratory endurance.Whereas motor fitness has four additional components i.e. muscular power, agility, flexibility and speed. According to Flieslunan (1964) motor ability is more general trait which may be common to many tasks but motor ability is one's level of proficiency at a specific task and both the rate of learning and final level achieved by an individual in specific skill are limited by basic motor abilities.

The American alien for health physical education& recreation (AAPHER)defined the fitness. "Fitness is the states which characterize the degree to which a person is able to function. Fitness is an individual matter. It implies the ability of each person to live most effectively with his potential. Ability to function depends on the physical, mental, social and spiritual components of fitness all of which are related teach other and are mutually interdependent". Physical fitness is essential for the survival of the man. Physicalactivities play an important role to bring improvement in physical fitness. Though participation in games helps in psychological, sociological and physiological development of the individuals, but the most important change that comes through participation in games is the physical development of the individual

REVIEW OF RELATED LITERATURE

The AAHPER Youth Fitness test is the first ever to be developed by the physical education profession for which national norms were determined. The national norms were established in 1957 with the seven –item test battery. Those were: pull –up for judging arms and shoulder girdle strength; sit –up for judging efficiency of abdominal and hip flexor muscles; shuttle run for judging speed and change of direction; standing broad jump for judging explosive muscle power of leg extensor; 50- yards dash for judging speed; 600 –yards run (with optional run of one mile or nine minutes for 10-12 or one-and-a-half miles or twelve minutes for age thirteen and older) –judging endurance and softball throw. Study was conducted by Singh, a (1986) to study the physical fitness of Punjab University men students ranging in age from seventeen to twenty-two years. The test battery included the test items extent flexibility, dynamic flexibility, shuttle-run, cricket ball throw, pull-ups.

Kalidasan and Sivaramakrishan (1999) studied comparison of fitness level of Tamil Nadu Cricketers with the selected international norms. The physical fitness components namely running speed and agility, muscular endurance, running endurance, and flexibility were tested among 100 subjects taken randomly. The analysis revealed that Tamil Nadu Cricketers showed higher standard than the minimum as in Frank Tyson's case in all physical fitness

tests expect in 15 minutes run and sit-ups. The desired standard was crossed only on runningspeed/agility test.

Dhayanithi and Ravikumar (2002) studied continuous and alternate pace endurance methods and their effects on training and detraining on selected physical and physiological variables among boys. Training is the only means to achieve the true goals of high-level competitions. 60 school boys aged 13 to 14 years were selected as subjects and divided randomly into three equal groups namely Control Group (CG), Alternate pace Running Group (AOGR) and Slow Continuous Running Group (SCRG) to find out the training an detraining effect. The second and third groups underwent two different duration endurance training for 12 weeks whereas the control was not given any training. Pre and post test were applied for all the three groups to find out the training effect in the following test items (1) Cooper's 12 minute run/walk to measure cardio-respiratory endurance, (2) Vital capacity through Wet Spirometer and (3) 50 mts. Sprint for speed. The test was repeated on 10th, 20th, 30th, 40th, and 50th days after completion of training to find out the detraining effect. Data were analysis through't' test, ANACOVA and ANOVA statistical techniques and revealed the following:

1. Both the training improved significantly with respect to 12 minutes run walk and vital capacity, but only alternate pace groups showed significant improvement in the case of 50 mts. Sprint.

2. On comparison of the training effect, no significant difference was observed among the training groups on cardio-respiratory endurance and vital capacity, but there was significant difference among the training groups in favor of alternate pace running groups on speed.

3. The training effect sustained for 30 and 20 days with respect to 12 minutes Run Walk in slow continuous and alternate pace running groups respectively.

4. The sustainability of training extended to 20 days in both the training groups on vital capacity. In the case of 50 mts. The effects of training sustained up to 20th day and 10th day in alternate pace running and slow continuous running groups respectively.

Gupta et. al. (2002) conducted a study of the physical fitness spinal mobility and flexibility in footballers. The study deals with physical fitness, spinal mobility, and flexibility of 95 footballers of national and inter-university levels. The player's performance was compared with adequate controls. Three physical fitness tests viz. sit-ups, standing broad jump and shuttle run, anterior and lateral spinal flexion and spinal extension were conducted on all the subjects. The results of this study indicated a greater physical fitness in footballers than control showing significant differences in sit-ups (t-value = 4.30 for males and 5.76 for females), standing broad jump (t-value = 7.12 for males and 10.2 for females), shuttle run (t-value = 4.79 in males) anterior spinal flexion (t-value =3.24 in males and 2.20 in females), lateral spinal flexion (value =4.45 in males and 2.40 in females) and in spinal extension (t-value = 2.27 in males and 2.20 in females).

NEED/ SIGNIFICANCE OF THE STUDY

1. The result of the present study will be helpful to assess the physical fitness, components of successful and unsuccessful athletes of inter-college level.

2. It could contribute to make a training schedule for the players of athletics coaches and physical education teachers.

3. The finding of the study will be helpful to bring out the significance of differences through comparison of these factors in the players of athletics.
4. It could provide useful guidelines for the selection of track and field's athletes.
5. It could also outline guideline and index for future researches in the field of athletics.

OBJECTIVES

1. To analyze and compare physical fitness levels of successful and unsuccessful inter-college level athletes.
2. To find out whether differences in power, speed, endurance, flexibility and agility scores of successful and unsuccessful inter-college level athletes exist.

HYPOTHESIS

There exist significant differences between successful and unsuccessful inter-collegiate level athletes on the physical fitness components: (a) Power (b) Speed (c) Endurance (d) Agility (e) Flexibility.

METHODOLOGY

The study was conducted on a total number of 30 male athletes are to analyze and compare physical fitness level of success and unsuccessful inter- collegiate level. All the athletes were selected through random technique used as subjects. So the present study is of descriptive type and hence needed no experimentation or any control fort on variables.Total five variables-belonging to physical fitness i.e power, speed, endurance, agility& flexibility were five selected for the study. Standing broad jump for measuring power, 50 mt& print test for speed, bond & reach test for flexibility, zig- zig test for agility, 600 mt run/ walk for endurance were used for collecting the data. The data were analyzed with the help of following statistical technique as mean, sd and t- value were used. The level of confidence was set at 0.05.

Table-1: Significance of difference in the mean of physical fitness variables between the successful and unsuccessful inter- collegiategroups

Sr.No.	Variable	Groups	N	Mean	S.D.	Standard error mean	t-ratio
1.	Power(meters)	Successful	30	2.45	0.289	0.053	5.693*
		Unsuccessful	30	2.07	0.224	0.041	
2.	Speed(seconds)	Successful	30	6.44	0.678	0.124	6.045*
		Unsuccessful	30	7.45	0.618	0.113	
3.	Endurance(minutes)	Successful	30	113.1	12.451	2.273	3.334*
		Unsuccessful	30	126.4	17.818	3.253	
4.	Agility(seconds)	Successful	30	21.06	2.407	0.439	9.705*
		Unsuccessful	30	25.94	1.334	0.244	
5.	Flexibility(cm)	Successful	30	16.43	3.919	0.715	1.82**
		Unsuccessful	30	13.77	7.001	1.278	

*Significant at 0.05 level
**Not Significant at 0.05 level

RESULTS AND DISCUSSION

Table 1 shows the mean scores of inter-collegiatesuccessful and unsuccessful players on the power dimension of physical fitness are 2.45 and 2.07 with S.D. 0.289 and 0.224 respectively.

t-ratio emerge out to be t=5.693 which is significant 0.05 level of confidence. Results further shows successful athletes are better on power dimension of physical fitness than the unsuccessful athletes.

Further table 1 depicts mean scores of inter-collegiate successful and unsuccessful players on the speed dimension of physical fitness comes out to be 113.1 and126.4 with S.D. 12.451 and 17.818 respectively. t-ratio emerge out to be t=6.045which is significant 0.05 level of confidence. Results further shows that successful athletes are better on speed dimension of physical fitness than the unsuccessful athletes.

It is evident from table 1 that the mean scores of inter-collegiate successful and unsuccessful players on the endurance dimension of physical fitness comes out to be 16.43 and3.919 with S.D. 0.678 and 0.618 respectively. t-ratio emerge out to be t=1.82 which is significant 0.05 level of confidence. Results further shows that successful athletes are better on endurance dimension of physical fitness than the unsuccessful athletes.

It emerges from table 1 that the mean scores of inter-collegiate successful and unsuccessful players on the agility dimension of physical fitness comes out to be 21.06 and13.77 with S.D. 2.407 and 1.334 respectively. t-ratio emerge out to be t=9.705 which is significant 0.05 level of confidence. Results further shows that successful athletes are better on agility dimension of physical fitness than the unsuccessful athletes.

Table 1 depicts that the mean scores of inter-collegiate successful and unsuccessful players on the flexibility dimension of physical fitness comes out to be 16.43 and 25.94 with S.D. 3.919 and 7.001 respectively. t-ratio emerge out to be t=1.82 which is not significant 0.05 level of confidence.Results further shows that both groups of inter-collegiate athletes (successful and unsuccessful) are similar and shows no difference. However the successful group has scored slightly better in flexibility than the unsuccessful group.

The comparison between mean and S.D. scores of dimensions of physical fitness among inter-collegiate successful and unsuccessful athletes is shown below in figure 1:

FIGURE-1:

BAR GRAPH SHOWING COMPARISON OF MEAN AND S.D. SCORES OF DIMENSIONS OF PHYSICAL FITNESS AMONG SUCCESSFUL AND UNSUCCESSFUL ATHLETES
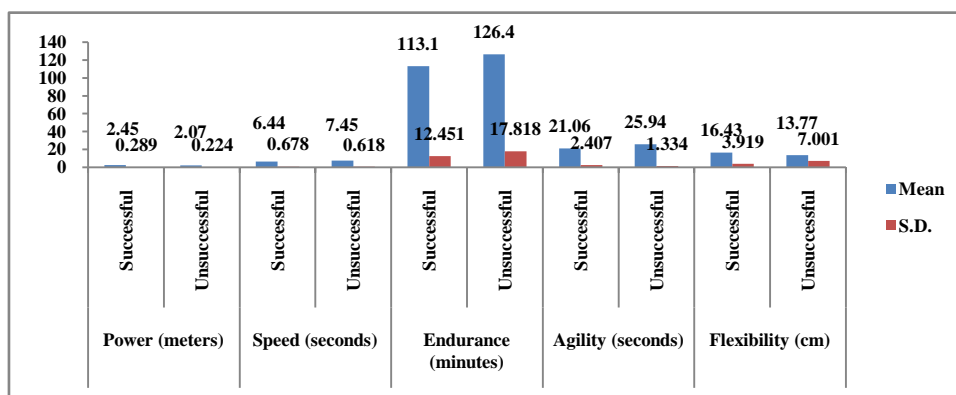
CONCLUSION

The finding of this study it was concluded that athletes of the successful group possessed higher level of physical fitness than those of the unsuccessful group, except for flexibility.

RECOMMENDATIONS

1. The similar study can be undertaken on a large sample for more comprehensive results and better generalization.

2. This type of study can be conducted for other games.

3. The similar study can be conducted in other universities of India to find out physical fitness level.

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DR. B.R. AMBEDKAR: BATTLE AGAINST UNTOUCHABILITY

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ABSTRACT

In India before it attained independence inequalities are founded on the distinction of caste and sex. According to Rigveda it was deemed in acient times that Brahman came from mouth the Kshatriya from the arms , the vaishya from the thighs and Shudra from the feet of supreme purusha .According to Manu it was deemed that women never fit for independence. In that times also women never consider equal to men in the society. Social evil like Sati was prevailing in that time against the women. Dr. Bhimrao Ramji Ambedkar(1891-1956) rose from a community of "untouchables,"to become a major figure in modern Indian history Establiishing himself as a scholar ,activist ,journalist ,and educator , Ambedkar ultimately found himself immersed in Indian politics and helped to draft the nation's constitution as law minister in Nehru's first cabinet.

Key Words: Untouchability, Dalit, Swarn, Justice, Lower Caste.

Bhimrao Ramji Ambedkar was born to a Mahar family of western India. Ambedkar was consistently humilitated by his high caste school-fellows. Ambedkar advocated for dignity, unity, freedom, and right for all citizen, as enshrined in the Indian Constitution. Ambedkar's main battle was against the caste system. Caste system perpetrates injustice on lower castes. Lower castes receive nothing but contempt. This was resulted in moral degradation and demoralization of the lower castes. The untouchables, in particular, are the constant object of injustice. They are denied education, good livelihood and human dignity. The caste system has dehumanized them thoroughly. The very idea that the mere touch of one human being pollutes another shows the gross level of inequality and brutality to which the caste system had sunk. Therefore, the battle for the removal of untouchability becomes the battle for human rights and justice.

 Untouchablity is a product of the Hindu Caste system according to which particular section amongst the Hindus had been looked down as untouchables by the other section of that society. Untouchablity did not exist in Vedic times. But the practice entrenched itself in the Smriti period.The cause for the development of the practice of Untouchablity are varied:

a)   The offspring of a Brahman woman and a Shudra was considered as an untouchable.

b)   Those engaged in unclean occupation like scavenging, tanning were treated as Untouchables.

c)   Thirdly certain persons belonging to different religions groups like Bauddhas were considered as Untouchables.

It may be pointed here that Dr. Ambedkar was of the view that Untouchability arose some time .In 400 A.D. as a result of the struggle for supremacy between Brahminism and Buddhism.

d) Which persons guilty of certain act like Brahman murder or drinking intoxicants were condemned as untouchables, unless proper prayaschittas were performed by them.

After the independence in our country the incorporation of a fundamental right in part III of the constitution is deemed to be a distinguish feature of democratic state. Art. 14 to 18 of the constitution guarantee the right to equality to every citizen of India.

Article 14 Right to Equality: It uses two expressions:

- Equality before Law

- Equal Protection of Law

The concept of equality does not mean absolute equality among human beings which is physically not possible to achieve. It is a concept implying absence of any special privilege by reason of birth ,creed or like in favour of any individual , and also the equal subject of all individual and classes to the ordinary law

It only means that all persons similarly circumstances shall be treated alike both in the privileges conferred and liabilities imposed by the laws. Thus, the rule is that the like should be treated alike and not that unlike should be treated alike.

Article 15 Prohibition of Discrimination Against citizen

- No Discrimination Against Citizens

- No Discrimination as to Use or Access to Public Places

Clause (1) of Article 15 provides: "The State shall not discriminate against any citizen on ground only of religion, race, caste, sex, and place of birth or any of them".

Clause (2) of Article 15 provides: "No citizen shall ,on ground only of   religion, race ,caste, sex ,place of birth or any of them, be subject to any disability, liability, restriction or condition with regard to-

(a) Access to shops, public restaurants, hotels and places of public entertainment

(b)   The use of wells, tanks, bathing ghats, roads and places of public resorts maintained wholly or partly out of State delicated to the use of general public".

Article 16 Equality of Opportunity in Public Employment

Article 17 Abolition of Untouchablity

Article 18 Abolition of Title

Art. 17 abolishes Untouchablity and forbids its practice in any form. The enforcement of any disability arising out of Untouchablity is to be an offence punishable in accordance with law. The main object of Art.17is to the ban the practice of Untouchablity in any form. To give effect to Art.17, Parliament enacted the Untouchablity (Offences) Act, 1955, prescribing punishments for practicing untouchability in various forms .In 1976,the Act was renamed as the "Protection of Civil Right Act,1955". Parliament has also enacted the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989, in order –

(i)   To prevent the commission of atrocities against the member of the Scheduled Castes and Scheduled Tribes.

(ii) To providing for setting up of special courts for the trail of offences under the act.

(iii) To provide for the relief and rehabilitation of victims of such offences.

Article 17 has been held to be a very significant provision from the point of view of equality before the law. It guarantees social justice and dignity of man, the twin privileges which were denied to t a vast section of the Indian society for centuries together .This Article is similar to the Thirteenth Amendments of the Constitution of the United State of America, 1865 which abolish slavery and empowered to Congress to enforce the abolition by appropriate means. In a case the Supreme court expressed it concern on the continuance of the practice of Untouchability .Despite its abolition, it is being practised with impunity .The court held that it would be imperative to broach the problem not merely from the perspective s of criminal jurisprudence, but more also from sociological and constitutional angulations. The court further observed that the evil of Untouchability was not found on mens rea and therefore ,in appreciating the evidence ,the court should adopt a psychological approach and should not be influenced by deep seated prejudices or predilections covertly found in other walks of life about this evil.

Notwithstanding these legislative efforts the practice of Untouchablity continues unabated even though in an attracted form. News concerning the atrocities against the dalits appear in the press from time to time.The enforcement of social disabilities in the matter of use of wells and other facilities was common in rural areas . In its actual operation, there was considerable infringement of its provisions and ineffectiveness in its implementation.

There are some incidents which are showing the atrocities of Dalits by the swarn castes.

1. Mirchpur incident was happened on April 19,2010.In the village Mirchpur District Hissar ,Haryana the people of "Swarn" caste fired the houses of "Dalits".Tarachand and her handicapped daughter were dead in this incident.

2. On May 21,2012 other incident was happened in village Bhagana with the dispute to "Swarn" caste people , about fiftytwo families of "Dalits" departured from the village

3. On Feb15,2012 in village Daulatpur of Uklana, a farmer of "Swarn" caste cut the hands of Dalit labour named Rajesh with a sharp weapon

4. In 2012, three families of "Dalit" were pressed to leave the village Patti due to love marriage of dalit boy with a Swarn caste girl.

5. In 2007, a village of Narnaunde District of Haryana, people of "Swarn" caste pressed five member of a "dalit" family to walk nude in whole village due to a little quarrel between the children of "Dalit" and "Swarn" caste.

6. On August 31, 2012 in village Choutala of Haryana, a "*pujari*" prevented the Dalit people to pay *puja* in a temple.

7. On September 9, 2012, in village Dabra a "Dalit" was victimized with gange rape with "Swarn" caste persons. Due to this incident the father of victim girl done suicide

The Elyaperumal committee in its report identified the following causes.

First relates to the lack of awareness of the provisions. The committee pointed out that according to the surveys only 43.8 percent were aware of the prohibition of Untouchablity by law. In one village of UP none of the 388 villagers knew whether untouchability was prohibited law.

The second factor noted by the committee was that delay in the disposal of the cases prevents the complainant and the witness who are poor to fight their cases effectively.

Third even where the offences have been proved in 73.9 percent cases the accused were let off with fines some times the fines imposed were ten rupees or even lesser amount.

Galanter in his perceptive study of untouchability (offences). Act.1955 points out that in Madras out of the cases disposed of fully 78.7 percent ended in convictions while in other state only 22.3 percent led to conviction. "This contrast suggests that with sufficient inputs of Govt. initiative the UOA can result in vastly higher rates of prosecution and higher rates of convition. Social studies reveal that often the practice of untouchability is continued because of unclear occupation followed by certain groups when member of these groups refuse to do these type of work they are compelled to do them.

In the last I want to say that it is not only the duty of the govt to make the law relating to untouchability but it is also the duty of the govt. to spread awareness of these laws among the people.

Merely legislation of law cannot forcast the effective and accountable implementation of regulations it is the matter of social consciousness and social responsibility of the so called upper class otherwise history will provoke in the same sense as the views of Karl Marx about the historical dialectialism.

"My final words of advice to you is to educate, agitate organise and have faith in yourself. When justice is on our side, I don't see how we can lose our battle. For ours is a battle not for wealth or for power. It is a battle for the reclamation of the human personality."

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ESTABLISHMENT AND OPERATIONAL WORKING OF ASEAN

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ABSTRACT

During 1950s, when most of the Southeast Asian nations were preoccupied with attaining independence, establishing and consolidating indigenous political and economic institutions, initiative for regional cooperation came mostly from outside the region, particularly Britain and the United States. In the economic field, Southeast Asian nations participated in the UN Economic Commission for Asia and the Far East (ECAFE), while in the military and security field the Southeast Asia Treaty Organization (SEATO) and the Anglo Malayan Defence Agreement were the most significant. Nevertheless, the Afro-Asian Conference hosted in Indonesia in Bandung in 1955 laid some of the intellectual foundations for more self-assertion by the newly independent Asian countries.

Key Words: Establishment, Operational, ASEAN, MAPHLINDO.

Initial push for the formation of this organization came from Malayan Prime Minister, Tunku Abdul Rahman, who had been influenced and impressed by the various European regional organizations, especially the European Communist and the Nordic Council.[1]

These grouping were significant because, in contrast to bodies like SEATO and ASPAC, their membership was purely regional, and while neither survived, they were both influential precursors of ASEAN. This type of regional co-operation development was largely inspired by major external powers anxious to secure their own interests in the international environment of the Cold War. The US inspired SEATO was an attempt to establish an anti-communist regional association but it attracted only two members from the region (Thailand and the Philippines) and thus did little to promote co-operation in the area as a whole.[1] In the early 1960s, two further notable attempts at regional co-operation were initiated: the Association for Southeast Asia (ASA) established by Malaya, the Philippines and Thailand in 1961 and MAPHLINDO a grouping of Malaysia, the Philippines and Indonesia in 1963.[1] The Asia Pacific Council (ASPAC) established in 1966 was a further attempt to develop a grouping of anti-communist states in the region at the height of the US involvement in Vietnam, but it too failed to develop widespread support of any significance.

ASA had little success because it was seen as being politically too close to SEATO to which two of its three members were parties and its usefulness was largely neutralised by the dispute which emerged between two of its members Malaya & Philippines. In 1966 ASA was revived, but Indonesia was reluctant to join an existing grouping as having clearly anti-communist and 'aligned' image. This situation gave new opportunity for the emergence of a new association at regional level. Thus after the preliminary discussions between Malaysia and Indonesia in 1966, On 8 August 1967, five leaders - the Foreign Ministers of Indonesia, Malaysia, the Philippines, Singapore and Thailand - sat down together in the main hall of the Department of Foreign Affairs building in Bangkok, Thailand and signed a document. By virtue of that

document, the Association of Southeast Asian Nations (ASEAN) was born. The five Foreign Ministers who signed it - Adam Malik of Indonesia, Narciso R. Ramos of the Philippines, Tun Abdul Razak of Malaysia, S. Rajaratnam of Singapore, and Thanat Khoman of Thailand - would subsequently be hailed as the Founding Fathers of probably the most successful inter-governmental organization in the developing world today. And the document that they signed would be known as the ASEAN Declaration.

It was a short, simply-worded document containing just five articles. It declared the establishment of an Association for Regional Cooperation among the Countries of Southeast Asia to be known as the Association of Southeast Asian Nations (ASEAN) and spelled out the aims and purposes of that Association. These aims and purposes were about cooperation in the economic, social, cultural, technical, educational and other fields, and in the promotion of regional peace and stability through abiding respect for justice and the rule of law and adherence to the principles of the United Nations Charter. It stipulated that the Association would be open for participation by all States in the Southeast Asian region subscribing to its aims, principles and purposes. It proclaimed ASEAN as representing "the collective will of the nations of Southeast Asia to bind themselves together in friendship and cooperation and, through joint efforts and sacrifices, secure for their peoples and for posterity the blessings of peace, freedom and prosperity."

It was while Thailand was brokering reconciliation among Indonesia, the Philippines and Malaysia over certain disputes that it dawned on the four countries that the moment for regional cooperation had come or the future of the region would remain uncertain. One of the two protagonists of that historic process, Thanat Khoman of Thailand recalls: *"At the banquet marking the reconciliation between the three disputants, I broached the idea of forming another organization for regional cooperation with Adam Malik. Malik agreed without hesitation but asked for time to talk with his government and also to normalize relations with Malaysia now that the confrontation was over. Meanwhile, the Thai Foreign Office prepared a draft charter of the new institution. Within a few months, everything was ready. I therefore invited the two former members of the Association for Southeast Asia (ASA), Malaysia and the Philippines, and Indonesia, a key member, to a meeting in Bangkok. In addition, Singapore sent S. Rajaratnam, then Foreign Minister, to see me about joining the new set-up. Although the new organization was planned to comprise only the ASA members plus Indonesia, Singapore's request was favorably considered."*

And so in early August 1967, the five Foreign Ministers spent four days in the relative isolation of a beach resort in Bang Saen, a coastal town less than a hundred kilometers southeast of Bangkok. There they negotiated over that document in a decidedly informal manner which they would later delight in describing as "sports-shirt diplomacy." Yet it was by no means an easy process: each man brought into the deliberations a historical and political perspective that had no resemblance to that of any of the others. But with goodwill and good humor, as often as they huddled at the negotiating table, they find their way through their differences as they lined up their shots on the golf course and traded wisecracks on one another's game, a style of deliberation which would eventually become the ASEAN ministerial tradition.

Now, with the rigors of negotiations and the informalities of Bang Saen behind them, with their signatures neatly attached to the ASEAN Declaration, also known as the Bangkok

Declaration, it was time for some formalities. The first to speak was the Philippine Secretary of Foreign Affairs, Narciso Ramos, a one-time journalist and long-time legislator who had given up a chance to be Speaker of the Philippine Congress to serve as one of his country's first diplomats. He was then 66 years old and his only son, the future President Fidel V. Ramos, was serving with the Philippine Civic Action Group in embattled Vietnam. He recalled the tediousness of the negotiations that preceded the signing of the Declaration that "truly taxed the goodwill, the imagination, the patience and understanding of the five participating Ministers." That ASEAN was established at all in spite of these difficulties, he said, meant that its foundations had been solidly laid. And he impressed it on the audience of diplomats, officials and media people who had witnessed the signing ceremony that a great sense of urgency had prompted the Ministers to go through all that trouble. He spoke darkly of the forces that were arrayed against the survival of the countries of Southeast Asia in those uncertain and critical times.

"The fragmented economies of Southeast Asia," he said, "(with) each country pursuing its own limited objectives and dissipating its meager resources in the overlapping or even conflicting endeavors of sister states carry the seeds of weakness in their incapacity for growth and their self-perpetuating dependence on the advanced, industrial nations. ASEAN, therefore, could marshal the still untapped potentials of this rich region through more substantial united action."

When it was his turn to speak, Adam Malik, Presidium Minister for Political Affairs and Minister for Foreign Affairs of Indonesia, recalled that about a year before, in Bangkok, at the conclusion of the peace talks between Indonesia and Malaysia, he had explored the idea of an organization such as ASEAN with his Malaysian and Thai counterparts. One of the "angry young men" in his country's struggle for independence two decades earlier, Adam Malik was then 50 years old and one of a Presidium of five led by then General Soeharto that was steering Indonesia from the verge of economic and political chaos. He was the Presidium's point man in Indonesia's efforts to mend fences with its neighbors in the wake of an unfortunate policy of confrontation. During the past year, he said, the Ministers had all worked together toward the realization of the ASEAN idea, "making haste slowly, in order to build a new association for regional cooperation."

Adam Malik went on to describe Indonesia's vision of a Southeast Asia developing into "a region which can stand on its own feet, strong enough to defend itself against any negative influence from outside the region." Such a vision, he stressed, was not wishful thinking, if the countries of the region effectively cooperated with each other, considering their combined natural resources and manpower. He referred to differences of outlook among the member countries, but those differences, he said, would be overcome through a maximum of goodwill and understanding, faith and realism. Hard work, patience and perseverance, he added, would also be necessary.

The countries of Southeast Asia should also be willing to take responsibility for whatever happens to them, according to Tun Abdul Razak, the Deputy Prime Minister of Malaysia, who spoke next. In his speech, he conjured a vision of an ASEAN that would include all the countries of Southeast Asia. Tun Abdul Razak was then concurrently his country's Minister of Defence and Minister of National Development. It was a time when national survival was the overriding thrust of Malaysia's relations with other nations and so as Minister of Defence, he

was in charge of his country's foreign affairs. He stressed that the countries of the region should recognize that unless they assumed their common responsibility to shape their own destiny and to prevent external intervention and interference. And unless they took decisive and collective action to prevent the eruption of intra-regional conflicts, the nations of Southeast Asia would remain susceptible to manipulation, one against another.

Tun Abdul Razak said, *"We the nations and peoples of Southeast Asia must get together and form by ourselves a new perspective and a new framework for our region. It is important that individually and jointly we should create a deep awareness that we cannot survive for long as independent but isolated peoples unless we also think and act together and unless we prove by deeds that we belong to a family of Southeast Asian nations bound together by ties of friendship and goodwill and imbued with our own ideals and aspirations and determined to shape our own destiny. With the establishment of ASEAN, we have taken a firm and a bold step on that road".*

For his part, S. Rajaratnam, a former Minister of Culture of multi-cultural Singapore who, at that time, served as its first Foreign Minister, noted that two decades of nationalist fervor had not fulfilled the expectations of the people of Southeast Asia for better living standards. If ASEAN would succeed, he said, then its members would have to marry national thinking with regional thinking. Rajaratnam said *"We must now think at two levels. We must think not only of our national interests but posit them against regional interests: that is a new way of thinking about our problems. And these are two different things and sometimes they can conflict. Secondly, we must also accept the fact, if we are really serious about it, that regional existence means painful adjustments to those practices and thinking in our respective countries. We must make these painful and difficult adjustments. If we are not going to do that, then regionalism remains a utopia."*

S. Rajaratnam expressed the fear, however, that ASEAN would be misunderstood. *"We are not against anything, not against anybody. Outside powers had a vested interest in the balkanization of the region. We want to ensure a stable Southeast Asia, not a balkanized Southeast Asia. And those countries who are interested, genuinely interested, in the stability of Southeast Asia, the prosperity of Southeast Asia, and better economic and social conditions, will welcome small countries getting together to pool their collective resources and their collective wisdom to contribute to the peace of the world."*

The goal of ASEAN, then, is to create, not to destroy. This, the Foreign Minister of Thailand, Thanat Khoman, stressed when it was his turn to speak. At a time when the Vietnam conflict was raging and American forces seemed forever entrenched in Indochina, he had foreseen their eventual withdrawal from the area and had accordingly applied himself to adjusting Thailand's foreign policy to a reality that would only become apparent more than half a decade later. He must have had that in mind when, on that occasion, he said that the countries of Southeast Asia had no choice but to adjust to the exigencies of the time, to move toward closer cooperation and even integration. Elaborating on ASEAN objectives, he spoke of *"building a new society that will be responsive to the needs of our time and efficiently equipped to bring about, for the enjoyment and the material as well as spiritual advancement of our peoples, conditions of stability and progress. Particularly what millions of men and women in our part of the world want is to erase the old and obsolete concept of domination and subjection of the past and replace it with the new spirit of give and take, of equality and partnership. More than*

anything else, they want to be master of their own house and to enjoy the inherent right to decide their own destiny ..."

While the nations of Southeast Asia prevent attempts to deprive them of their freedom and sovereignty, he said, they must first free themselves from the material impediments of ignorance, disease and hunger. Each of these nations cannot accomplish that alone, but by joining together and cooperating with those who have the same aspirations, these objectives become easier to attain. Then Thanat Khoman concluded: *"What we have decided today is only a small beginning of what we hope will be a long and continuous sequence of accomplishments of which we ourselves, those who will join us later and the generations to come, can be proud. Let it be for Southeast Asia, a potentially rich region, rich in history, in spiritual as well as material resources and indeed for the whole ancient continent of Asia, the light of happiness and well-being that will shine over the uncounted millions of our struggling peoples."*

The Foreign Minister of Thailand closed the inaugural session of the Association of Southeast Asian Nations by presenting each of his colleagues with a memento. Inscribed on the memento presented to the Foreign Minister of Indonesia, was the citation, "In recognition of services rendered by His Excellency Adam Malik to the ASEAN organization, the name of which was suggested by him." And that was how ASEAN was conceived, given a name, and born. It had been barely 14 months since Thanat Khoman brought up the ASEAN idea in his conversations with his Malaysian and Indonesian colleagues. In about three more weeks, Indonesia would fully restore diplomatic relations with Malaysia, and soon after that with Singapore. That was by no means the end to intra-ASEAN disputes, for soon the Philippines and Malaysia would have a falling out on the issue of sovereignty over Sabah. Many disputes between ASEAN countries persist to this day. But all Member Countries are deeply committed to resolving their differences through peaceful means and in the spirit of mutual accommodation. Every dispute would have its proper season but it would not be allowed to get in the way of the task at hand. And at that time, the essential task was to lay the framework of regional dialogue and cooperation.

The two-page Bangkok Declaration not only contains the rationale for the establishment of ASEAN and its specific objectives. It represents the organization's modus operandi of building on small steps, voluntary, and informal arrangements towards more binding and institutionalized agreements. All the founding member states and the newer members have stood fast to the spirit of the Bangkok Declaration. Over the years, ASEAN has progressively entered into several formal and legally-binding instruments, such as the 1976 Treaty of Amity and Cooperation in Southeast Asia and the 1995 Treaty on the Southeast Asia Nuclear Weapon-Free Zone.

Against the backdrop of conflict in the then Indochina, the Founding Fathers had the foresight of building a community of and for all Southeast Asian states. Thus the Bangkok Declaration promulgated that "the Association is open for participation to all States in the Southeast Asian region subscribing to the aforementioned aims, principles and purposes." ASEAN's inclusive outlook has paved the way for community-building not only in Southeast Asia, but also in the broader Asia Pacific region where several other inter-governmental organizations now co-exist.

The original ASEAN logo presented five brown sheaves of rice stalks, one for each founding member. Beneath the sheaves is the legend "ASEAN" in blue. These are set on a field of yellow encircled by a blue border. Brown stands for strength and stability, yellow for prosperity and blue for the spirit of cordiality in which ASEAN affairs are conducted. When ASEAN celebrated its 30th Anniversary in 1997, the sheaves on the logo had increased to ten - representing all ten countries of Southeast Asia and reflecting the colors of the flags of all of them. In a very real sense, ASEAN and Southeast Asia would then be one and the same, just as the Founding Fathers had envisioned.

OPERATIONAL WORKING OF ASEAN

History of ASEAN has been described as "from consultation to collective action". This expression appropriately sums up the characteristics and development process of this organization. However, the history of ASEAN is punctuated with significant changes that indicate the direction followed by this organization. These changes are generally classified in the following phases:

The Early Years (1967-87): While ASEAN was duly established at the Bangkok meeting in the year 1967 but at that time, its precise goals and future role were not clear. The founding states shared a number of common concerns including a commitment to anti-communism and anxiety about the long-term prospects for the US intervention in Indochina and the regional intentions of China, at that stage enmeshed in the engaged Cultural Revolution. What the new association could do to serve its members' interests was however uncertain. The former Foreign Minister of Singapore, Rajaratnam, in a speech to an ASEAN ministerial meeting in Jakarta in May 1974 gave an indication of the temper of the original meeting when he commented upon that

"You may recollect at the first meeting in 1967, when we had to draft our communiqué, it was a very difficult problem of trying to say nothing in about ten pages, which we did. Because at that time, we ourselves having launched ASEAN, were not quite sure where it was going or whether it was going anywhere at all."

The Bangkok declaration which established ASEAN did largely confine itself to a generalized appeal to 'good understanding, good neighbourhood and meaningful co-operation' in economic, social and cultural fields. But it also gave an indication that the grouping had an underlying political purpose. The Preamble to the declaration stated that

The countries of Southeast Asia share a primary responsibility for strengthening the economic and social stability of the region and ensuring their peaceful and progressive national development and they are determined to ensure their stability and security from external interference in accordance with the ideals and aspirations of their people.

It also declared that foreign bases in member states were to be regarded as temporary in nature (a reflection of the 1963 Manila agreement forming MAPHILINDO).

Although a large number of meetings of foreign ministers were held but progress was slow partly because of the need to achieve a unanimous consensus of opinion. Such a pattern of cautious, tentative decision-making was necessary because most of the members of ASEAN had been highly suspicious of each other. A number of inexpensive social and cultural projects were adopted but economic co-operation was largely limited to the conduct of initiation of a

dialogue with the European Economic Community in 1972 and a joint approach towards Japan on the issue of synthetic rubber production in 1973.

Another major reason for ASEAN's limited progress in this period was that there was no widespread agreement among the members so as to achieve the goal of ensuring the 'stability and security from external interference' of the region as given in the Bangkok Declaration. The most important initiative on regional security from within the region was the Malaysian proposal of 1970 that Southeast Asia should be declared as a neutral zone with its neutrality guaranteed by the three great powers the USA, former Soviet Union and China. The Malaysian proposal in a diluted form received formal approval in November 1971. The ASEAN's foreign ministers (meeting in an *ad hoc* capacity and not under ASEAN's auspicious) agreed in Kuala Lumpur that the neutralization of Southeast Asia is a desirable objective and called for joint action to secure the recognition of the region as a **Zone of Peace, Freedom and Neutrality**, free from any form or manner of interference by outside powers. This formal approval of the neutralization concept did not, however, lead to any concerted efforts towards implementation because most of the ASEAN members had serious reservations about the proposal. Thailand and the Philippines saw their defence links with the USA as a better guarantee for their security than an attempt at neutralization, and Singapore preferred to derive its security from the presence of a great power balance of forces. Indonesia, as the largest state in the grouping and with aspirations towards regional leadership, was opposed to Malaysia's concept of a guarantor role for the great powers, particularly if China was to be involved.

Due to the circumstances, mentioned above, ASEAN's concrete achievements were very limited. Reviewing the body in 1975, Michael Leifer a famous historian argued in a book published in the same year that *"by 1974 the association had achieved no more than a modest performance as a basis for continued existence" and concluded that 'ASEAN has a exist, if less than remarkable future'.*[1] While these assessments were no doubt reasonable at that time, it can be seen in retrospect that ASEAN had by 1975 already served useful purposes for its members. While it's formal co-operative projects were limited and its members were divided on the major question of regional security ASEAN had enabled a pattern of regular contacts to develop among regional leaders, which was reducing the likelihood of inter-state conflict and which later provided a base for a more ambitious programme of consultation and co-operation.

The pattern of slow and cautious development of ASEAN was replaced by a greater sense of urgency after 1975.[1] In 1975 ASEAN members placed major emphasis on promoting economic development as the most reliable way of reducing internal support for revolutionary movements. As President Marcos declared just before the first meeting of ASEAN heads of government in February 1976, *"There can be no security without economic stability and development. Insurgency is the cause of insecurity and it probably will be the cause of insecurity in our region for the next five to ten years."*[1] The insurgencies in Southeast Asia were inspired by the Communist movement in China and obtained ideological and policy guidance from there as well as weapons and financial support. Since every country in the ASEAN region was preoccupied with the problem of insurgency, he advocated further that, we have to sharpen the tools we have found most effective against insurgency and these tools are the economic weapons of modernization and economic progress.

In December 1975 Indonesian government prepared a study paper for the forthcoming summit which advocated the establishment of a 'joint council' for defence co-operation. This was, however, rejected by the other ASEAN leaders, including Prime Minister Lee Kuan Yew and President Marcos. The agreement adopted at the Bali Summit in February 1976 gave a clear indication of the direction the members hoped to follow in the regional cooperation. The meeting adopted two major agreements:

i)   Declaration of ASEAN Concord

ii) The Treaty of Amity and Co-operation in Southeast Asia.

The **Declaration of ASEAN Concord** stated that the members would undertake to collect the achievements of ASEAN and expand ASEAN co-operation in the economic, social, cultural and political fields. The Declaration was much political in its prescriptions than had been the Bangkok agreement of 1967. It stated that the stability of each member state and of the ASEAN region is an essential contribution to international peace and security. Each member state resolve to eliminate threats posed by subversion to its stability, thus strengthening national and ASEAN resilience. The Declaration again stated in general terms the goal of 'the early establishment of the Zone of Peace, Freedom and Neutrality (ZOPFAN) and called for the 'strengthening of political solidarity by promoting the harmonization of views, co-ordinating positions and, where possible and desirable, taking common actions'. In relation to security, it called for 'continuation of co-operation on a non-ASEAN basis between the member states in security matters in accordance with their mutual needs and interests'.[1]

The Declaration also specified a number of areas of social and cultural co-operation as the longest and most detailed provisions related to economic co-operation. Four types of economic co-operation were mentioned:

(i)   Co-operation on basic commodities particularly food and energy.

(ii) Co-operation in the establishment of large-scale ASEAN industrial projects.

(iii) Co-operation in intra-regional trade liberalization.

(iv) Joint approaches to international commodity problems and other world economic problems.

These matters were now to be discussed regularly by the economic ministers of the member countries. ASEAN economic ministers had met for the first time in November 1975 negotiations on ASEAN at ministerial level had previously been conducted by the states' foreign ministers. In addition, **a central ASEAN secretariat was to be established** in Jakarta.

The Second major document adopted at Bali was the **Treaty of Amity and Co-operation in Southeast Asia**. ASEAN tried to assert its identity by putting across a set of principles for the governance of inter-state relations with the declaration of Treaty of Amity and Cooperation in Southeast Asia in February 1976. The aim of the Treaty is, "to promote continuous peace, everlasting unity and co-operation among the peoples which would contribute to their strength, solidarity and closer relationship. The Treaty was signed by the member states of ASEAN, but it was explicitly stated that 'it shall be open for accession by other states in Southeast Asia." The parties to the Treaty promise to enlarge co-operation in many fields with a view to furthering economic development, peace and stability in Southeast Asia. The Treaty provides for the peaceful settlement of disputes through consultation between the disputants and other Treaty signatories. ASEAN Member States adopted the following fundamental

principles, as contained in the Treaty of Amity and Cooperation in Southeast Asia (TAC) of 1976:

- Mutual respect for the independence, sovereignty, equality, territorial integrity, and national identity of all nations;

- The right of every State to lead its national existence free from external interference, subversion or coercion;

- Non-interference in the internal affairs of one another;

- Settlement of differences or disputes by peaceful manner;

- Renunciation of the threat or use of force; and

- Effective cooperation among themselves.

In 1977 and 1978 much ASEAN attention was devoted to the problems of implementing the Bali commitments, especially on economic co-operation, however from 1979 onwards attention was focused closely on the problems arising from the Indo-China refugee crisis and the conflict in Cambodia. On these two problems ASEAN took most assertive and influential stand.

The need to promote dialogue with non-ASEAN nations was recognized at the Bali Summit. Such dialogue actually moved toward realization following the second ASEAN Summit of 1977. In ASEAN's own evolution "these developments represented an example of forward-looking and constructive North-South dialogue in its earlier stages."[1] Thus ASEAN gradually moved collectively toward strengthening its bargaining power vis-à-vis non ASEAN nations. Looking back briefly on the progress of dialogue, an expanded ASEAN summit conference attended by leaders of Japan, USA, Australia, New Zealand and the European Community was held at the time of the second ASEAN Summit. In 1979 the first expanded meeting of foreign ministers was held with ministers from the some non-ASEAN countries. In 1980 Canada joined the expanded foreign minister conference. Moreover, working-level meetings such as Japan-ASEAN Forum and USA-ASEAN Forum had been working since 1977. Private-level exchanges were also expanded parallel to these official discussions.

These moves initiated during 1977-1979 continued basically unchanged also in the coming years. However, 1979 marked the beginning of a new period in the sense that Vietnam attacked Cambodia in the same year. Before that incident ASEAN maintained a friendly posture in its relations with communist nations, particularly balancing between Vietnam and China. Around 1975 China was already inclined to recognize ASEAN as an organization for regional cooperation. However, Vietnam continued to see it as the 'pawn of U.S. imperialism', so that ASEAN's friendly attitude toward Vietnam did not bear fruit. Later on Vietnam also moved toward recognition of ASEAN as an organization against the background of its escalating confrontation with China. However, the Cambodian conflict and the problem of Indo-Chinese refugees presented themselves before these moves on the part of Vietnam produced positive results. As a result, relations between ASEAN and Indo-china became strained as never before. There is no denying that this prompted ASEAN to strengthen its political solidarity.

Despite the relative sluggishness in the growth of the economy during the 1980s, Southeast Asia emerged as one of the most dynamic growth regions of the world.

ASEAN did not adopt an attitude of confrontation against Vietnam right from the beginning.[1] But Cambodian conflict increased security threat to ASEAN particularly Thailand due to sharp rise in refugee problem which caused sharp rise in number of "boat people". As a result ASEAN's attitude towards Vietnam hardened. But even then ASEAN was not severely criticized at the emergency Foreign Ministers Meeting held in January 1979 and also at 12th Foreign Ministers Meeting in August same year because of lack of unity among ASEAN members. Thailand and Singapore took a strong position against Vietnam but Indonesia and Malaysia being strong wary of China expected Vietnam to play the role of "buffer state" in future. Thus Cambodian problem served to weaken, rather than strengthen, the solidarity of ASEAN.

However, after the Vietnamese attack on Thai territory in June 1980 the Cambodian problem did strengthen the unity of ASEAN. Because after that incident ASEAN made collective efforts to maintain the UN seat of Democratic Kampuchea, which was defeated by Vietnam and also took unified action at the 1981 U.N. conference on Cambodia to demand a withdrawal of Vietnamese forces from Cambodia. Association tried its best to establish tripartite Coalition Government of Democratic Kampuchea in 1982. Other joint moves by ASEAN include the adoption of an appeal for a political settlement of the Cambodian problem at the 16th Foreign Ministers meeting in September 1983 and the proposing of an indirect dialogue at the 18th Foreign Ministers meeting in 1985.

Later on, Vietnam also rejected an 8-point proposal made by the Coalition Government Democratic Kampuchea in March 1986. As a result, the possibility of a political settlement of the Cambodian problem diminished. Moreover, with the continuing war in Cambodia and weakening of attacking Vietnam reducing the security threat from that country, disagreements within ASEAN surfaced again. As a result, the Cambodian problem showed signs of being no longer a factor contributing to the solidarity of ASEAN.[1]

At the 19th and 20th Foreign Ministers meetings in 1986 and 1987 ASEAN merely reaffirmed its previous position on Cambodian problem and attention was focused on ways of promoting regional economic cooperation. The ASEAN Summit at the end of 1987 was a major demonstration that the group was redirecting its efforts for that purpose. At the same time ASEAN leaders showed interest in a broader framework of cooperation, or Pacific cooperation came up for fresh scrutiny in the context of such wider economic cooperation.

As the 1980s progressed there were increasing calls within ASEAN for a third heads of Government 'summit'.[1] Changes in the international environment produced new problems and pressures which made a re-assessment of ASEAN's direction desirable. The apparent possibility of a continuing stalemate over Cambodia raised questions about whether ASEAN could maintain momentum and a sense of direction in regional politics. In addition, changes in the international economy threatened the economic prospects and performance of the ASEAN states.

There was also a climate of internal criticism and re-evaluation within ASEAN, particularly about its very limited achievements in economic co-operation. Several regional study groups and 'think tanks' had produced reports and proposals for change: these included the Task Force review of 1983, the ASEAN Economic Research Unit report of 1987 and a study by the ASEAN Chambers of Commerce and Industry's 'Group of 14'. These reports put forward a

wide range of proposals on economic co-operation and organizational issues for ASEAN to consider. It was in this climate that the third ASEAN summit was planned.

The **Manila Summit** meeting of ASEAN heads of government in December 1987 provided a focal point for assessment of ASEAN's achievements and future direction. Outcome of this summit on political front was that ASEAN would continue to intensify efforts for a political solution in Cambodia and would continue its efforts towards an early realization of a Zone of Peace, Freedom and Neutrality in the region (ZOPFAN)[1] as well as a nuclear weapons free zone (NWFZ). In the economic sphere, endorsement was given to several long-discussed steps to advance co-operation. The four agreements signed on 15 December 1987 aimed principally to:

i. Harmonise guarantees for intra-ASEAN investment.

ii. Put half of intra-ASEAN trade under the existing ASEAN preferential tariff arrangements (PTA) after five years.

iii. Expand and make more attractive an existing margin of preference scheme for industrial joint ventures.

iv. Freeze and gradually reduce non-tariff barriers to intra-ASEAN trade.

The summit produced a number of other agreements also. Tourism was to be boosted by declaring 1992 the 'Visit ASEAN Year'. Other measures sought to promote private sector transport development and human resource development in primary industries. Heads of government agreed to meet every three to five years, and a joint ministerial meeting of the economic and foreign ministers was initiated, to meet as necessary. Thus Manila Summit was an overall success to establish ASEAN's corporate identity, but it did not see any marked change organizationally. The ASEAN leaders sought to refine the basic co-operation policies adopted on at Bali in 1976 rather than to replace them. The process of cautious consolidation was to continue.

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RISE OF BRICS: OPPORTUNITIES AND CHALLENGES

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ABSTRACT

The acronym 'BRIC' was originally coined by Goldman Sachs in 2001 to highlight the exceptional role of important emerging economies which included Brazil, Russia, India and China.[1] It was pointed out that high growth rates, economic potential and demographic development were going to put BRIC further in a lead position. Taking forward the main finding, another paper by Goldman Sachs in 2003 forecasted the evolving dynamics of the world economy over the next 50 years.[2] It was predicted that over the next 50 years, the BRIC economies could become a major force in the world economy. In less than 40 years, the BRIC economies together could be larger than the Group of Six (G-6) in US dollar terms.[3] By 2025 their size could be over half the size of the G-6. The study also predicted that by 2050, only the US and Japan of the current industrialized countries could remain among the six-largest economies in US dollar terms.[4] The four countries themselves started to meet as a group in 2006 and it was only in 2010 that South Africa was invited to join the group, which was then referred to as BRICS.

Key Words: BRICS, GDP, G-6, International Financial Institutions, Contingent Reserve Arrangement (CRA).

BRICS is not just a group of countries with considerable economic potential but it also has a number of general political interests that allow the BRICS-members to pursue coordinated policies and to play the role of a powerful actor in the international arena. In the last decade, compared to the other major economies of the world, the real GDP Annual Percent Change (Growth Rate) of individual BRICS nations has been quite striking. BRICS is also noted for its collective huge land and natural resources.[5] The BRICS-members occupy 26 percent of the world's territory, the combined population of BRICS represents almost a half of the world's total population (42 percent), nearly 2.83 billion people, while the BRICS's combined nominal GDP accounts for 14.6 percent of the world's indicator (15,434 trillion dollars). It is necessary to highlight that these countries take prominent positions in economic, social and political ratings, for example: China, Brazil and India take 2nd, 7th and 10th positions respectively in the ratings of countries with the highest GDP; China, Russia and India take 1st, 3rd and 6th positions respectively in the ratings of countries with the greatest stock of gold and exchange currency reserves; China is 5th among the most investment-attractive countries in the world, while Brazil is 11th. Russia is the largest country in land size; China is the third largest (after Canada). In natural or energy resources, Russia and China are the two main figures in the world. While China accounts for almost 12 per cent of the global mineral reserves, Russia holds almost 20 per cent of the global oil and gas reserves. Brazil is the fifth-largest country in the world, while India ranks second in world population. India is also known as a strong service provider with a rising manufacturing base. South Africa generates almost 45 per cent of Africa's total electricity. BRICS is also popularly known as the 'R-5' club, combining the

currencies Real, Rouble, Rupee, Renminbi and Rand.[6] Among them Russia and China are two permanent members of the UN Security Council.[7] BRICS countries have been credited with nearly 50 per cent of the world's economic growth. Their share is expected to increase further, as members' growth rates surpass the average annual growth rate of the world economy. BRICS growth rates are predicted to remain relatively high in 2012, with China at 8.7 per cent, India at 7.5 per cent, Russia at 3.7 per cent, Brazil and South Africa both at 3.6 per cent. According to the World Bank, the global economy will grow by 2.5 per cent in the same period.[8] Hence, it becomes quite obvious exactly why these countries were named as "the ascending giants", "the countries with arising markets" and "the world economy engine". However, the Republic of South Africa presents a unique exception to the rule: especially if we take into account its economic indicators as South Africa is behind the other BRICS-members. Yet, the inclusion of this country can be easily explained: the Republic of South Africa plays an important regional role since it is the political and economic leader of Africa; particularly as the significance of the African continent, according to experts, will essentially grow in the next decades.

Opportunities

The greatest hope with the BRICS is that they will push for greater changes in the global financial and economic system. The reform of international financial architecture has been a dominant theme across the all Summits held so far and there is hope that the BRICS will prove to be a force to reckon within the coming years. The call for the greater representation in the management of international financial institutions (IFIs) is seen as the first step in this direction. In the aftermath of the financial crisis, BRIC leaders made a formal statement calling for a 'greater voice and representation' for emerging and developing economies in the International Monetary Fund (IMF) and World Bank – an assertion that is seen to be inspired by the role they have played in helping their western counterparts manage the outcomes of the financial crisis of 2008. In the same year, BRIC Finance Ministers and Central Bank Governors proposed to shift the distribution of voting power between advanced and developing countries by 7 per cent in the IMF and 6 per cent in the World Bank. A year later G20 leaders endorsed a shift in quota share to dynamic emerging markets and developing countries, and the IMF Board of Governors approved a package of quotas and reforms in December 2010. Although the proposed reform is still to be approved by member countries, once implemented this move will enable a 100 per cent increase in total quotas and shares in favour of under-represented countries.

The second major agenda in this area of reform is the broadening of the international currency reserve system through the inclusion of BRICS national currencies in the IMF's SDR basket. In order to achieve this, BRICS countries need to take measures that will enable their currencies to be considered eligible for inclusion in the SDR basket. This involves establishing greater monetary co-operation across BRICS countries through local currency trade settlement arrangements, trading of currencies at exchanges and issuing loans denominated in the respective currencies. In 2011, China and Russia signed a bilateral local currency trading agreement that allows convertibility between the remnibi and rouble for trade between the two countries. India too has enabled infrastructure companies to avail of External Commercial Borrowings (ECB) denominated in remnibi. These efforts have been taken a step further by the announcement in the New Delhi Summit of 2012 of the intent to create a BRICS Bank.

Trade is one of the most important indicators of how co-operation between the BRICS countries is evolving. The BRICS economies have been increasing their economic weight over the past decade, consolidating external linkages and capitalizing on their unique competitive positions in export- import markets. Intra-BRICS trade flow has increased exponentially from a total volume of USD 27 billion in 2000 to the current level of USD 212 billion. The countries have also committed to increasing their trade volume to USD 500 billion by 2015. The five economies attract 17.8 per cent of FDI and made up 15 per cent of global trade in 2010.[9] In keeping with the outcomes of the 2010 Summit (Brasilia), member countries have taken steps to follow through on the commitment to deepen and expand trade cooperation between BRICS countries. This has been done primarily by way of adopting bilateral trade agreements, encouraging domestic companies to invest in BRICS countries and creating new mechanisms to enhance trade cooperation. Russia and China for instance have not only signed a new agreement that allows trading in local currency, but have also agreed to work towards increasing bilateral trade to the volume of $100 bn by 2015, and $200 bn by 2020. China and Brazil have also agreed to work towards a 10-year co-operation plan on economy and culture.[10]

Agriculture and food security has been an area of importance since the first Summit in 2009. In keeping with the focus on the global food crisis in the same year, BRICS leaders signed a Joint Ministerial Statement on Global Food Security at the Summit held in Yekaterinburg, Russia. BRICS Agriculture Ministers agreed to co-operate towards a co-ordinated agricultural information system and a shared strategy to ensure food security for the most vulnerable populations.[11] In 2011, BRICS leaders identified 'excessive volatility in commodity prices' for food and energy as the key threat to global food security and the recovery of the world economy. They called for global measures to increase production capacity, support developing countries with funding and technology and ensure greater regulation of the derivatives market for commodities to reduce distortion of physical markets for food and energy – including the application of the Supervisory Principles set out by the International Organization of Securities Commission.

Towards the above objectives, Brazil and India have taken specific measures to regulate trading in derivatives by law. India has also made it mandatory for commodity exchanges to audit its members at least once every three years. South Africa, on the other hand, has stressed on the need to remove non- tariff barriers that would enable greater access for African agricultural products in international markets. In a similar direction, Brazil has partnered with the Bill & Melinda Gates Foundation to launch a programme that aims to support small farmers towards enhanced agricultural productivity in Sub-Saharan Africa and South Asia. This includes projects to improve soil and water management, reduction of crop loss and enhancement of productivity and nutrition in staple crops.

Climate change is another concern of BRICS countries.[12] The 2011 Summit at Sanya saw BRICS leaders voicing their support to the outcomes of the UN Climate Change Conference at Cancun, Mexico in 2010. Brazil and South Africa put in place national plans for climate adaptation and response in 2011. The Brazilian government has also allocated approximately BRL230 m ($126.5 m) towards a National Fund on Climate Change aimed at adaptation and reduction of emissions, and has also announced an investment of BRL427,000 ($235,000) for reforestation. India – which had put in place a National Action Plan on Climate Change in

2008 – has since committed to invest in renewable energy development programs as a means to achieve low-carbon growth in the coming decade. Russia, which is the only BRICS country to be listed under Annex I Parties (pertaining to developed countries) of the United Nations Framework Convention on Climate Change (UNFCCC), has announced a contribution of $300,000 annually to the UN Forum on Forests Trust Fund. China's progress on this agenda, however, has been modest. It has reported the launch of a pilot greenhouse gas emission rights trading scheme in seven provinces to encourage carbon emission reductions. Although the focus on climate change is not explicit, it may be relevant for civil society groups in the BRICS countries to start connecting the dots on this agenda.

Being less developed the South Africa has attracted the attention of BRIC members for development and cooperation within its territory. BRICS leaders have committed to support infrastructure development and industrialization in Africa within the framework of the New Partnership for Africa's Development (NEPAD). The BRICS Summit meeting in Durban, South Africa in March 2013 announced the desire to establish a 'New Development Bank'[13] that could 'mobilize resources for infrastructure and sustainable development projects in BRICS and other emerging economies and developing countries'.[14] This was the Fifth Summit-level meeting for the grouping and the theme for this year was "BRICS and Africa: Partnership for Development, Integration and Industrialization".[15] In addition to the bank, the BRICS grouping also announced the construction of a financial safety net (with an initial size of US$ 100 billion) through a Contingent Reserve Arrangement (CRA) amongst BRICS countries aimed at forestalling short-term liquidity pressures, and strengthening existing international arrangements as an additional line of defence. NEPAD was first conceived as the 'Millennium Africa Recovery Plan' at the World Economic Forum (Davos) in 2001 and was subsequently renamed and ratified by the African Union in 2002. NEPAD has since been consistently on the agenda of the G8, including at the Deauville Summit in 2011 where G8 leaders reaffirmed their support the projects agreed in the NEPAD Action Plan. BRICS' engagement with NEPAD involves support to the development of its priority infrastructure sectors – namely transportation, water, energy and ICT – and strengthening its domestic private sector in areas related to agro-industry, mining and manufacturing. All BRICS countries have taken measures to strengthen their engagement with NEPAD's infrastructure development agenda. China's contribution to Africa includes a loan of €60 m to the West Africa Development Bank (BOAD) – with an emphasis on supporting private enterprise in agriculture within the West African Economic and Monetary Union zone. A substantial aid package of $95 bn to Tanzania has also been agreed, and is focused on strengthening telecommunications and transportation in the country. It is also reported to have expressed an interest to support the energy and infrastructure sectors in Uganda, including investments in hydropower and oil refinery projects. India's collaboration with NEPAD is focused on energy, transportation and industrial development. It has extended a loan of $100 m for a Power Transmission Project in Mali and credits of $80 m and $168 m respectively for hydroelectric projects in Burundi and the Democratic Republic of Congo (DRC). It has also announced a loan of $300 m to finance the construction of a railway line linking Ethiopia and Djibouti, and signed an agreement to finance four projects, including one aimed at the revival of the textile industry, in Chad. South Africa has among other initiatives announced huge money in consolidated resources would be set aside for key infrastructure projects that would strengthen its role as a regional hub for Sub-Saharan Africa. Russia, on the other hand, has

been encouraging economic investment in Africa through a series of exchanges, including a Russian-African business forum held in Ethiopia in December 2011 and meetings of the Coordinating Committee on Economic Co-operation with Sub-Saharan Africa. In addition to NEPAD's priority areas, the government has also offered to share technology in military, geological exploration and energy sectors.

Challenges

But all these things are not smooth sailing for BRICS countries. There are marked concerns about the nature and coherence of the group itself. BRICS in this context represents an 'awkward arrangement' between traditional competitors and countries that despite sharing common development challenges possess very different economic and political trajectories. India's relationship with China for instance has traditionally been experienced in the context of political and economic sparring over several decades and the transition into new world collaborators is not easily made. Brazil and India too have a tradition of competing for markets and resources. Given this history, it is difficult to see how BRICS can work as a coherent group. In economic terms, China is 50 per cent of the BRICS. It is hard to see India getting comfortable with the kind of power that China could wield as part of the BRICS. In this case the BRICS will be a short-lived phenomenon. The survival of BRICS is heavily dependent on the resources and leadership that China provides. The BRICS countries do not share common ties in the way that US and European countries do, and for this reason there is nothing that really holds them together. It is only a matter of time before China will break away from the club and compete directly with countries like the US. It is at this stage that the real struggle for global domination will erupt. It is also possibility that the BRICS economic agenda could pose new challenges to human rights and development, particularly in the absence of a clear framework to guide overseas trade and investments.

Further, BRICS-members have the same global interests; they have different visions of their future role in the world and of the ways of its achievement. China prefers to penetrate into the status quo and then to change it imperceptibly, Brazil seeks to strengthen its positions in the Western hemisphere, India solves concrete problems with the concrete western countries (USA, Germany, France), South Africa in general is on the periphery and Russia tries to realize itself in all spheres at once but it seems to be unsuccessful. Moreover, the situation is aggravated by unresolved problems and conflicts between these countries: China - Brazil, China - India, India - South Africa, Russia - Brazil, Russia – India and Russia - China. Besides, it is impossible to deny the fact that BRICS countries are rivals in economic sphere.

Moreover, despite the existence of the BRICS format, countries interact in narrower dialogue forums like Russia-India-China and India-Brazil-South Africa. Moreover, countries are not going to reduce cooperation in narrow formats which, in particular, was declared in the middle of October 2011 at IBSA summit. Despite the existence of BRICS, Brazil, India and South Africa are not going to abandon cooperation in the format of "three" i.e. India-Brazil-South Africa. Furthermore, they intend to expand interaction within IBSA. In addition to this, more and more experts talk about the "Chindia" format. The term "Chindia" was offered by a member of Indian parliament, its appearance is caused by the geographical proximity of China and India and their status as fast-growing world economies. In total their population accounts for 2.5 billion people (one third of world's population), while different developed sectors of their industries supplement each other: China has developed manufacturing industry and

infrastructure, whereas India is highly developed in the IT and service sector. Thus, it is necessary for BRICS countries to overcome all their problems if they really want to radically change the international political system; with regards to bilateral and trilateral formats of interaction, they should not impede the effectiveness of the BRICS.

CONCLUSION

In general, BRICS do not constitute a homogeneous alliance but their economic and political position in respect of international development politics and policies should not be underestimated. BRICS are part of the leading group of emerging economies that are going to – or are already – changing the setting of traditional development aid. Today the BRICS dialogue forum is a reflection of the network multi-vector diplomacy; it is a real step on the way of formation of a multipolar world. Brazil, Russia, India, China and South Africa possess great stock of resources; they have huge potential and a desire to change world order. The coordinated policy on a number of the basic questions that represent the vital interests of each separate country of the group allows the BRICS- members to act as a "united front" and to achieve their purposes. However, BRICS is not an institutionally structured organization, so it is quite possible that the cooperation between the countries can only last for a short period of time, moreover, a split in the priorities of the countries is already visible. The main question is whether the BRICS-members can overcome their internal contradictions and become a real power in the international arena. Undoubtedly, BRICS represent new opportunities, new resources and new terms of engagement.

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GROWTH OF EDUCATION IN SOUTH EAST PUNJAB (1858-1900): A HISTORICAL PERSPECTIVE

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ABSTRACT

After the uprising of 1857 was suppressed, the territory comprising Haryana was detached from the North-West Provinces and merged with Punjab under the administration of Sir John Lawrence Policy of the Government was very harsh towards the 'Native States'. Except for the petty states of Pataudi, Dujana and Loharu all others were confiscated. Ballabhgarh and Farrukhnagar were merged with Gurgaon District and Jhajjar and Dadri were parceled out among the loyal chiefs of Punjab. Maharaja Narender Singh of Patiala got the Pargana of Narnaul. Maharaja Sarup Singh of Jind was given the confiscated estate of Dadri, and some villages in the Kanod (Mahendergarh) Pargana. Raja Bharpur Singh of Nabha received the Pargana of Bawal and Kanti (Jhajjar State).

Key Words: Territory, Literacy, Education, Administration.

On November1, 1858, Lord Canning published the Proclamation of Queen Victoria at a Durbar held at Allahabad. From then the British Crown directly assumed the administration of India, and the history of Haryana became part and parcel of the history of the Punjab and British India.

The region was divided into two divisions: (1) Delhi Division, comprising the districts of Delhi, Gurgaon and Panipat with divisional headquarters at Delhi; and (2) Hissar Division, comprising the districts of Hissar, Sirsa and Rohtak, alongwith a portion of the confiscated Jhajjar State, with divisional headquarters at Hissar.

This paper is an attempt to analyze the spread of education in Haryana after the revolt of 1857 was suppressed and the rule of East India Company was replaced by that of the Crown. The questions raised in this paper are: being situated near Delhi and known as gateway of India in History and when almost the whole region including some of the Princely States took part in the revolt then why only this region lagged behind in development and spread of education? Why people were not attracted towards imparting education to their wards ? What was the position of those schools where English was compulsory? What was the position of schools started by the social and community organizations? What was the position of female education? Why the literacy rate of this region was below 3 percent in the 19th century?

The new government became more interested in education and, therefore, the period of later 19th century witnessed an improvement and development in the field of education. The Director of Public Instruction Punjab took charge of the educational establishment in the region in March,1858.

In 1860 the chief modifications introduced were that the Vernacular schools which formed the great majority, were transferred to the charge of Deputy Commissioner. To begin with the

situation was dismal in almost all the districts comprising the Haryana region. Ambala had 54 schools imparting education to 2894 scholars. It was the maximum number in Haryana. Karnal had 34 schools educating 1130 students only. Gurgaon also had 34 schools. However, the number of scholars was 1895. The situation was almost similar in Rohtak where 1068 students got education in 32 schools. However, Hissar was the most neglected district having 976 scholars on roll in the 23 schools. (Table-I)

Table- I

Number of schools and students in Haryana from 1860-1900

District	Year	No of schools	Students attending schools	English Govt. schools	Vernacular Govt. schools	Vernacular aided schools	English Govt. aided schools
Ambala	1860-61	54	2,894	---	----	----	----
	1870-71	73	4,929	---	---	---	---
	1877-78	--	--	--	--	---	----
	1880-81	124	8,319	3	95	24	2
	1890-91	136	10,277	3	108	23	2
	1900-01	180	9,133	---	---	---	---
Karnal	1860-61	34	1,137	---	---	---	---
	1870-71	52	1,399	---	---	---	---
	1877-78	49	2,750	1	42	6	--
	1880-81	43	1,961	7	35	1	--
	1890-91	69	2,483	6	---	---	---
	1900-01	203	5393	---	---	---	---
Rohtak	1860-61	32	1,068	---	---	---	---
	1870-71	34	1,791	---	---	---	---
	1877-78	48	2,680	1	42	4	1
	1880-81	48	2,798	8	40	---	---
	1890-91	132	3,380	---	---	--	--
	1900-01	98	5,097	--	--	--	--
Hissar	1860-61	23	976	---	---	--	--
	1870-71	27	1,846	--	--	--	--
	1877-78	24	1,294	1	20	3	--
	1880-81	30	742	9	21		--
	1890-91	112	3,636	---	---	---	---
	1900-01	105	5,085	---	---	---	---
Gurgaon	1860-61	34	1,895	--	---	---	---
	1870-71	34	2,224	--	---	---	---
	1877-78	67	3,655	1	59	6	1
	1880-81	76	3,199	8	68	---	---
	1890-91	116	4,693	---	---	---	---
	1900-01	128	5,139	---	---	---	---

Source- See Imperial Gazetteer of India, Punjab, Vol. II for different districts; Report on the Progress of Education in Punjab for different years; See Leitner G.W., *History of Indigenous Education in the Punjab,District Gazetteers of different Districts1892-93.*

A separate inspectorate of schools was established to supervise the progress of education in Haryana in 1863-64. The Punjab Education Department launched a scheme for the development of education in the areas acquired after 1857. The scheme envisaged "improvement of indigenous schools and the establishment of a school at the center of six villages in Haryana region."

Since no time limit was fixed for completion of the project, it moved at a very slow pace up to 1870. But after 1870 when political normalcy had been achieved development of education also saw enhanced activity. Table I shows a remarkable improvement upon the earlier situation.

In 1870-71 Ambala showed a remarkable increase in both the number of schools as well as the number of scholars. The number of schools increased to 73 and the scholars 4929. Karnal also did not lag behind in the number of schools, which rose to 52. However, the scholars only marginally increased to 1399. In Gurgaon the number of schools remained the same. But there was appreciable increase in the number of scholars to 2224. Rohtak also showed only a little increase in the number of schools, which rose to 34, but the number of pupils showed an immense rise to 1791. There was a marginal increase recorded in Hissar in the number of schools, which rose to 27. However, there was a two fold increase in the number of scholars which increased to 1846.

Before 1871 the main difficulty of the education department was the insufficient financial source. The funds mainly came from the imperial revenues and the local revenues, the later consisting of Educational Cess, Endowments, Subscriptions and Donations, Fees and Private Contribution. Under Mayo's Financial Decentralisation Scheme of 1870 and the Punjab Local Rates Act of 1871, in the course of next few years the amount hitherto received from the Educational Cess was doubled and there was also increase in assignments made by municipalities. In 1876 the annual expense born by the state in teaching one student was estimated at Rs.813-10-7, which rose yet further in the following years.

In the Haryana region English teaching schools were opened in 1877-78. Karnal had one English Govt. School, Gurgaon also had one English Govt. school along with another English Govt. aided school. Same was the situation in Rohtak whereas in Hissar there was one English Govt. School during this period (Table-I). During this period the number of schools had shown an appreciable increase to 48 in Rohtak and 67 in Gurgaon, whereas the number declined to 24 in Hissar and 49 in Karnal.

An Education Commission was set up in 1882. The recommendations of the Commission continued to supply lines for guidance in all parts of the educational movement. In 1883-84 a sum of Rs.8000/- from Provincial Revenue was assigned for the establishment of new Primary Schools on condition that an equivalent amount should be devoted to the same purpose from Local Fund. In 1886-87 a further allotment of over a lakh of rupees from Provincial Revenue was provided for the extension and improvement of Primary Education. All these developments resulted in increase of Primary Schools in appreciable number in all the districts of Haryana. As a result Ambala had 136 schools with 10277 scholars; Karnal had 69 schools with 2483 scholars; Gurgaon had 116 schools with 4693 scholars; Rohtak had 132 schools with 3380 scholars and even Hissar had 112 schools imparting education to 3636 scholars, in 1890-91 (Table-I).

The situation went on improving and by the close of the century in the year 1900-01 Ambala had 180 schools giving education to 9133 students whereas Karnal showed an immense increase in the number of schools to 203 imparting education to 5393 students. However, the number of schools declined to 98 in Rohtak with number of scholars increasing to 5097. The number of schools also showed a decrease to 105 in Hissar. However, the number of scholars increased to 5085.

A large number of children who ought to have gone to school remained at home and received no education at all. The Haryanavi society in the 1850s was predominantly rural in character, about nine out of ten people living in villages. People led a traditional life carried on agriculture with primitive plough and bullocks, and handicrafts with simple crude instruments. The reasons for this were many: the villagers had no interest in education, for it was of little use for them in their daily life; it was also expensive and they could not afford it. Moreover the government did not advertise the advantages of education to the people. Thus the enlightened and rich people in the cities only took a lead in this direction during the 19th century (Table-II).

In 1864, two grand conferences were held at Delhi and Ambala to find out ways and means to popularize education among the lower and middle strata of society and the womenfolk. More funds were made available for education and private agencies were also encouraged to open new schools. It was heartening to note that several private agencies came forward to do this Nobel work. Various Hindu organizations opened the maximum number of schools, as many as 33 in the five districts,11 each in Ambala and Hissar, six in Gurgaon, four in Karnal and one in Rohtak districts, whereas the Sikh organizations started only one school in district Ambala during this period. Because of an army cantonment located in Ambala the Christian organizations were responsible for starting one school in Ambala and two in Karnal. Muslim organizations did not lag behind and opened five schools, one each in Ambala, Rohtak and Karnal districts and two in Hissar. (Table-II)

Table-II
Private organizations working for promotion of education in Haryana during 19th century

District	Hindu organizations	Muslim organizations	Sikh organisations	Christian organizations
Ambala	11	1	1	1
Gurgaon	6	-	-	-
Hissar	11	2	-	2
Rohtak	1	1	-	-
Karnal	4	1	-	-

Source-*Punjab Education Report*, 1900-01, Appendix, Table-62

As far as the female education is concerned indigenous education was provided to the girls of the well-to-do families in the urban areas and the government started taking initiative in this direction in the later decades of the 19th century by opening schools. But these schools could not serve any useful purpose because the people did not respond favorably as Table-III shows.

Table-III

Female Education in Haryana during 1860-1900

District		1860-70	1870-80	1880-90	1890-1900	1900-01
Ambala	Schools	10	9	3	8	4
	Scholars	172	203	153	224	232
Karnal	Schools	5	10	2	1	4
	Scholars	58	117	88--	97	87
Hissar	Schools	2	9	--------	1	5
	Scholars	18	133		12	197
Rohtak	Schools	1	2	1	1	5
	Scholars	13	33	20	124	209
Gurgaon	Schools	15	4	4	8	11
	Scholars	294	188	105	188	243

Source- See Imperial Gazetteer of India, Punjab, Vol. II for different districts; Report on the Progress of Education in Punjab for different years; Leitner G.W., *History of Indigenous Education in the Punjab;Administrstion and Education Reports and the Census of Punjab for the concerned years.*

The figures in Table-III clearly show that despite government efforts education of the girls could not be popularized in the region. It was just opposite. For example in Ambala the number of girl schools decreased from 10 in 1860 to 4 in 1900, in Karnal from 10 in 1870 to 4 in 1900 and in Gurgaon from 15 in 1860 to 11 in 1900. Only Rohtak showed slight improvement in this respect from 1860 to 1900. It may be pointed out here that all the Girls schools were of primary standard only and up to 1900 there were no middle/high schools for them throughout Haryana. An amazing fact is that in Ambala during seventies all the 203 girls studying in all the nine girls schools belonged to Mohammadan Community.

As far as the British efforts were concerned to popularize education in society F.L.Bryane, Deputy Commissioner of Gurgaon, once said "if a boy is educated, only one person is educated; but if a girl is educated, a whole family is educated." In the beginning, the villagers could not think of a girl going to school. Bryane observed in 1860 that the Jats considered educating their daughters to be an ill omen, they considered it as a 'problem evil'. It was only the preaching of social reform movements like Arya Samaj, (founded on April 10,1875) which made a number of middle class persons, especially in towns, to send their daughters to schools. Swami Dayanand, the founder of Arya Samaj came to Haryana in 1880 and stayed at Rewari for some time to preach against superstitions and illiteracy. He also established a branch of Arya Samaj in Rewari. Later another branch was established at Rohtak and the establishment of Arya Samaj branches continued.

As far as higher education was concerned, even towards the end of the 19th century there was not a single college in Haryana and only a few could get the opportunity to go to Lahore or Delhi for higher education. As a result, illiteracy remained supreme throughout the 19th century and not even three percent (3%) population could become literate by 1901 (Table-IV).

Table-IV

Rate of Literacy in Haryana in 1901

District	Percentage	Female percentage
Hissar	2.67	0.06
Gurgaon	2.54	0.05
Ambala	4.16	0.17
Rohtak	2.65	0.04
Karnal	2.34	0.05

Source-*Punjab Census Report*, 1901, Part-II, Table-VIII

The above study shows that the position of education in the Haryana region was far from satisfactory. A very small number of institutions imparted education to a few people of the society and the bulk of the population remained uneducated. The reasons for the educational backwardness of Harayna region were many. It can be said that partly the government and partly the people, especially the villagers were responsible for such a dismal situation with regard to education. Education, in fact had different meanings for different people in the Haryanvi society of yore. It stood for nothing more than the knowledge, which would make a child proficient in the parental profession. Thus, education was the knowledge of Sanskrit for a Brahmin and that of Arabic for a Muslim; to a shopkeeper's son it was only a little arithmetic; to a clerk's son it was some Persian or Urdu and to a peasant's son it was only learning his fathers job-mastering details of its execution. Literary education, according to him, was useless and he normally, therefore, never sent his son to a school. Views of William Fraser are significant in this regard: "the peasant would not send his son to the school for the boys labour is lost to the family and the idle hand is not willingly supported by the rest."

Thus it is clear that this small amount of education, however, also was not uniformly distributed among all classes of the people. It is only the traders and the professionals among the people who benefited the most, the bulk of the peasants and working classes being slow to perceive any advantages in the education of their children. Moreover as *Nur Afshan* pointed out on January 11, 1901 that the education generally was not practical. It produced only clerks, and no men of initiative such were some of the defects from which the system suffered, and they continued bedeviling it almost till the end of the British rule.

The major factors responsible for the backwardness of education are: (i) Administrative (ii) Social and (iii) Financial. The officers serving in the region showed great apathy towards this territory. For instance, the *Annual Education Report* for 1889-90 enumerates instances of the inspectors who never visited schools and many of them had to pay the penalty by their dismissal. *The Punjab Education Report* 1887-88 accounts for the decrease in enrollment in these words, "In the Delhi circle, the attendance has been affected by an unusually sickly season" as well as due to enhanced rates of school fee." The same officer further notes: "much remains to be done, before the buildings, furniture and apparatus are what they should be throughout the schools already existing in the circle." Regarding the role of private munificence in education in this region, he says: "the number of native gentlemen who are really interested in educational matters, and are anxious to found new schools or improve old ones, is very small." Compare it with the following remarks of the Inspector, Jullundhar

district: "the year under report has been one of marked activity in respect of private enterprise in education." The government; it seems did not take as much interest as it ought to have taken, even after having viewed the distressing and hopeless conditions in which the people of this region were owing to their illiteracy and ignorance. Here a question may be asked why did the government adopt such apathy towards these people. There is a historical reason for this. The people were neglected out of vengeance, for they had played a great role against the British in the uprising of 1857.

It may be said that Haryana, during the period (1858-1900) had been-(i) a place of sickly seasons where almost eight years in every decade had been labeled as drought years; (ii) a region where private munificence had not played a leading role in the expansion of education; (iii) pervaded with social inertia in respect of educational expansion; (iv) more administrative apathy than Punjab and (v) a backward region with dwindling finances which hampered the growth of education. Because of these reasons the people of Haryana did not understand the usefulness of education. They required extra hands for their professional pursuits at home and in agricultural land and thus could not afford to send their children to school. They could not afford to pay heavy fees etc. as hardly they had any cash money available with them every month. Thus they kept them away from schools and supplemented family earnings with their help.

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INTERNET ADVERTISING AMONG INTERNET USERS

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ABSTRACT

Traditional media, in today's highly competitive world, has proved to be insufficient in fulfilling any advertisers' exacting standards - of efficiency and customer interaction. The interactive Internet is the solution to your requirements, since it is a two-way interpersonal communication medium, with key distinguishing factors of feedback and interaction in real time. It is Interactive, Interpersonal & Cost effective - these are but a few of the many advantages that the Internet, as an advertising medium offers. The Internet offers unlimited low cost space compared to the expense and limited capacity of traditional media and the ability to accurately measure audience usage. Every day millions of new users spend increasing amounts of time online. And that's where the opportunity lies - for every minute spent online is an advertising opportunity for you.

Keywords: Advertising , Internet and Online

What Is Advertising ?

Advertising is defined in Webster's dictionary "as the action of calling something to the attention of the public especially by paid announcements, to call public attention by emphasizing desirable qualities so as to arouse a desire to buy or patronize: promote."

What Is Internet Advertising?

Before the question can be answered, it must be broken into parts. First, what is the Internet? It is the "network of networks" that operates on a set of technical protocols that enables people from around the world to access and exchange information using tools such as the World Wide Web, e-mail, chat rooms, etc. It began as a project of the United States military establishment that wanted a communication system that was robust and non-centralized. The communication protocol (TCP/IP) was in operation by the 1970s, but use was restricted to the government with the exception of a few academic researchers. In 1993, the Internet burst into public consciousness with the development of the tools that made the Web possible. This graphical interface made the Internet much more user friendly and by the mid 1990s, many businesses and consumers began to use the technology (Leiner et al., 2000).

Online advertising is a form of promotion that uses the Internet and World Wide Web for the expressed purpose of delivering marketing messages to attract customers. Examples of online advertising include contextual ads on search engine results pages, banner ads, Rich Media Ads, Social network advertising, online classified advertising, advertising networks and e-mail marketing, including e-mail spam.

Research Methodology

Sample Area--- Jalandhar

Tools Of Data Collection--- Questionnaire

Sample Size---50

Method--- Survey

AN ASSESSMENT OF INTERNET ADVERTISING

Types of Online Advertising

If your potential customers are likely to be using the internet on a regular basis, it's worth looking at how you can attract them by advertising on the web. There are several online advertising methods you can use - some of which are more expensive than others, and some more effective. Popular types of online advertising include:

Basically there are 3 Main Types of Ads:

Rich Media: The Interactive Advertising Bureau (IAB) has defined these as "advertisements with which users can interact" and can include video, sound, animation. Ads which just animate but don't have any interaction are just display ads (see below). Ads should follow IAB guidelines to maximize impact without being overly annoying (which has the opposite effect from what you want). There are many types of rich media ads, including:

Peel-Back

Floating

Expanding

Transitional (Interstitial, Introstitial, Exterstitial)

Video

Pop Up/Pop Under

Display Ads: These ads combine text, images, and animation (but are not interactive - those are rich media - see above) to convey a message. Display ads mostly differ in sizes.

Text Ads: Text ads are typically just that, text. These ads typically are cheaper, but have the added bonus of usually being searchable by search engines and are less-ignored by readers than some other types of ads. Some of the more common types of text ads:

Link Ads

Contextual Ads

Search Engine Marketing Ads (Pay Per Click - Ex. Google Adwords)

Online Directories

1**. Pay Per Click** - Search engines place your website on their front page and you pay a set amount per click-through. Sites like Overture also run bids for certain keywords - the more you bid, the higher your site appears on the first page of the search results. Properly run, these campaigns can bring a lot of extra traffic to your website.

2. **Search Engine Optimisation** - This is an online advertising service provided by many web media companies. They will look at your target audience, your competitors and the keywords for your business and optimise your website content so that it has a much better chance of

appearing on the first page of the search results. You will pay a fee to the consultants for this service. Studies have shown that many searchers prefer to use the "natural" listings provided by the search engines, rather than the paid-for listings.

3. **Banner Adverts** - Usually horizontal bars across the top of a web page, they offer colour, graphics and often animation, together with the ability to click through to the advertiser's own website. Banner adverts have been reducing in popularity lately, as research shows that users don't stay interested for long enough to read all the animation, although static ads with a simple message are still effective.

4. **Sky-scraper Adverts** - Similar to banner ads, these advert spaces run vertically down the left or right hand side of the page, allowing the advert to stay in view as the user scrolls down the page. They can also be animated and employ click-through to move users to the advertiser's site. As they are larger spaces, sky-scraper adverts are more expensive than banner adverts.

5. **Sponsorships** - Website sponsorship can come in two formats; **regular sponsorship** where the advertiser has a space to place the logo and company message, and **content sponsorship** where the advertiser has limited control and submits their own content to the site as well as having an advert on the page. These sponsorships will be for fixed periods, and need to be on targeted websites to reach the right audience.

6. **Online Directories** - The online equivalent of Yellow Pages, or Industry Directories, these give you basic or enhanced listings on the website. Your details will come up if your sector, location or company name is searched for. Enhanced listings will allow users to click-through to your site. Online directory listings are often offered in conjunction with an entry in the printed version of the directory.

CONCLUSION

Advertising has come a long way today. More and more new medium is being explored each day to make a successful ad campaign. Internet that has in recent times picked up as an advertising medium in no time has become the favorite of the advertiser. Internet not only helps capture maximum audience but also broadens the exposure. Internet today, undoubtedly is one of the best mediums for brand promotion and advertising.

In the research paper mainly took internet users as the respondents which were further categorized into male and female internet users which act as the variables

It has been found that internet users do have a better brand awareness as 26% of the total respondents feel that internet advertising is better in creating effective brand awareness and 39% of them feel that it has a better recall value and then out of the given 4 logo's majority of the total respondents identified three of them which is a good score

Then it has been found that most of the people don't shop online as research analyse that about 30% of respondents overall says that they don't shop online and the possible reasons could be that very less time is spent on surfing internet as 31% of the respondents surf internet for only 1 to 3 hours on daily basis and then when it comes to the credibility of internet ads most of them about 33% says that it depends about the credibility which means that they are not sure about it so which could be a possible hindrance while shopping online

Another finding tells that out of the given options respondents had different preferences when it comes to preferring brands ads they would like to see while surfing internet. According to

the results 17% of them wanted to see automobile and FMCG ads while 12% of them wanted to see ads on electronic goods while just 4% of them wanted to see more educational ads.

Another finding is interesting as we get to see a division of opinion here and about 31% of the total respondents feel that overall internet advertising is not a good medium of advertising. Most of the respondents still feel that television is still a better medium of advertising but when asked about its role in creating effective brand awareness then 26% of them agree that it is an effective medium to create brand awareness and then about 39% of them feel that internet advertising has better recall value which is only possible if it generates better brand awareness.

However, then another finding tells that on the whole about 25% of the total respondents do notice internet ads and further respondents had different choices while noticing online ads. About 18% of the total respondents noticed job portal ads followed by 12% of them who noticed cosmetic ads then 10% of them noticed matrimonial ads and about 6% and 4% noticed educational and dating ads respectively

At last on the whole about 25% of the total respondents feel that to some extent these ads are innovative and interactive but about 21% of them feel that internet ads are interactive and innovative and about 4% of them feel that its not.

So on the whole we can conclude that there is an indication that a number of factors influence the whole process of internet advertising and its role in creating effective brand awareness. Every respondent has its own different view about internet advertising and brand awareness. Though it can be concluded that internet advertising can be an effective branding vehicle. Thus this study examined the factors which could possibly have a role to play in the overall functioning of internet advertising and in creating effective brand awareness by this medium.

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VICTIM PRECIPITATION - ROLE OF VICTIMS IN CRIME: CONCEPT AND THEORIES

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ABSTRACT

In late 40's a new era of victim based studies began. As the great havoc and misery of two World Wars left the planet full of victims of all kinds, not only related to the battlefield and its consequences , a general feeling of helplessness was hanging in the air heightened by the lack of even the basic needs, there were more crimes than ever. Though Emile Durkheim has said, "Crime is a constant phenomenon changing with the social transformation". But such steep rise in crime, in a war torn society necessarily gave the by-product of this scenario in the form of a major increase in number of victims too.

Key Words: Crime, Victim, Theories, Society, Voilence.

"For too long, the law has centered its attention
more on the rights of criminal than on victims of the
crime. It is high time we reverse the trend and put the
highest priority on the victims and potential victim."

Gerald R. Ford

The concept of victim is not new as the phenomenon of crime and violence is as old as the humanity and is existent in every period of time and every society. In ancient and medieval world the victim held the center stage with his reprisal and rights given prime importance. However, with time the victim was forgotten and the study of offender, offence, his rights his personality took the front row side tracking the main issue which criminal justice is system is meant for victims, his victimization, his rights and plights and remedies.The victim was the poor relation and almost ignored in the past few centuries. Burke rightly said, "a way of seeing is always a way of not seeing."All the while when crime and criminal was concentrated upon the victim was surprisingly thrown in to oblivion.

However the two World Wars awakened the world from its long sleep to needs of this forgotten lot namely victims. Now it seems strange that how the other facet of the crime was lost sight of and how we failed to recognize the victim without which there would be no sanctity of entire criminal system.

Hans von Hentig, a German criminologist and Benjamin Mendelsohn, a Romanian lawyer are said to be the founding fathers of study of victims. They not only explored the origins of victims, victimhood, their characteristics and relationship with offender but went as far as classification of victims.

Victim-Offender Dyad

"Evil requires the sanction of victim."

-Ayn Rand

For a couple of hundred years the victim has been ignored, understated and dismissed, the only object of focus was criminal. The victim's course of action was immaterial to all and only the different dynamics and angles of crime were taken in to account. In due course of time namely after the two World Wars the other half of crime i.e the victim was seen in forefront.

According to Hentig, the victim and the victimizer both are related to each other in an intricate manner. The true victim plays a determining role in the whole crime. There are persons who are thought to be more likely to commit crime and similarly there are others who have higher probability of being victimized and suffer. The part of victim, his responsibility, his action as an agent provocateur is the questions of key importance in a crime scene. Are the victims born or destiny and choices is the right answer to this problem.Mendelsohn calls the victim and his offender the 'penal couple'.

Mack said that there are different stages of victim offender relationship:

(a) The victim has no prior knowledge of the crime. He dislikes way much being made a victim. He inquires the policy about the victimization.

(b) The victim has no prior knowledge of the crimes and he disapproves being made a victim, but refrains from calling the police.

(c) The victim has some prior awareness of the possible crime.

The first situation may be said to be victim non acceptance. The second and third might be termed as victim acquiescence, unwilling with or without previous knowledge. All these situations develop out of a number of social scenarios of which the major ones are:

(a) The victim himself is a criminal.

(b) The victim is a near criminal.

(c) The victim has no open criminal association.

(d) The victim belongs to an ethnic minority group.

In crime there are two partners, one offender and other the victim. This relationship between victim and victimizer has been turned as 'duet frame of reference' (Hans von Hentig), 'The Penal Couple' (Mendelsohn), and 'The doer- sufferer relationship' (Ellenberger). The concept of 'Shared Responsibility, thus became the object of speculation. The deeper one delves in to the act of crime and reconstruction of the situation, the distinction between the criminal and the victim, gets more vague and over laps each other. Who is to be blamed, for what, to what extent and why, are the questions that need to be answered.

<div align="center">CONCEPT OF VICTIM PRECIPITATION</div>

<div align="center">

"Possession of money has certainly to do with

robbery and similarly pretences of youth are

contributing factors in criminal assault if there are

born criminals it is evident that there are born

victims self harming and self destroying through the

medium of pliable outsider."

</div>

<div align="right">*-Hans von Hentig*</div>

The victim is no longer treated as a mere innocent, passive object of crime but the one who sometimes acts as a catalyst in its own victimization. Various expressions like **'victim precipitation,' 'victim instigation'** were coined to indicate the participation of victim in crime, not only the role he could have played in preventing but also instigating the act.

It is very much accepted there is no gene victimhood but as Marvin E. Wolfgang said "Victim was the first to slap, punch or stab….. victim precipitation is the degree to which victim is responsible for his own victimization".

Marvin E. Wolfgang was the first to conduct a systematic study of victim precipitation. He focused on criminal homicides committed in the city of Philadelphia as recorded by Homicide Squad from January 1948 to December 1952and found that the 26 percent of criminal homicide were more or less victim precipitated. This gave the theory of victim facilitation which is far less controversial than the so called blame theories of victim culpability and victim proneness given by Mendelsohn and Hans von Hentig respectively.

According to Reckless, there are three basic points in the study or the role of the victim in criminal delinquent behavior.

1. Doer victim relationship do not apply to all criminal deeds rather they apply only to a suspected minority , since reaching out behavior focuses more on objects than on persons.

2. Criminology at present is not able to account for a closure of doer victim, although it is concerned that disability of person make them vulnerable as victim on the principle that doer's behavior seeks path for weak resistance.

3. In a minority of a victim related criminal deeds , the victim, because of certain postures and states triggers a non reaching out person initiates the deeds and is the final recipient of the consequence.

Another study of rape cases in Philadelphia from 1958 to 1960 by Amir, was a mile stone research where he identified only 19% of incidents of all known to police were victim precipitated. He came to a conclusion that intoxication, seductive behavior of victims , revealing clothes, improper language and bad reputation also contributed to victimization. However, the theory did not go well with the feminists and was criticized for making the rape victim seemingly a guilty party. The victim of rape is already conscious of self and with such a theory, furthered the feminists, was made to appear as if the victim asked for it. Thus initiating the blame game. Whilst the concept of victim's role in crime is condemned by all in general but as Fattah suggests that theory should in no way be taken as an attempt to blame the victim or to hold the sufferer responsible for crime, though poorly formulated one cannot question its validity. It is well understood that legitimacy of such a view might lead to the translation of victim proneness into contributory negligence. The notion which might be precise for the incidence of homicide would be fatal for the case of rape victim. Thus, the concept of victim precipitation by no means

misinterpreted as victim co- responsibility or blame the victim approach. The purpose and motive behind the concept, mainly, is to prevent the victim.Sometimes , the offender's

perception of victim's action or conduct is wrong and thought to be a provocation, thus molding and shaping the mind of criminal.

Victim- Precipitation must thus be taken up as the study of the environment of the victim and victimizer. Henri Ellenberger, in his book, 'Relations', says that it is important to focus special attention on 'Victimogenesis' rather than on 'Criminogenesis'.

An American research indicated that there are a number of determinants that increase risk of victimization namely gender, age , urban or rural settings, class of society, ethnicity and religion.

In 1978, Hindelag;Gottfredson and Garofalo developed Lifestyle theory which stated that a person's lifestyle determines the likelihood of his victimization. Then came the Routine Activity theory given by Cohen and Felson in 1979 emphasizing on direct contact of offender and offended. These were by no means the only theorizing trials but there are others like Hot Spots theory given by Sherman in 1989 focused on criminology of a place. Benett and Wright's theory of surveillability propounded in 1984 gave the cues used by burglars to select a target. The opportunity theory and Dutch theory also discussed the elements of risk of victimization. But the strangest of theory was given by Akers in 2000, the theory of Common Sense where he asked to stay at home and watch television and thus decreasing the chances of being offended.

E.A. Fattah has made an attempt to integrate and conjoin all the theories of victim susceptibility into one model and has given elements for the same which are opportunity, risk factor, exposure, motivated offender, associations, dangerous time, dangerous place, behavior leading to danger, high risk activities, defensiveness and cultural proneness.

CONCLUSION

Though it is widely stated that the theories mentioned are just a part of victim blame school but the fact exists that such theories are merely a tool to understand the workings of a criminal mind in a better way, so as to empower the victim by lowering their risk of being victimized. Aided with the knowledge that what might lead to victimization, one can take reasonable measures to be safe. The fact remains that a stitch in time saves nine. Timely cautious efforts and preventive attitude on the part of a potential victim(who could be anyone) might not only protect them, in the long run would reduce the crime. The theories are meant to create awareness and not to curb the personal freedom of an individual in the name of safety and security. The suggestions are meant to help the masses and not to push responsibility towards the victim.

"The murdered is not unaccountable for his own murder,
And the robbed is not blameless in being robbed,
The righteous is not innocent of the deeds of the wicked,
And the white –handed is not clean in the doing of felon,
Yet, the guilty is oftentimes the victims of the injured,
And still more often the condemned is the burden bearer,
For the guiltless and unblamed,
You cannot separate the just from the unjust and the
Good from the wicked;
For they stand together before the face of the sun
Even as the black thread not the white are woven together.
And when the black thread breaks, the weaver shall look
Into the whole cloth, and he shall examine the loom also."
-Khalil Gibran Khalil

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ANAND'S UNTOUCHABLE: AN INDIAN VOICE

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ABSTRACT

One of the major features of the late 19th & early 20th century has been the interest in the under privileged and down trodden people. Religious & social reformers like Ishwar Chandra Vidhya Sagar, Dayanand Saraswati, Raja Ram Mohan Roy & other in the Indian renaissance. They tried to give a new life to the decadent coutem porary society. This ideology of social change was shared by the literature and fiction writers in almost all the Indian languages and they turned their gaze to the farmers, the down trodden and the outcasts

Numerous writers started exposing the social evil in their poems, plays, stories and other writings .while the prose pieces gave facts and figures, the genre of drama, fiction and poetry awakened social conscience by indicting the society for heaping indignities upon oppressed . Mulk Raj Anand's "Untouchable", K.Shivram Karanth's "Choma's Dram" and T.Shivshankar Pollai's "and "Scavenger's son" reflect the ugliness, squalor and the mystery of their lives of the downtrodden. They strive hard and hard to give voice to the voiceless world.

This paper is an attempt to get a glimpse of India's untouchable that is mounting a rebellion against upper-caste privilege. They are breaking their thousand year's silence and trying to sensitize the society. This paper aims at studying Mulk Raj Anand's novel "untouchable "as the novel that reveals the story of untouchables, their condition and problems.

Kew Words: Untouchability, Indian Fiction.

One of the major features of the late 19th and early 20th century has been the interest evinced in the under-privileged which was reflected in the literature of the period. In the 19th century, religious and social reformers like Ishvar Chandra Vidya Sagar, Dayanand Saraswati, Raja Ram Mohan Roy and others ushered in the Indian renaissance. They tried to give a new life to the decadent contemporary society. This ideology of social change was shared by the litterateurs and fiction writers in almost all the Indian languages turned their gaze to the farmers, the down-trodden and the outcasts.

Numerous writers started exposing the social evil in their poems, plays, stories and other writings. While the prose pieces gave facts and figures, the genre of drama, fiction and poetry awakened social conscience by dramatizing the plight of the deprived classes and indicting the society for heaping indignities upon the oppressed. Mulk Raj Anand, K. Shivram Karanth, T. Shivshankar Pillai and others wrote moving accounts of the ugliness, squalor and the misery of their lives, of the downtrodden.

Mulk Raj Anand is one of the big three of Indian English fiction along with R.K. Narayan and Raja Rao. Anand is the most famous creative writer in Indian English fiction. The novelist

Anand is similar to Dickens, Hardy, Tolstoy, Munshi Premchand and Chinua Achebe, who have on a large scale concentrated on the problems of their respective societies.

Anand's literary career was launched by family tragedy, instigated by the rigidity of the caste system. His first prose essay was a response to the suicide of an aunt, who had been excommunicated by her family for sharing a meal with a Muslim Woman.[3][4] His first main novel, *Untouchable*, published in 1935, was a chilling exposé of the day-to-day life of a member of India's untouchable caste. It is the story of a single day in the life of Bakha, a toilet-cleaner, who accidentally bumps into a member of a higher caste.

Anand is also a short story writer and art critic writing in English. Anand was among those who gave Hindustani idioms to English. In his works, Anand showed a real-life representation of the poor of India which arouses our pity. Anand and R.K. Narayan were among the earliest Indian writers to become internationally famous.

The face of the novel writing in English was changed by Anand. Anand is likely the first Indian novelist writing in English who depicted the real troubled lives of the suppressed Indians. In the novels of Anand, we can see that he points out to the readers the living conditions of people like a sweeper, a coolie, a peasant, etc. who suffered exploitation, conditions of poverty and bad actions. Anand included the lives of the unlucky ones in his works. His great sympathy and intensity of narration produced exceptional vigour in his novels as in the novels of Marxim Gorki.

Anand is a dedicated writer. According to him, literature is for the benefit of people, for purifying them, and stirring up feelings of human welfare in them. He tried to produce pity in people for the sufferers.

Mulk Raj Anand was born on 12th December, 1905 in Peshawar, Pakistan. Anand at a nearly time onwards protested against his father's subordination to the British authorities. He attended Khalsa College, Amristar. He completed graduation with honors in 1924. In England, he studied at University College London and Cambridge University. In 1929, he received Ph.D. Anand studied at League of Nations School of Intellectual Cooperation in Geneva. He also lectured at this place later. Through the early 1930s he worked as a lecture, a broadcaster at the British Broadcasting Corporation, and contributed to T.S. Eliot's journal named Criterion. His friends there included the likes of George Orwell and Henry Miller. He was inspired by the literary products of Marxim Gorky and James Joyce. He was also strongly motivated by the writings of Karl Marx and was a member of communist party. He was outraged by the civil war in Spain (1936) and joined the fight for the republican cause.

Anand became involved in the literary field by a tragedy in the family. Anand's first prose essay was a reaction to an aunt's suicide. This lady had been excommunicated for dining with a Muslim woman.

Anand spent his time pursuing literary career in England and with Mahatma Gandhi in the freedom struggle. After 1945, he returned permanently to India. Gandhiji influenced him and that had a great effect in his life and his writing. He founded a magazine called Marg. He held the position of the director of Kutub publishers. He taught at Indian Universities for eighteen years from 1948. From 1965 to 1970, Anand was the fine arts chairman at Lalit Kala Academy (National Academy of Arts). He became the President of Lokayuta Trust after he made a community and cultural centre in the village of Hauz Khas, New Delhi.

In the works of Anand, we can hear the moving wail of suppressed people of India. He gave voice to those were denied their basic rights to live. He wrote about India before the independence in 1930s. He reproduced the conditions of the times, that is, he was able to reinvent the social, moral and political conditions that existed then. His stories present a realistic and sympathetic portrait of the poor in India. Anand was the first novelist in India to make an untouchable, the hero of a novel. Anand's works are based on the poorest of the poor in India, whom he had come to know about. The works Untouchable, Coolie and Two Leaves and a Bud depicts the plight or sad state of the suppressed men of India.

Untouchable is Anand's first novel. It was written in 1935.It is his most compact as well as artistically satisfying work. All his other novels are longer than Untouchable. This short novel narrates a day in the life of eighteen year old Bakha, who is treated very miserably by all Hindus on account of his profession which is to clean latrines. The place is the town of Bulashah. Untouchable is a marvelous work of art that shows the bare inhuman realities of life. The many things that occurred to the victim Bakha in the novel could have happened somewhere. Perhaps, it is still going on.

Coolie is Anand's second novel. It came out in 1936. It is the story of a child laborer Munoo. The orphan boy Munoo runs to avoid every place of cruelty in search of happiness and everywhere he is suppressed. He is aged fifteen and he does various jobs at Daulatpur, Bombay and Simla. He dies of tuberculosis in the end because of poverty. In Coolie, Anand brings out his favorite themes of the varied nature of man, the power of money and brutal suppression. It gave wide recognition to Anand.

Through Untouchable, Anand shows the sufferings and worries inflicted on the untouchables and outcastes through Bakha, a poor sweeper boy. Bakha says: "They think we are mere dirt because we clean their dirt" (Untouchable 39). Here, we see Anand's knowledge of the grim realities of India's social life.

Anand speaks of Bakha. The latter is extremely sensitive and his aspiration includes a decent life with good education. He desires to be treated as a human being. Even though he has good qualities, he has to suffer insult. The rudeness of the high caste priest, the cruelness of the crowd delighting in his humiliation and also the rejection of his good act of saving the injured boy have told him that he is not of the society though he is in it. Bakha realizes that he is surrounded by a barrier which is not a physical barrier but a moral one. He realizes that it is not possible to "overstep the barriers which the conventions of his superiors had built up to protect their weakness against him."(Untouchable 75)

He is unable to share his views with his father who "was as good as dead, a putrefying corpse like that of a stray dog or cat on the rubbish heap" (96). He finds that there is no way out. He wished that he was dead.

Untouchable shows his belief in the statement 'man is the measure of all things.' Man can solve the problem of misery and sadness in the society with the help of science and technology and by showing love and compassion for the weak and the low. However, in Bakha's case, basically, man is the cause of his problems and sufferings.

With the help of his novels, Anand portrays the outcastes' intense struggle with the suppressing forces. Of these, only the rebel Bakha succeeds to a significant little. Bakha and Munoo stands for the two faces of the archetypal figure of the dispossessed but undefeated

outcastes or the untouchables that could be found in all of Anand's novels. The misery and unhappiness of the poor and their attempts to get better lives can be seen in Untouchable and Coolie. The tale of the pitiable conditions of Munoo and Bakha serves the good intention of arousing the conscience of the educated Indians to the economic and social injustices in India.

Anand was well familiar with the life of the untouchables and Bakha has been based on one of his playmates. The high caste Hindus were polluted by just an untouchable's touch like Bakha. But we can see that those like Pandit Kali Nath do not hesitate to molest an outcaste girl like Sohini.

Anand is for the scientific and technological development because he sees in it the plentiful potentials for solving our socio-economic problems. Munoo thinks of railways as a wonderful thing. In Untouchable, the problem of untouchability is sought in machines as it creates new labour system and destroys the caste system where all people are not equal and some are suppressed. The sociological concern of poverty, suppression and corruption are shown in Coolie and Untouchable. He wrote Untouchable on the theme of untouchability and the Coolie presents the tragic situation of the coolies.

Untouchable follows a day in the life of Bakha, an 18 year old Bhangi boy. Written by Mulk Raj Anand in 1935 the fictional story is set in the outcastes' colony outside of an unnamed town during the British occupation. The story is narrated by Bakha who is a hard working boy who never disobeys his father despite his repugnance for him and his lifestyle. Bakha had worked in the barracks of a British regiment and, "had been caught by the glamour of the 'white man's' life (9)". The British, or 'Tommies' as Bakha called them, treated him with respect despite his caste. "Bakha had looked at the Tommies, stared at them with wonder and amazement ... and he had soon become possessed with an overwhelming desire to live their life (11)". The simplest way for Bakha to imitate the Tommies was through 'fashun', "by which he understood the art of wearing trousers, breeches, coat, puttees, boots, etc.. (10)". Bakha is trying to rise above his caste by westernizing, yet he receives insults from his friends about his dress. They chide him for dressing like a sahib and trying to appear to be something he is not. However, it seems to be the only way he can remove himself from his caste. This book was very well written and kept my attention throughout.

Bhangi's are the lowest of the low caste and they are given the job of cleaning the latrines and sweeping the streets. The dirty nature of the Bhangi's work furthers the view of them as impure. However, they are unable to maintain good hygiene because they are not allowed to access the local well, as there use would render it impure.

No matter the skill or intelligence of the person he is confined by caste to his job. Bakha is a very dexterous workman, passerby's often marveled at his skill saying he is, "a bit superior to his job, not the kind of man who ought to be doing this [cleaning toilets] (16)". Despite Bakha's skill and work ethic he has no chance of moving up in his life. He is forever confined to his dirty, demeaning job. Each day Bakha saw the Brahmin boys walk to school and he dreamed of going with them. "How nice it must be to be able to read and write! One could read the papers after having been to school. One could talk to the sahibs (38)."

Again Bakha expresses interest in the West, by being educated and able to talk with the sahibs he would rise above his caste. However, he has no chance for education as outcastes were not allowed in school because "the parents of the other children would not allow their sons to be contaminated by the touch of the low-caste man's son (39)". Bakha's desire to be educated like

the sahibs was strong and he offered to pay another boy to teach him to read. Bakha did not have much money so his offer to pay was indicative of his desire for education. Education was denied to people like Bakha and by becoming educated Bakha hoped to distance himself from the stigma of his caste. A lot of Bakhas actions are motivated by his desire to distance him from the outcastes. He tries to dress western, he wants to be educated, and he becomes disgusted with the filth of his brother.

Bakha endures one of the most humiliating and depressing days of his young life in this story. From sunrise on he is forced to deal with discrimination, hatred and hypocrisy. He is woken this early morning by his father shouts. The first chore of the day is to clean the latrines before the rest of the community gets up to use them. When Bakha sleeps in he is chided by a local Hindu man who wants to use the toilet, "Why aren't the latrines clean, you rogue of a Bakhe! There is not one fit to go near! (7)". Bakha takes this customary abuse in stride and begins to clean the toilets. The local man is thankful for Bakha's work and offers him a hockey stick in a rare display of generosity. This gift pleases Bakha greatly as he has "the smile of a slave overjoyed at the condescension of his master, more akin to pride than to happiness (17)".

Bakha is compared to a slave a number of times throughout this book. As the above quote shows Bakha is more proud that he satisfied the needs of the local Hindu man then he is happy that he got a new hockey stick. Despite Bakhas hatred for his job and lifestyle he still feels pride when serving the higher castes. Bakhas duty in life seems to be imbedded into him. As much as he wants to separate himself from his outcaste position, it is the only one he has had in his life. He has been conditioned to do his duty and to do it well. That is why he takes pleasure when the higher castes compliment him on his job or show him some other sign of courtesy. As much as Bakha hates the work he recognizes that it is his duty, so he does the work with no complaint.

If Bahka is to be seen as a representative of his class, his inability even to articulate the words of Gandhi, for example, puts him at an immediate disadvantage. In fairness to Anand, the portrayal of Bakha is complex, and his certainty allows Bakha to be rebellious. This rebellion, however, is always internal and uttered with a silent voice. After the novel's pivotal 'touching' scene in the village market Bakha reacts to the event with anger: 'the strength, the power of his giant body glistened with he desires for revenge in his eyes, while horror, rage, indignation swept over his frame, in a moment he lost all his humility, and he would have lost his temper too' (50), if it were not for the disappearance of the man who struck him. He is depicted as having a 'moldering rage within his soul', and then resorts to self questioning: 'why was I so humble? I could have struck him!" (51). Thus we see that Bakha has the potential for rebellion, yet Anand chooses to silence this rebellion by creating a condition that does not allow for the expression of it. Bakha then comes to a self revelation a few paragraphs later: 'I am an Untouchable! He said to himself, an Untouchable!' (52), yet what good is this recognition if there is no possibility of it being overcome? This self affirmation has damaging consequences because it implies that Bakha is becoming comfortable with its implications.

More humiliation is in store for Bakha before his day is out. His curiosity takes him to a local temple, where he climbs the steps to get a glimpse of the wonders inside. Untouchables are not allowed to see the inside of the temple for purity reasons. While Bakha was peering through the window he was interrupted by the priest shouting, "Polluted! Polluted! (60)". Soon a crowd had gathered and they all berated Bakha saying they would need to perform a purification ceremony now. "Get off the steps you scavenger! Off with you! You have defiled

our whole service!," shouted the crowd (61). Bakha ran down to the courtyard where his sister was waiting. Here he got a shock as the priest claimed, "I have been defiled by contact(61)". Sohini explained the priests claim saying, "That man made suggestions to me, when I was cleaning the lavatory of his house there. And when I screamed, he came out shouting that he had been defiled." Bakha was enraged by this and flew into a tirade. Unfortunately the priest had gone and the crowd had dispersed. This is an example of the hypocrisy of the other castes in their attitudes towards the untouchables. The higher castes view them as impure and make them do all the menial labor, yet they are not adverse to sexual relations with them. It seems the idea of impurity is only there to when it suits the higher castes desires.

The story goes on to show even more examples of the harsh treatment of untouchables. Reading this book has given me an even better idea of the realities of the untouchables. Nothing in their lives is made easy, and it reminds me of all that we take for granted. At the end of Bakhas day he finds himself following a crowd of people who are going to hear Gandhi speak in town. Bakha listens attentively to Gandhi's speech and much of it strikes a chord in Bakhas heart. Gandhi tells the untouchables to stop accepting this treatment, he wants them to refuse the leftovers of the high castes. The road out of untouchability is to purify their lives, they need to improve their hygiene, and get rid of their vices.

This book serves to ask the question how to alleviate the exploitation of the untouchable class in India? The Christian missionary, Gandhi, and the local poet who debates Gandhi's speech afterwards offer views on this question. However, the views are not satisfying because none of them offer the possibility for the untouchables to take action against their oppression. The Christian missionary simply offers salvation from untouchablitiy through converting your religion. Bakha was turned off by this because he had no desire to change his religion and adopt the confusing teaches of this white man. The Christian missionary could not properly explain his religion because he was too busy singing hymns which are incomprehensible to Bakha. The idea that Bakha was born with sin turned him away. The only part of the missionary's talk that he took interest in was the idea that God sees everyone as equal. However, when Bakha meets the missionary's wife he sees the scorn in her eyes for him and realizes that replacing one religion with another will not change people attitudes.

'Coolie' is the second novel which Mulkraj Anand penned in nineteen thirty six. It is a sequel to 'Untouchable'. The protagonist in the novel, like Bakha, is an untouchable boy, Munoo. "If Untouchable is the microcosm, Coolie is the macrocosm of Indian society."

It is concluded that Anand's novels lent voice to the voiceless- untouchable, peasants, women, and his criticism made the extraordinary history of Indian art accessible to countless people in new and exciting ways. His novel Untouchable describes the exploitation and abuse of the Untouchables a caste of people in India who are named as such because of the work they carry out on a daily basis, they are involved in ignominious, polluting or unclean occupations and are considered too unclean to come into contact with. The author, Mulkraj Anand, utilized the medium of the poem to address the mistreatment of the Untouchables using the 18-year- old male protagonist, Bakha as a voice and representative of the suppressed Untouchable people.

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E-COMMERCE IN INDIA

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ABSTRACT

E-commerce stands for electronic commerce and pertains to trading in goods and services through the electronic medium. E-Commerce has unleashed yet another revolution, which is changing the way businesses buy and sell products and services. India is showing tremendous growth in the E-commerce. The low cost of the PC and the growing use of the internet is one of reasons for that. There is a growing awareness among the business community in India about the opportunities offered by E-Commerce. The future does look very bright for e-commerce in India with even the stock exchanges coming online providing a online stock portfolio and status with a fifteen minute delay in prices. The use of electronic commerce by business in developed countries has grown considerably in the past few years. India has an internet user base of about 137 million as of June 2012. The penetration of e-commerce is low compared to markets like the United States and the United Kingdom but is growing at a much faster rate with a large number of new entrants.

Key Words: E-commerce, credit cards, mobile commerce, electronic funds transfer, Internet marketing, e-tailing, e-business.

Introduction: Electronic commerce, commonly known as e-commerce, is a type of industry where buying and selling of product or service is conducted over electronic systems such as the internet and other computer networks. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Electronic commerce is generally considered to be the sales aspect of e-business. It also consists of the exchange of data to facilitate the financing and payment aspects of business transactions. This is an effective and efficient way of communicating within an organization and one of the most effective and useful ways of conducting business. E-commerce (electronic commerce or EC) is the buying and selling of goods and services on the internet, especially the World Wide Web. In practice, this term and a newer term, e-business, are often used interchangeably. For online retail selling, the term e-tailing is sometimes used. E-commerce can be divided into:

- E-tailing on Web sites with online catalogs, sometimes gathered into a "virtual mall"
- Electronic Data Interchange (EDI), the business-to-business exchange of data
- E-mail and fax and their use as media for reaching prospects and established customers
- The security of business transactions

E-Commerce in India today

Today E-commerce is a byword in Indian society and it has become an integral part of our daily life. There are websites providing any number of goods and services. Then there are those, which provide a specific product along with its allied services.

A) Multi-product E-Commerce

Some Internet portals provide almost all categories of goods and services in a single site; hence they are targeting buyers of every possible product/service. The most popular examples are www.indiaplaza.com, www.khoj.com, www.sify.com, www.rediff.com, www.indiatimes.com and so on. These Indian E-commerce portals provide goods and services in a variety of categories. To name a few: Apparel and accessories for men and women, health and beauty products, books and magazines, computers, vehicles, software, household appliances, audio/ video entertainment goods, gift articles, employment, travel tickets, matrimony, pets and more.

B) Single-product E-Commerce

Some Indian portals/websites deal in a specialized field, for example:

1) Automobiles

Examples are: http://www.indiacar.com & http://www.automartindia.com. On these sites we can buy and sell four-wheelers, two-wheelers, new as well as used vehicles. Some of the services they provide are : Car research , Technical specifications, Vehicle Insurance & Finance and more.

2) Stocks and shares and E-Commerce

In India today, we can even deal in stocks and shares through e-commerce. Some of the sites are: http://www.equitymaster.com/ and www.5paisa.com/.Some of the services offered to registered members are: Online buying/delling of stocks and shares; Company information, Comparison of companies, 24-Hour helpdesk….and more.

3) Real estate and E-Commerce

Portals like www.indiaproperties.com facilitate online dealing in real estate. They offer either outright purchase or lease of a property through their portal. They provide information on new properties as well as properties for resale. One can deal directly builders or consultant/brokers. Allied services: Housing Finance, Insurance companies, Architects & Interior Designers& more.

4) Travel and tourism and E-Commerce

India has a rich history and heritage and e-commerce is instrumental, to a large extent, in selling India as a product, encouraging Indians as well as foreigners to see its multifaceted culture and beauty. A major government of India portal, http://www.tourisminindia.com has a vast variety of information for a potential tourist. The tourist destination sites are categorized according to themes like: Adventure-mountain climbing etc, Hill resorts, Passport & visa, Travel & accommodation information, Weather information, Information on Cuisine & Restaurants, Car rental services and more. There are also sites that highlight the tourist destinations of a specific region in India, like http://www.incredibleindia.org which covers North East India.

5) Gifts and E-Commerce

In the bygone days, one had to plan what to gift a loved one, trudge across to your favorite shop, and browse for hours before purchasing a gift. Today there are specific Indian websites making the act of gifting quick and easy to suit ones lifestyle. One such site is http://www.indiangiftsportal.com/.The gifts are categorized as: Luxury items like leather goods, perfumes, jewelry boxes, etc, household curios and carpets, etc, Toys & games,

Flowers…and more. Also the items can be searched by different regions of India, as every region has a special style in making handicrafts.

6) Hobbies and E-Commerce

The most popular hobbies from time immemorial are reading, music and films. On the Indian website http://www.firstandsecond.com/ one can buy more than 300,000 titles of books, cassettes, VCDs and DVDs. The books cover a wide range of topics like Business, Art, Cookery, Engineering, Children's Stories, Health, Medicine, Biographies, Horror, Home & Garden, etc.

As for music and videos, they are available in English as well as in Indian languages to cater to the varied tastes and the topics range from devotional songs, old-time favorites and retro and jazz to the latest pop, rap, etc.

7) Matrimony and E-Commerce

It is said that marriages are made in heaven, but in the world of E-commerce they are made on marriage portals like http://www.jeevansathi.com/ (meaning life-partner.com in Hindi) and http://www.shaadi.com/ (meaning marriage.com in Hindi).

One can search for a suitable match on their websites by region of residence (India or abroad), religion or caste. Once registered with them, they have email facility and chat rooms too, so that the couple gets to know more about each other before making the biggest decision of their lives.

8) Employment and E-Commerce

Two major portals like www.Monsterindia.com and www.naukri.com (meaning job.com in Hindi) are instrumental in providing job seekers with suitable employment at the click of a mouse. They have directories categorized under the headings Employers and Job Seekers. The service for job seekers is free and for Employers they charge a nominal fee. Jobs are available online in fields ranging from secretarial to software development, and from real estate to education. The opportunities offered are unlimited.

Growth of E-commerce over the years (Figures in USD millions)
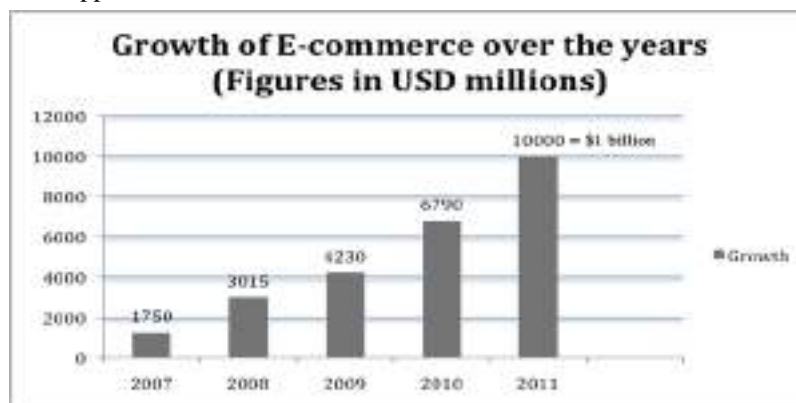
Facilitators of E-Commerce in India

1. Information directories

Portals like http://www.trade-india.com/ and http://trade.indiamart.com/ maintain directories giving trade details on almost any topic, whether it is from apparel to toys, from gems to

heavy machinery, or from food to employment. The products and services are listed with appropriate sub-headings to make it easy for a serious information-seeker to find what he wants. Some other similar sites are http://www.indiagrid.com/, http://indiainfo.com/, and http://in.indiatimes.com/.

Allied services provided by them: Message boards, chat rooms, forums, etc.

2. Banks

a. Net banking/phone banking: This is an online banking facility available for savings account holders as well as current account holders. Some of the special Net banking services are: Demat accounts for sale/purchase of stocks and shares, Foreign Exchange services, Electronics Funds Transfer…and more.

b. Credit/Debit Cards: Banks facilitate E-commerce by providing the most vital trade instrument, namely the Credit or Debit Card, without which E-commerce would be impossible. Some of the major Indian players in this field are: http://www.hdfcbank.com/, http://www.icicibank.com/ and http://www.statebankofindia.com/.

E-commerce strategy

It may be useful for development organizations to consider the many issues involved before embarking on an e-commerce initiative, in relation to the organization's mandate, development goals, and organizational structure. The primary issues involved would include:

Resource Expansion - If the organization is approaching e-commerce as a means of covering not only the costs of producing the goods and services and disseminating development-focused products, but wishes to expand its revenue base to support other project costs, then it may want to develop an e-commerce platform and strategy that can attract customers. The organization may have to approach e-commerce as a resource expansion activity that uses business strategies and a full marketing approach.

Capital Costs - How much funding is the organization willing to put into e-commerce activities? A development organization undertaking e-commerce activities should consider whether it wants to incur higher costs, with the possibility of cost recovery from an expected higher level of sales. Development organizations pursuing e-commerce activities may have to decide between a variety of options for their online selling activities, depending on their financial capacities. These options can be divided into (1) technical hardware (2) site design and maintenance. The organization will have to decide whether it wants to invest in setting up its own in-house server, depending on the organization's size and computing requirements, or find a third party that is willing to host the site on its server

Staffing/Training - Along with the capital costs comes the assessment of whether the organization has trained staff that can maintain an e-commerce site, including both the technical staff mentioned above, and the *administrative staff* that can process and fulfil the orders.

Marketing - In order to attract customers to the e-commerce site and ensure a steady pattern of sales, the marketing strategy can be divided into two main categories: (1) online markets (2) offline markets.

Online markets include those customers that have already used, or are able to use, e-commerce for purchasing products. The internet can be used as a tool in itself in order to

capture online markets. Techniques include identifying other sites that would be willing to link to the organization's e-commerce site, or cross selling on these sites. These sites include organization partners and sites that offer links to development information and online resources.

Offline markets -In these cases, *"traditional" means of marketing can be employed* to attract the potential customer to the e-commerce site. This includes advertisements in publications, newsletters, announcements at conferences and events, mailings to members, and supporters.

E-commerce successes in India

Coming back to e-commerce, one can clearly see that deals and discounts based e-commerce work in India. Two examples are e-commerce sites fashionandyou.com and snapdeal.com. While one provides international brands at discounted prices, the other provides lifestyle discounts on spas, salons, restaurants etc. Both sites have raised funding from investors. SnapDeal raised Rs.45 crore from Indo US and Nexus Venture Partners while fashionandyou secured RS.36 crore from Sequoia Capital India. Both sites have also leveraged social media in a big way since their inception. Globally, social media is known to drive sales through e-commerce. Dell, which sells laptops and accessories, claimed in 2009 that it had sold products over Rs.29.2 crore purely via its Twitter account @delloutlet. Even in India, the number would be quite encouraging, given how many fans the above two young e-commerce sites have on social media. All in all, both Facebook and Twitter seem great starting points in social media for e-commerce sites to drive sales.

Why has E-Commerce adoption been slow in India?

Before we look at the factors that will drive an explosive growth in e-commerce, it is important to look at why e-commerce hasn't taken off so far in India. Although there have been several debates on this topic, to me the most basic reason is that most Indian consumers still don't see enough value proposition in shopping online. They can't be blamed because over the past few years, they have heard a lot of horror stories about not receiving the right products, not receiving products in time, notwithstanding the issues related to cumbersome returns and cancellation processes when shopping online. On the other hand, we can't fully blame the online retailers because they have to rely on third party vendors, logistics partners who still haven't achieved enough scale and the level of technology automation to consistently meet the desired service levels. These issues really point to the lack of a mature eco system across the eCommerce value chain. The organization in retail will give a significant boost to this eco system, which will help build trust with consumers so that they can feel comfortable in shopping online.

CONCLUSION

Internet is the component which has recently become the key ingredient of quick and rapid lifestyle. Be it for communication or explorations, connecting with people or for official purposes, 'internet' has become the central-hub for all. Resultantly, Internet growth has led to a host of new developments, such as decreased margins for companies as consumers turn more and more to the internet to buy goods and demand the best prices. As E-commerce in India is at nascent stage but growing at a very high rate , the competition issues may arise in the near future. Credit cards market in India is growing at a fast rate.

Many development organizations will be impeded from entering into e-commerce because they may find that an e-commerce initiative is too capital intensive, both in terms of start-up costs to create the e-commerce platform and administrative support, and in terms of resources taken away from other development projects and activities. It is therefore important for support to be made available to development organizations wishing to sell goods and services online. Furthermore, it is important for donor agencies to provide funding and corresponding projects that encourage and support e-commerce by development organizations. This will encourage both the wider dissemination of information and products concerning development issues, and alternative methods of generating revenue to offset operational costs, therefore decreasing dependency on donor funding.

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INDIA'S RURAL FINANCIAL SYSTEM & FINANCIAL INCLUSION

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ABSTRACT

Even after 65 years of independence, a large section of Indian population still remains unbanked. This malaise has led generation of financial instability and pauperism among the lower income group who do not have access to financial products and services. However, in the recent years the government and Reserve Bank of India has been pushing the concept and idea of financial inclusion. Financial inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society, in contrast to financial exclusion where those services are not available or affordable. An estimated 2.5 billion working-age adults globally have no access to the types of formal financial services delivered by regulated financial institutions. It is argued that as banking services are in the nature of public good; the availability of banking and payment services to the entire population without discrimination is the prime objective of financial inclusion public policy. Financial inclusion has become one of the most critical aspects in the context of inclusive growth and sustainable development in the developing countries like India. Financial inclusion is a process of ensuring access to suitable financial products and services needed by susceptible groups such as weaker sections and low-income groups at an affordable cost in a fair and transparent manner by mainstream financial institutional players. This research topic is a study on the India's Rural Financial System & Financial Inclusion conducted at various villages and towns of Haryana State of India for strengthening the financial inclusion. A study of India's rural financial system has been made in this paper for identifying the performance of these financial institutions for strengthening the Indian rural economy in the context of financial Inclusion.

Keywords: Financial inclusion, India's Rural Financial System, Reserve Bank of India (RBI), Financial Services, Rural Population, Literacy and Income level.

1. India's Rural Financial System

The rural financial system in India, in spite of its deep and elaborate nature, provides inadequate support to pro-poor entrepreneur-led innovations, which are essential for growth and development. The availability of rural credit is crucial for the development of rural areas, and particularly agriculture, in developing countries. The fast expansion of rural credit and accompanying banking policies in India played an important role during the Green revolution in Indian agriculture. In the seventies, significant private investments occurred in agriculture, mostly in productivity-enhancing techniques, much of which was financed by the nationalized banks along with credit cooperatives. With reforms both in agriculture and the financial

sectors in the early nineties, there have been fundamental structural changes in rural banking with strong implications for agricultural investments and rural innovations.

The present rural financial infrastructure in India comprises a very wide variety of formal, semiformal and informal financial service providers, each with distinctive cultures and characteristics. The numbers of organizations and agents is very substantial: e.g. over thirty thousand rural and semi-urban branches of commercial banks, nearly fourteen thousand rural and semi-urban branches of Regional Rural Banks, just over one- hundred thousand primary cooperatives at the village level, one thousand NGO- MFIs, twenty MFIs registered as companies and well over two million Self-Help Groups (SHGs). Even more numerous are the myriad of informal agents constituting a great range of financial service providers across the country (Jones, 1994; Jones, 2006). Following independence, the imperative to facilitate improvements in agricultural output and attain food self-sufficiency led to a policy of providing credit at "reasonable" rates of interest to as large a segment of the rural population as possible.

The strategy to achieve this was threefold: expansion of the institutional base, directed lending to disadvantaged borrowers, and credit provision at concessional rates of interest. The latter was justified in terms of the perceived mismatch between the longer term returns of farm investment compared to cultivator households' short term consumption needs and requirements to service the loans.

A comparison of the Indian financial system with other developing countries reveals the relatively deeper reach of the credit network. The average area per bank branch in India is 44 sq. km. far lower than that in countries like Mexico or Brazil. The population per branch on the contrary was higher but given the large population that the financial sector is required to serve, this figure at 12800 persons was still quite satisfactory. The deepening of the financial structure can be attributed to several banking reforms undertaken early after independence. The Central Bank played an important role in addressing factors discouraging the flow of credit to the rural sector: absence of collateral among the poor, the high cost of servicing geographically dispersed customers, and lack of trained and motivated staff. The policy response included special credit programmes for channeling subsidized credit to the rural sector, operationalising the concept of priority sector in the late 1960s and focusing attention on the credit needs of neglected sectors and underprivileged borrowers.

The 1951 All India Rural Credit Survey pointed out that less than 9 percent of the rural credit was provided by formal institutions and the dominance of moneylenders and private traders, charging usuriously high interest rates, were dominant in the credit market. In order to correct this situation, the government adopted the 'social banking' strategy. Expansion of the number of financial intermediaries in rural areas, undertaking 'priority sector' lending and provision of subsidized credit to rural areas were some of the measures implemented as part of this strategy.

The National Bank for Agriculture and Rural Development (NABARD) was constituted in 1955 to monitor the expansion of rural credit. The process, however, received fillip only after the nationalization of commercial banks in 1969. The target for priority sector lending to agriculture and weaker section of the society was set at 33 percent and later raised to 40 percent of total lending in 1979. Moreover, the RBI policy in 1970, that 3 new branches (later

4) have to opened in un-served areas for every new branch opened in an already covered area. The number of regional rural banks increased from 1443 in 1976 to 35000 in 1990. The share of institutional credit increased enormously to more than 60 percent by the early nineties as a result of this expansion.

Based on the trend that the share of rural credit in total outstanding credit was declining faster and was lower than the share of rural deposits in total deposits, the author argues that there is a flow of credit outwards from rural to semi-urban and urban areas. This has severely hampered rural production, mainly agriculture, as well as pro-poor innovations and enterprises in rural areas. Though the paper does not link this trend to the stagnated agricultural productivity and rate of returns since the eighties, it has been pointed out that given the agrarian crisis that has emerged in recent times due to several trade and input sector reforms, banks are not finding it profitable to lend for farming activities currently. This has further exacerbated the problem of indebtedness, overwhelmingly to private moneylenders, and mass farmer suicides in rural India since the late nineties. In the context of this shrinking rural credit from commercial and cooperative banks, the author assesses the alternative financial sector (including microfinance) that have developed in rural areas in the recent past. While rightly noting that the usual microfinance institutions (MFI) are not very effective in propelling innovations due to their very small size of loans and the short-term lending practices, the study observes that new institutions in the alternative financial sector are encouraging micro-innovations in rural areas.
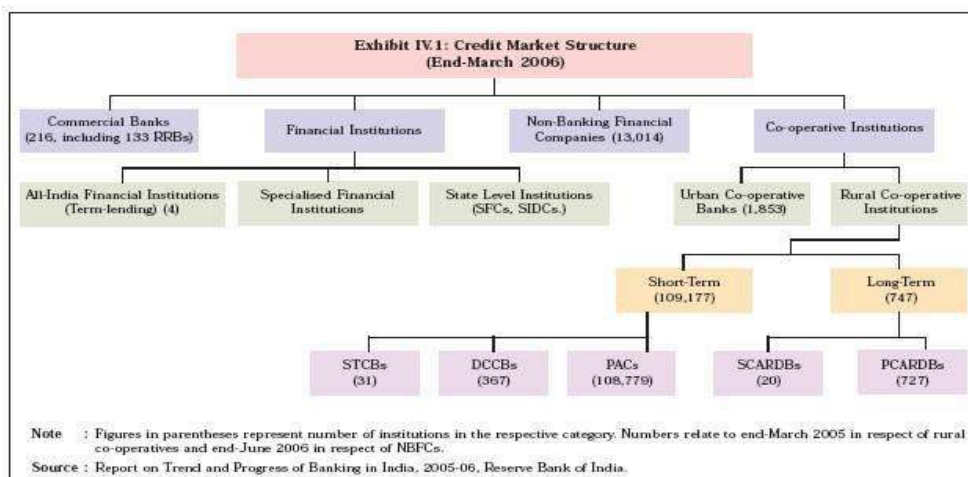
Figure 1.1 Credit market structure in India

Three kinds of institutions have emerged lately, which assist in developing sustainable livelihood generating innovations and enterprises. These are micro venture capitals, grass-root innovators and incubators and small-scale finance organizations. Certain government actors like the Department of Science and Technology are also part of this alternative system and has launched schemes for rural poor women such as the 'Women in Science and Technology' to support rural innovations.

2. Financial Inclusion

"Financial inclusion is delivery of banking services at an affordable cost ('no frills' accounts,) to the vast sections of disadvantaged and low income group. Unrestrained access to public goods and services is the sine qua non of an open and efficient society. As banking services are in the nature of public good, it is essential that availability of banking and payment services to the entire population without discrimination is the prime objective of the public policy." The policy makers have been focusing on financial inclusion of Indian rural and semi-rural areas primarily for three most important pressing needs:

2.1 Creating a platform for inculcating the habit to save money – The lower income category has been living under the constant shadow of financial duress mainly because of the absence of savings. The absence of savings makes them a vulnerable lot. Presence of banking services and products aims to provide a critical tool to inculcate the habit to save. Capital formation in the country is also expected to be boosted once financial inclusion measures materialize, as people move away from traditional modes of parking their savings in land, buildings, bullion, etc.

2.2 Providing formal credit avenues – So far the unbanked population has been vulnerably dependent of informal channels of credit like family, friends and moneylenders. Availability of adequate and transparent credit from formal banking channels shall allow the entrepreneurial spirit of the masses to increase outputs and prosperity in the countryside. A classic example of what easy and affordable availability of credit can do for the poor is the micro-finance sector.

2.3 Plug gaps and leaks in public subsidies and welfare programmes – A considerable sum of money that is meant for the poorest of poor does not actually reach them. While this money meanders through large system of government bureaucracy much of it is widely believed to leak and is unable to reach the intended parties. Government is therefore, pushing for direct cash transfers to beneficiaries through their bank accounts rather than subsidizing products and making cash payments. This laudable effort is expected to reduce government's subsidy bill (as it shall save that part of the subsidy that is leaked) and provide relief only to the real beneficiaries. All these efforts require an efficient and affordable banking system that can reach out to all. Therefore, there has been a push for financial inclusion.

2.4 Areas of concern by banks

The banking industry has shown tremendous growth in volume and complexity during the last few decades. Despite making significant improvements in all the areas relating to financial viability, profitability and competitiveness, there are concerns that banks have not been able to reach and bring vast segment of the population, especially the underprivileged sections of the society, into the fold of basic banking services. Internationally also efforts are being made to study the causes of financial exclusion and design strategies to ensure financial inclusion of the poor and disadvantaged. The reasons may vary from country to country and so also the strategy but all out efforts are needed as financial inclusion can truly lift the standard of life of the poor and the disadvantaged.

2.5 RBI's Policy on 'Financial Inclusion'

When bankers do not give the desired attention to certain areas, the regulators have to step in to remedy the situation. This is the reason why the Reserve Bank of India places a lot of emphasis on financial inclusion. With a view to enhancing the financial inclusion, as a

proactive measure, the RBI in its Annual Policy Statement of the year 2005-2006, while recognizing the concerns in regard to the banking practices that tend to exclude rather than attract vast sections of population, urged banks to review their existing practices to align them with the objective of financial inclusion.

2.6 No-Frills' Account

In the Mid Term Review of the Policy (2005-06), RBI exhorted the banks, with a view to achieving greater financial inclusion, to make available a basic banking 'no frills' account either with 'NIL' or very minimum balances as well as charges that would make such accounts accessible to vast sections of the population. The nature and number of transactions in such accounts would be restricted and made known to customers in advance in a transparent manner. All banks are urged to give wide publicity to the facility of such 'no frills' account, so as to ensure greater financial inclusion.

2.7 'Simplification of 'Know Your Customer (KYC)' Norms

Banks are required to provide a choice of a 'no frills account' where the minimum balance is nil or very small but having restrictions on number of withdrawals, etc., to facilitate easy access to bank accounts. Further, in order to ensure that persons belonging to low income group both in urban and rural areas do not face difficulty in opening the bank accounts due to the procedural hassles, the 'KYC' procedure for opening accounts for those persons who intend to keep balances not exceeding rupees fifty thousand (Rs. 50,000/-) in all their accounts taken together and the total credit in all the accounts taken together is not expected to exceed rupees one lakh (Rs. 1,00,000/-) in a year has been simplified to enable those belonging to low income groups without documents of identity and proof of residence to open banks accounts. In such cases banks can take introduction from an account holder on whom full KYC procedure has been completed and has had satisfactory transactions with the bank for at least six months. Photograph of the customer who proposes to open the account and his address need to be certified by the introducer.

2.8 Ensuring reasonableness of bank charges

As the Reserve Bank has been receiving several representations from public about unreasonable service charges being levied by banks, the existing institutional mechanism in this regard is not adequate. Accordingly, and in order to ensure fair practices in banking services, the RBI has issued instructions to banks making it obligatory for them to display and continue to keep updated, in their offices/branches as also in their website, the details of various services charges in a format prescribed by it.

3. Issues and Challenges in 'Financial Inclusion'

India currently faces several issues and challenges in the area of Financial Inclusion for Inclusive growth. Salient among them are stated here below:

3.1. Spatial Distribution of Banking Services: Even though after often emphasized policy intervention by the government and the concerted efforts of Reserve Bank of India and the public sector banks there has been a significant increase in the number of bank offices in the rural areas; but it is Financial Inclusion for Inclusive Growth in India-Issues & Challenges not in tune with the large population living in the rural areas. For a population of 70% only 45% of bank offices provide the financial services.

3.2. Regional Distribution of Banking Services: The analysis by the authors brings to the fore

that there has been uneven distribution of the banking services in terms of population coverage per bank office in the six regions viz; Northern, North-eastern, Eastern, Central, Western and Southern regions of the country.

3.3. Bank Branches are required to be increased as it has a direct impact on the progress of financial inclusion. It is clearly established that as the bank branches increase number of bank accounts also increase significantly.

3.4. Poverty levels are having direct relationship with the progress of financial inclusion. The authors have established in their study that as the poverty levels decrease financial inclusion also increase. As such, there should be multi fold strategic approach in such poverty dominated areas for financial inclusion.

3.5. SC/ST population: Scheduled Castes/Scheduled Tribes population the progress of Financial Inclusion is slow which indicates that the efforts for Financial Inclusion has to be increased significantly in such areas in order to bring in social and economic equity in the society.

3.6. Overcoming Bankers' Aversion for Financial Inclusion Even though no banker openly expresses his aversion for the financial inclusion process, overtly it can be noticed that they are averse to it in view of the cost aspects involved in opening of no frill accounts

4. Review Literature of Financial Inclusion

Pal and Sura (2006) concluded that the overall position of RRBs in India is not quite encouraging. The poor credit-deposit ratio is still making dent on the desired functioning of RRBs. Since the RRB is supposed to be a bank for poor people, government should spread the branches of RRBs at grass root level to provide such banking service to the really needy rural people and to take corrective measures to raise the credit- deposit ratio of the bank that would make RRBs relevant in the rural India.

Ghosh (2007) suggests that the Post Office Saving Bank (POSB) can be used to cater the financial need of rural India where Microfinance Institutions (MFIs) have very little presence in total demand of finance.

Increasing proliferation of mobile services and ATMs in rural areas of India has created a new opportunity to attain financial inclusion and thus an effective tool to provide financial services to the un-banked areas with reduced overheads with providing access to banking services in remote rural destinations of India **(Gupta and Gupta, 2008).**

Cole et al. (2009) concluded that financial literacy program has no effect on the likelihood of opening a bank savings account, but do find modest effects for uneducated and financially illiterate households. In contrast, small subsidy payments have a large effect on the likelihood of opening a savings account. These payments are more than two times more cost-effective than the financial literacy training.

According to Ravichandran and Alkhathlan (2009), very few people have access to banking services. There are number of factors affecting access to financial services by weaker section of society in India. The lack of awareness, low incomes and assets, social exclusion, illiteracy are the barriers from demand side. The distance from bank branch, branch timings, cumbersome banking procedure, over requirement of documents for opening bank accounts, unsuitable banking products/schemes, language, high transaction costs and attitudes of bank officials are the barriers from supply side. Bank-SHG, bank-MFI, MFI-NBFC and bank- post

office linkage models were discussed and new models like rural students banking model, RBI-Education institute linkage models were proposed. **Reddy (2010)** suggested a new approach to banks to reach wider population in rural areas by establishing mobile-banks/representatives/agents who operate on commercial basis rather than just by self-help groups. These agents/representatives work on commission basis and hence selfmotivated and cost effective in assisting banks in service provision/deposit mobilization. **(Biswas, 2010)** To boost micro financing initiatives and financial inclusion program banks are deploying Biometric ATM solutions to its rural customers helping illiterate or barely literate folks to become part of the banking user community**.**

5. Research Design and Methodology

5.1 Objectives of the study:

i. To study the significant role of Indian Rural Financial System in the context of Financial Inclusion in India.

ii. To get an idea about the financial Inclusion in India in the context of various policies of Reserve Bank of India and economic development strategies of Govt. of India.

iii. To study the various challenges and issues in financial Inclusion in India.

iv. To find out the reasons for the stumpy financial inclusion in rural areas.

5.2 Sample Size and Data Collection:

a) Sample Design: Sample size is 150 people were collected through judgment and random sampling from the various villages and towns of Karnal district of Haryana i.e. Nisang, Nilokheri, Gharonda, and Madhuban and 20 branch managers of rural financial institutions i.e. DCCB's, RRBs, PACS, LAMS, Post Offices and Commercial Banks were interviewed for the collection of primary data.

b) Data Collection: Primary data was collected through structured questionnaire survey and interview of villagers and branch managers of Indian Rural Financial Institutions. Secondary data was collected from internet, magazine, articles of RBI, Bank circulars and various research articles on financial Inclusion in India.

5.3 Statistical Techniques and Hypothesis:

a) Data Analysis Techniques: Mean, Chi-square test, ANOVA and Tabulation are used to analyze the data and hypothesis testing.

b) Hypothesis: There is a significant impact of gender, literacy level, income level, availability

of financial institutions etc. on having financial services in rural areas.

6. Analysis and Findings

i. From the sample 76% have bank accounts and 24 % don't have bank account.

ii. There is no significance impact of the rural public's gender on their having the bank account.

iii. There is significance impact of occupation on having the bank account. It was observed that that farmers, those who are doing job and those who have own business they have bank account but those who are land labors and are doing lower level jobs do not have accounts.

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iv. There is significance impact of the rural public's education on the having the bank account. All respondents with literacy and aware about saving schemes and financial services of these banks had a bank account.

v. There is significance impact of annual income of rural public on their having a bank account and savings pattern.

vi. Initial deposit is the first step to attract the rural customers, so bank has to offer the bank account as per their needs and situations. From 76% having a bank account only 18% have a no frills account whereas the rest opened it with an initial deposit ranging from Rupees 50 to 500 and more.

vii. Farmers take loans from co operative societies or co operative's bank from the village. All the farmers have taken the loan from the banks as per their land and get the benefits of the government schemes. And people who are engaged in labor work rarely get loan because they have less income to repay loan so bank does not trust them, but they get the benefit of government scheme like poverty alleviation.

viii. There is significant impact of occupation of rural public on the amount of loan availed from the bank. The business men need the loan of higher amounts and the farmer need for the purpose of farming so the amount is comparatively low than businessmen.

ix. There is significance impact of annual income of rural people on the loan amount. 69% of the respondents visit the bank branch just once in a month and only 7% visit it more than5 times.

x. Out of the respondents who have taken a loan, 31% have availed it from money lenders.

xi. People avoid taking loan from banks because of lengthy legal procedure and insistence of collateral. The language is not a problem because nowadays the banks provide information in vernacular language also.

xii. The main reason for not opening an account initially is requirement of documents for opening account, the rural people do not have the any document proof and bank has to open the account on the basis of gram panchayat details. Banking procedure, illiteracy and language problem, knowledge of banking services, low income and assets, are other reasons.

xiii. Rural people having bank accounts are aware about the bank services like cheque book, loans and interest rate, overdraft, credit card/ kisan CC, ATM cards but they don't have that much potential to use the services.

xiv. No one is strongly satisfied with the services provided by the bank, product satisfaction and NGO's and government's efforts for financial inclusion.

7. Suggestions and Recommendations:

o The Indian households can be broadly divided in to two main groups, rural and urban. To have effective financial inclusion, the banks have to always keep in mind these targetgroups and bring them to banking fold in such a way that it is a win- win situation for both. Commercial banks can step in to augment financial inclusion in two ways: (i) Providing banking and other related services and (ii) Providing non-banking services and support.

o To ensure banking services are attractive to those with low incomes, banking products must have features that meet the needs of this group of consumers.

o The commercial bank has the opportunities in rural banking sector because the coverage of commercial bank in rural areas is lower and the PACS coverage is all over but mostly they are running with loss. The main reasons for untapped market of commercial banks are Information Asymmetry, Low Ticket Size, High cost to serve, Higher risk of credit, High Non-performing Loans (NPL)

o NABARD with its rural credit structure through cooperative banks and PACS, FAS, LAMS etc should focus on the financial inclusion in rural areas.

o Various RRBs should offer the impressive and lucrative financial services for the lower income group of the rural areas and should conduct awareness programme on financial savings for future.

o Modifying existing channels by sharing branch infrastructure, ATMs and phone banking.

o Introduce New Channels: Business correspondents (NGOs, MFIs, Societies, post offices).

o Determine the Combination of Channels like

a. Branches and Satellite Branches— In addition to providing regular banking operations, providing backend support to manage and audit the operations of business correspondents.

b. A low-cost, custom-made ATM— managed by a business correspondent to bring down the operating cost.

c. E-kiosk—managed by a business correspondent with internet banking, ATM and POS terminal in relatively large rural areas.

d. A business correspondent—Using manual ledgers or POS/Palmtop to act as deposit collector and remitting agent in smaller rural areas.

o Bank should try to increase the frequency of visit to the branches so that the customers know the different services offered by the banks and can take advantage of the same.

o Banks will have to take steps to reduce the legal procedure and insistence of collateral while lending to increase the number of customers.

o To improve rural inclusion through different bankable services like low cost loans to BPL

peoples, to provide micro insurance with the bank account which increase the willingness of using bank services.

8. Conclusion

In the view of above study there are huge scope and opportunity for the Indian rural financial institutions to explore and tapped the rural unbanked areas. Though rural banks and primary agriculture cooperative societies have excellent coverage of rural public in the context of financial inclusion but most of them are running into losses. The credit issued in terms of agriculture loans and household loans granted under it is also showing as NPA. Commercial banks and Cooperative banking structure should grasp this opportunity with the objective of financial inclusion through lucrative financial services. However the rural financial structure will have to lead the way as many of the current issues exist because of the reluctance of the financial sector to embrace change and innovation. Financial sector institutions which address financial inclusion as an opportunity instead of a social obligation and commit them to creating innovative products and services will find themselves ahead of the curve competitively. The growing ubiquity of IT and proliferation of wireless communication

coupled with falling hardware and mobile phone costs provides a unique opportunity to deliver mainstream financial services to the poor at the required scale and affordability. Appropriate and affordable technology accompanied by the right business model can make financial inclusion economically viable for the formal financial sector and transform it from an obligation to an opportunity.

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EFFICIENT URBAN PLANNING: A CASE STUDY OF SONIPAT CITY IN HARYANA

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ABSTRACT

Information of land use/land cover is very important for any planning, management at local, regional and national levels if it is accurate. The study tries to find out the information of land use in urban planning through satellite and census data. The study also attempts to identify the mapping of spatial information using GeoEye image within supervised classification modified from National Urban Information System *(NUIS) 2008. The study demonstrates the role of geospatial technology at micro level for city planning.*

**Key Words:** Urban Planning, Geospatial Technology and Resolution.

Urbanization is a gift to the human society if it is controlled, coordinated and planed. However, unplanned urbanization is a curse. In 2008 more than half of the world's population was urban dwellers and the urban population is expected to reach 81 percent by 2030 (**UNPF, 2007**). Planning is a deliberate organized process to relate development. Urban planning is concerned with the layout arrangement, uses of land, and making provision of essential services in the interest of people at appropriate places in efficient manner. However, city planning is still a matter of debate in academia (**Mukherji, 1992**). Planning is a widely accepted way to handle complex problems of resources allocation and decision making. It involves the use of collective intelligence and foresight to chart direction, order harmony and make progress in public activity relating to human environment and general welfare. In order to provide more effective and meaningful direction for better planning and development necessary support of the organization has become essential. Hence the need for a suitable information system is increasingly being felt in all planning and developmental activities, whether these are for urban or rural areas. Urban areas of today are more exactly described as sprawling regions that become interconnected in a dendritic fashion (**Carlson and Arthur, 2000**). Spatial distribution of land use/land cover information is desirable for any planning, management and monitoring programmes at local, regional and national levels. This information not only provides a better understanding of land utilization aspects but also plays a vital role in development of any region. The conventional approach of identifying land use land cover changes are costly, low in accuracy and present a picture of only small area (**Jaiswal *et al*., 1999 and Dhorde *et. al*. 2012**). Remote sensing play a vital role in any urban planning activity because of providing reliable, timely, accurate and periodic spatial data

while on another hand GIS endow with various methods of integration tools data to arrive at solution for decision making **(Das *et.al*. 2013).**

Study Area

Sonipat city came in the light as a District Headquarter in 1972 comprising the tehsils of Sonipat, Gohana and Ganaur. It is linked with Delhi, Uttar-Pradesh and Haryana with rail and road Links. The name of the Sonipat city was formed of the name of Raja Soni or called Swaran Prastha during *Mahabharta* time. Sonipat town is located at a distance of 52 kilometers by road and 44 kilometers by rail from Delhi. National Highway No.1 lies 8 kilometers away in the east from the main town.

Fig. 1 Location Map of Study Area
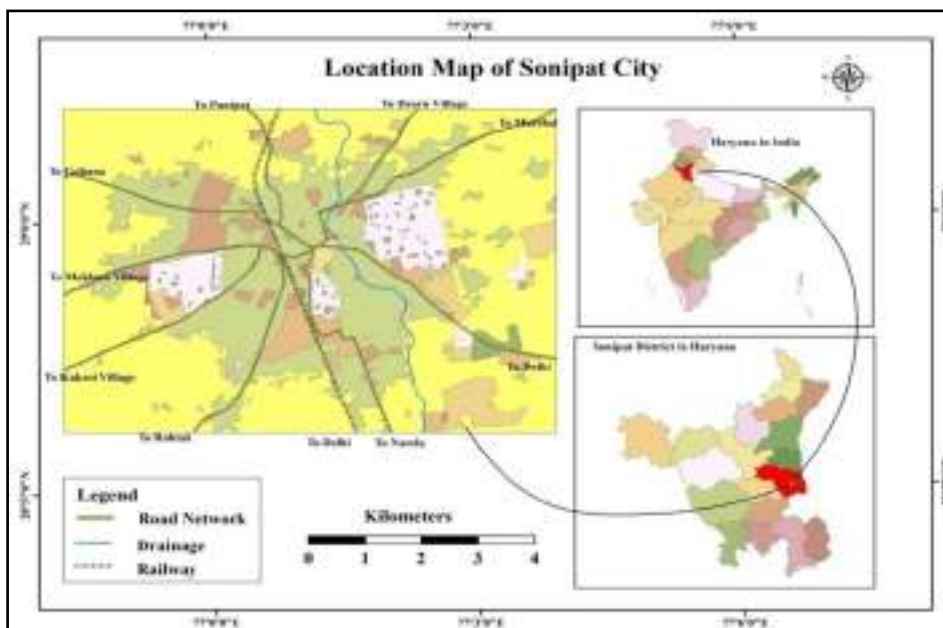
Data Source and Methodology

The study is mainly based on secondary data. Erdas9.0 and Arc GIS 9.3 software have been used for the preparation of different thematic layer at second level. High resolution satellite image is best appropriate for mapping urban land use/land cover information on explanation of high geometric reliability, clearness of objects, features in their true shape and size, better appropriate clarity within close proximity to the real world **(NUIS, 2008)**. Hence, the GeoEye-1 (1.6 meter resolution) satellite data is used in this study which has been downloaded from Google Earth, Pro, 2011. Other spatial and non-spatial data also have been used for present study which includes; Topographic sheet No. H43Q16, H43R4, H43W13 and H43X1 at scale of 1:50,000 **(Survey of India, Dehradun)** 2005-2006, Municipal Corporation map of Sonipat city 2011 and primary census abstract of 2011. The geo-referenced municipal corporation boundary (2011) overlaid on the satellite data communicates the spatial extent of the Sonipat city. Quartile method has been also used for the classification of population density. Two level

land use classification has been used in this study modified from NUIS manual, 2008 **(Table 1)**. Google map was used for better analysis of visual interpretation and GPS survey was conduct of doubtful points and accuracy evaluation.

Table: 1 Land Use Classification of Sonipat, Municipal Corporation

Sr. No.	Level I	Level- II
1	Built-up Area	Unplanned Residential Area
		Planned Residential Area
		Public & Semi-Public Area
		Recreational Area
		Commercial Area
		Industrial Area
		Plotted Area
2	Non Built-up Area	Open/Vacant Land
		Plantation Area
		Agricultural Land
		Waste/Scrub land
		Water Body

Source: Modified from NUIS Manual, 2008

Analysis of Land Use in Sonipat City: 2011

In 2011, agricultural land has been recorded as dominant land use in study area i.e. 35582604.98 sq. meters. It is represent 53.82 percent of total area. Unplanned residential area has recorded 15485748.80 sq. meters followed by planned residential area, plotted area and industrial area i.e. 15485748.80 sq. meters, 2545822.72 sq. meters and 1816686.95 sq. meters respectively **(Table 2).**

Table: 2 Area under Land use/ Land Cover of Sonipat city 2011

Sr. No.	Land use	Area in sq. m.	Area in Percent
1	Public and Semi Public Area	2319039.35	3.83
2	Industrial Area	1816686.95	3.00
3	Planned Residence Area	3681335.56	6.08
4	Un Planned Residence Area	15485748.80	25.58
5	Water bodies	245874.08	0.41
6	Agricultural Land	32582604.98	53.82
7	Open/Vacant Land	220484.98	0.36
8	Plotted Land	2545822.72	4.21
9	Commercial Area	809627.03	1.34
10	Recreational area	681385.37	1.13
11	Waste/Scrub Land	59353.46	0.10
12	Plantation	88229.15	0.15
	Total	60536192.44	100

Source: Calculated from GeoEye Image 2011

Industrial area has found northern and south- eastern part of the city. In northern side, it is represent sugar meal which located on the Jatwara and Jhowarhi village land **(Fig. 2).** While in south and south-eastern part there are a knot of small scale industries such as bicycles parts, assembling of complete bicycles, hand tools, barbed wire, sewing machine parts, bolts and nuts, steel re-rolling, glass and ceramics, rubber goods, bulb and tube light etc.

Industrial growth giving a way to urban development of city and attract to people from adjoining areas. Water bodies cover an area of 245874.08 sq. meters i.e. 0.41 percent of the total area. It is represent water works (*Diggies*) and ponds in adjoining villages while there is absence of lake and river in study area. Commercial area has recorded 809627.03 sq. meters which is 1.34 percent and has been noticed in the central part of the city and along with transport network in all direction. Recreational area (garden, playgrounds and parks) has been recorded 681385.37 sq. meters in the form of small patches located in planned residential area.

Fig. 2 Sonipat City: Land Use/Land Cover 2011

Source: Based on GeoEye Image 2011

Open/vacant land covers an area of 220484.98 sq. meters followed by waste/scrub land and plantation i.e. 59353.46 and 88229.15 sq. meters. They are located out shirt of the city. Transport network also plays an important role for planning at local, regional and national level. Sonipat city is the main linkage city between New Delhi and Chandigarh. It is connected by roads from all direction. The rail connectivity and accessibility are better in Sonipat city because it is close to nation capital.

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Population Density

Population density is an often reported and commonly compared statistics for places all over the world. Population density is the measure of the number of population per unit area. Population density is good index of measurement of population load and also generates processes which really influence morphological and functional characteristic of a city. The average population density in Sonipat city is 84 persons per sq. kms. There is a broad regional variation in density of population from ward to ward **(Table 3)**.The core area of the city has high density of population. Outer part of the city came under the category of low population density. Most of the high density wards lie in the old part of the city.

Table: 3 Ward Wise Population Densities, Municipal Council, Sonipat 2011

Ward No.	Area (sq.km)	Population	Density	Ward No.	Area (sq.km)	Population	Density
1	3.24	10289	3178	17	0.40	8136	20272
2	1.11	3588	3245	18	0.67	4561	6825
3	0.21	7527	35827	19	0.39	9107	23487
4	0.18	3919	22337	20	0.80	8388	10543
5	0.73	11078	15110	21	2.00	9469	4729
6	0.81	10544	13010	22	0.80	10096	12653
7	0.19	4925	25575	23	0.76	9211	12094
8	0.36	11599	32673	24	0.22	12453	57467
9	1.75	11263	6449	25	0.90	12869	14271
10	1.23	10527	8527	26	1.09	6237	5682
11	2.93	6216	2119	27	0.26	9458	37025
12	1.84	10817	5872	28	0.31	6977	22555
13	2.40	10012	4165	29	0.56	15391	27683
14	0.24	7694	32075	30	2.33	9134	3919
15	0.32	5867	18263	31	2.67	14377	5388
16	0.31	6420	20527				

Source: Primary Census Abstract, 2011 and MC Office, Sonipat City

Fig. 3 showing the ward wise population density of Sonipat city. The highest density is found in ward no. 3, 4, 7, 8, 14, 16, 17, 19, 24, 27, 28 and 29. These wards are located surrounding the railway station and on the central part of the city. There are found a number of education institutions. High density is found in wards no.5, 6, 15, 20, 222, 23, and 25 surrounding between the highest and moderate density areas. Moderate dense areas are out shirt of the city within low dense areas. Wards with lowest density are found (towards northern and eastern part of city which the city has been growing more rapidly during last two decades, It is found that this type of areas marked with planned residential sectors (through Haryana Urban Development Authority and Private Builders), and there is found good life style of living

Fig. 3 Sonipat City: Ward Wise Population Density 2011
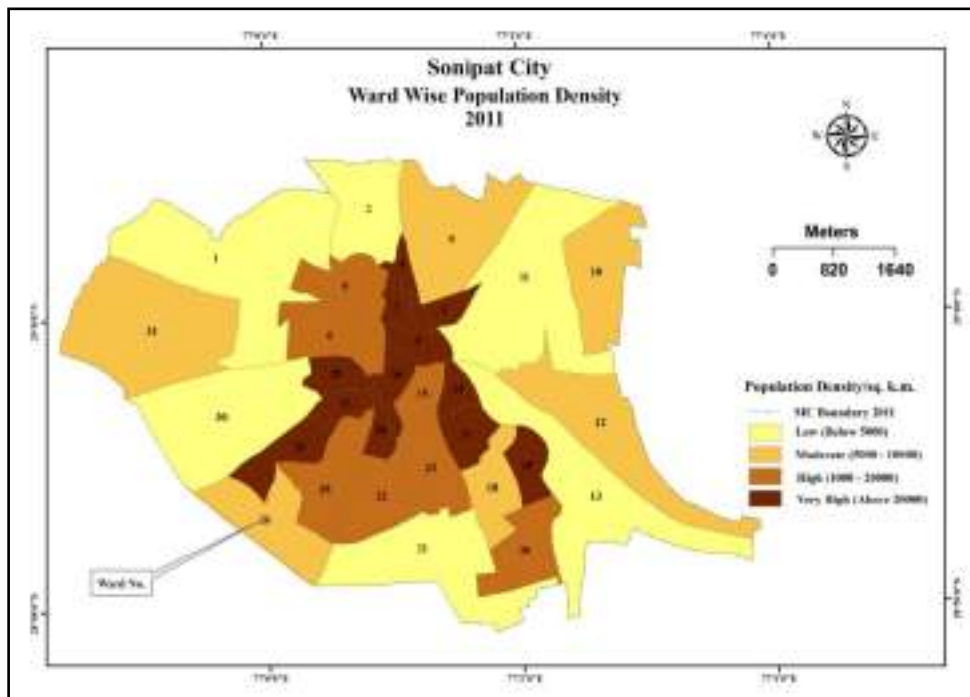
Source: Primary Census Abstract, 2011 and MC Office, Sonipat City.

Conclusion:

Information of land use is useful for the urban planning authorities in developing countries like India where data is not available regularly. Geospatial technology has provided spatial data regularly to urban planner for better planning compared to conventional techniques. The transport network also has played most important role for the planning because high connectivity of transport network has attract the people. The city fringe area has been experiencing the change from rural to an urban setting. The fringe area will ultimately conclude the future growth of the city. Therefore, Sonipat Municipality needs some suitable policies to manage the rapid population growth and economic expansion as well as to make available space for future urban growth and management. In this regard, satellite data play a vital role in any urban planning activity because of providing reliable, timely and accurate data.

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A SURVEY ON COMPLEX WORMHOLE ATTACK IN WIRELESS AD HOC NETWORKS

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ABSTRACT

Wireless communication faces several security risks. An attacker can easily inject bogus packets, impersonating another sender. An attacker can also easily eavesdrop on communication record packets, and replay the (potentially altered) packets. In this paper, we are concerned of a particularly severe security attack that affects the ad hoc networks routing protocols, it is called the wormhole attack. We can think of wormhole attack as a two phase process launched by one or several malicious nodes. In the first phase, these malicious nodes, called wormhole nodes, try to lure legitimate nodes to send data to other nodes via them. In the second phase, wormhole nodes could exploit the data in variety of ways. We will introduce the wormhole attack modes and classes, and point to its impact and threat on ad hoc networks. We finally summarize and conclude this paper.

Key Words: Wireless Ad Hoc Network, Complex Wormhole, Attack Modes, Wormhole Attack, Wormhole Classes.

With the rapid development in wireless technology, ad hoc networks have emerged in many forms. These networks operate in the license free frequency band and do not require any investment in infrastructure, making them attractive for military and selected commercial applications. However, there are many unsolved problems in ad hoc networks; securing the network being one of the major concerns [1]. Ad hoc networks are vulnerable to attacks due to many reasons; amongst them are the absence of infrastructure, wireless links between nodes, limited physical Protection, and the Lack of a centralized monitoring or management, and the resource constraints. A particularly severe security attack, called the wormhole attack, has been introduced in the context of ad-hoc networks [2]. During the attack a malicious node captures packets from one location in the network, and tunnels them to another malicious node at a distant point, which replays them locally. The tunnel can be established in many different ways, such as through an out-of-band hidden channel (e.g., a wired link), packet encapsulation, or high powered transmission. The remainder of this paper is organized as follows. Section II discusses the wormhole attack with its classification. Section III introduces the wormhole attack modes, threats, impact on the ad hoc networks applications and routing. Finally, conclusions and future directions are given in section IV.

I.   THE WORMHOLE ATTACK

The wormhole attack [3] is one of the most severe security attacks which can significantly disrupt the communications across the network. In a wormhole attack, the attacker receives packets at one location in the network, tunnels them to another location and replays them there. This tunnel between two colluding attackers is referred to as a Wormhole. It could be established through wired link between two colluding attackers or through a single long-range

wireless link. It is hard to detect and easy to implement. The following figure illustrates the example of Wormhole attack [5]. Here, black nodes A, B, C, D etc. are the normal nodes, red nodes X and Y are the malicious nodes which forms a wormhole tunnel and TR shows the transmission range of the entire network.
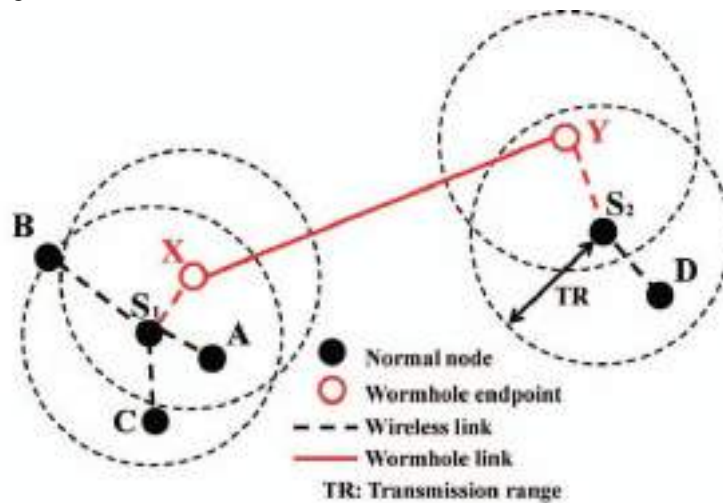

Fig.1 An example of wormhole attack

There are several ways to classify wormhole attacks. Here we divide wormhole attacks into two categories: Hidden attacks and Exposed attacks, depending on whether wormhole nodes put there identity into packet's headers when tunneling & replaying packets [6].

2.1 Hidden Attacks: Before a node forwards a packet, it must update the packet by putting their identity (MAC address) into the packet's header to allow receivers know where the packet directly comes from. However, in hidden attacks, wormhole nodes do not update packets' headers as they should so other nodes do not realize the existence of them.

2.2 Exposed Attacks: In exposed attacks, wormhole nodes do not modify the content of packets but they include their identities in the packet header as legitimate nodes do. Therefore, other nodes are aware of wormhole nodes' existence but they do not know wormhole nodes are malicious. In hidden attacks, there are many fake neighbors created by wormhole link but there's no fake neighbor except in this case. This difference leads to differences in detection mechanisms. Some mechanisms which can do well in detecting hidden attacks cannot detect exposed attacks and vice versa.

II.   WORMHOLE ATTACK MODES

In this section we explain the wormhole attacks modes and classes while pointing to the impact of the wormhole attack and the efforts that have been done in the literature to detect and prevent this attack. Wormhole attacks can be launched using several modes, among these modes, we mention [8]:

3.1 Wormhole Using Encapsulation: In this mode a malicious node at one part of the network and hears the RREQ packet. It tunnels it to a second colluding party at a distant location near the destination. The second party then rebroadcasts the RREQ. The neighbors of the second

colluding party receive the RREQ and drop any further legitimate requests that may arrive later on legitimate multi hop paths. The result is that the routes between the source and the destination go through the two colluding nodes that will be said to have formed a wormhole between them. This prevents nodes from discovering legitimate paths that are more than two hops away. This mode of the wormhole attack is easy to launch since the two ends of the wormhole do not need to have any cryptographic information, nor do they need any special capabilities, such as a high speed wire line link or a high power source.

3.2 Wormhole Out of Band Channel: The second mode for this attack is the use of an out of band channel. This channel can be achieved, for example, by using a long range directional wireless link or a direct wired link. This mode of attack is more difficult to launch than the previous one since it needs specialized hardware capability.

3.3 Wormhole with high power Transmission: Another method is the use of high power transmission. In this mode, when a single malicious node gets a RREQ, it broadcasts the request at a high power level, a capability which is not available to other nodes in the network. Any node that hears the high-power broadcast rebroadcasts it towards the destination. By this method, the malicious node increases its chance to be in the routes established between the source and the destination even without the participation of a colluding node [7].

.3.4 Wormhole using Packet relay: Wormhole using Packet Relay is another mode of the wormhole attack in which a malicious node relays packets between two distant nodes to convince them that they are neighbors. It can be launched by even one malicious node. Cooperation by a greater number of malicious nodes serves to expand the neighbor list of a victim node to several hops. It is carried out by an intruder node X located within transmission range of legitimate nodes A and B, where A and B are not themselves within transmission range of each other. Intruder node X merely tunnels control traffic between A and B (and vice versa), without the modification presumed by the routing protocol e.g. without stating its address as the source in the packets header so that X is virtually invisible. Node X can afterwards drop tunneled packets or break this link at will.

3.5 Wormhole using Protocol deviation: A wormhole attack can also be done through protocol deviations. During the RREQ forwarding, the nodes typically back off for a random amount of time before forwarding reduce MAC layer collisions. A malicious node can create a wormhole by simply not complying with the protocol and broadcasting without backing off. The purpose is to let the request packet it forwards arrive first at the destination.

III.   CONCLUSION

To improve the wormhole attack we introduced the concept of complex wormhole attacks. In this type of attacks many modes have been suggested to be used in conjunction to benefit from the advantages of each to compensate for other modes disadvantages. Ethically, this type of wormhole analysis is important to account for possible new dangers and variations of this attack. In the future we plan to simulate complex attacks and compare their performance to select the optimum complex attack method from an attacker's point of view.

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BOUNDARY OF FOREIGN DIRECT INVESTMENT IN INDIAN SECTORS

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ABSTRACT

Foreign direct investment is in contrast to portfolio investment which is a passive investment in the securities of another country such as stocks and bonds. Major thrust areas include infrastructure development, particularly energy, power, telecom and township development. India has been ranked at the second place in global foreign direct investments in 2010 and will continue to remain among the top five attractive destinations for international investors during 2010-12 period, according to United Nations Conference on Trade and Development (UNCTAD) in a report on world investment prospects titled, 'World Investment Prospects Survey 2009-2012.

Key Words: FDI, UNCTAD, Investment, Foreign Exchange.

The full form of FDI is Foreign Direct Investment. The Foreign Direct Investment means "cross border investment made by a resident in one economy in an enterprise in another economy, with the objective of establishing a lasting interest in the investee economy.

Foreign direct investment (FDI) is a direct investment into production or business in a country by a company in another country, either by buying a company in the target country or by expanding operations of an existing business in that country. Foreign direct investment is in contrast to portfolio investment which is a passive investment in the securities of another country such as stocks and bonds.

Foreign investment was introduced in 1991 as Foreign Exchange Management Act (FEMA), driven by Finance minister Manmohan Singh. As Singh subsequently became a prime minister, this has been one of his top political problems, even in the current (2012) election. India disallowed overseas corporate bodies (OCB) to invest in India.

The Central Government took several initiatives and measures during this period to encourage foreign investment inflows, particularly the flow of Foreign Direct Investment (FDI) into our country. Major thrust areas include infrastructure development, particularly energy, power, telecom and township development **(Nandi and Sahu, 2007).**

FDI flow depends on factors such as international differences in profit ratios, interest rates and/or other measure of return to investment. Market imperfections-based theories states that FDI flow happens when production is favourable in host country rather than exporting. The focus under the second category is on the main advantages that a host country could provide in terms of Location, i.e. geography, which determines its FDI flows **(Singhania and Gupta, 2011).**

Scope of FDI in India:

India has been ranked at the second place in global foreign direct investments in 2010 and will continue to remain among the top five attractive destinations for international investors during 2010-12 period, according to United Nations Conference on Trade and Development (UNCTAD) in a report on world investment prospects titled, 'World Investment Prospects Survey 2009-2012. Even Government of India, has been trying hard to do away with the FDI caps for majority of the sectors, but there are still critical areas like retailing and insurance where there is lot of opposition from local Indians / Indian companies.

What is the procedure for receiving Foreign Direct Investment in an Indian company?

An Indian company may receive Foreign Direct Investment under the two routes as given under

1. Automatic Route

FDI is allowed under the automatic route without prior approval either of the Government or the Reserve Bank of India in all activities/sectors as specified in the consolidated FDI Policy, issued by the Government of India from time to time.

2. Government Route

FDI in activities not covered under the automatic route requires prior approval of the Government which are considered by the Foreign Investment Promotion Board (FIPB), Department of Economic Affairs, Ministry of Finance.

TYPES OF FDI

1. Vertical Foreign Direct Investment

Vertical Foreign Direct Investment takes place when a multinational corporation owns some shares of a foreign enterprise, which supplies input for it or uses the output produced by the MNC.

2. Horizontal foreign direct investments

Horizontal foreign direct investments happen when a multinational company carries out a similar business operation in different nations. Foreign Direct Investment is guided by different motives. FDIs that are undertaken to strengthen the existing market structure or explore the opportunities of new markets can be called "market-seeking FDIs." "Resource-seeking FDIs" are aimed at factors of production which have more operational efficiency than those available in the home country of the investor. Some foreign direct investments involve the transfer of strategic assets.

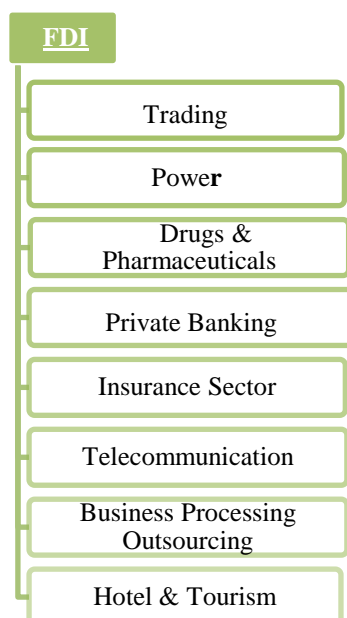(www.indianmba.com/Occasional_Papers/OP203/op203.html).

Methods :

The foreign direct investor may acquire voting power of an enterprise in an economy through any of the following methods:

1. By incorporating a wholly owned subsidiary or company anywhere
2. By acquiring shares in an associated enterprise
3. Through a merger or an acquisition of an unrelated enterprise
4. Participating in an equity joint venture with another investor or enterprise

Some of the major economic sectors where India can attract investment are:
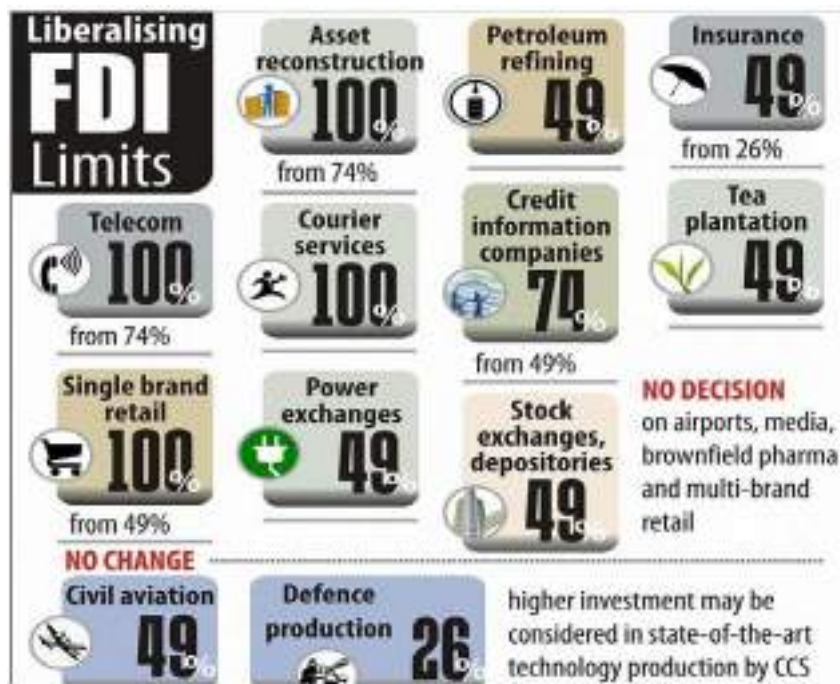

Limits for FDI in different Sectors:

SECTORS	FDI LIMIT
Hotel & Tourism Hotels include restaurants, beach resorts and business ventures providing accommodation and food facilities to tourist. Tourism would include travel agencies, tour operators, transport facilities, leisure, entertainment, amusement, sports and health units.	**100%**
Trading • Exports • Bulk Imports • Cash and Carry wholesale trading.	**100%**
Power For business activities in power sector like electricity generation, transmission and distribution other than atomic plants the FDI allowed.	**100%**
Drugs & Pharmaceuticals For the production of drugs and pharmaceutical a FDI of <u>100%</u> is allowed, subject to the fact that the venture does not attract compulsory licensing, does not involve use of recombinant DNA technology.	**100%**
Up to 100 per cent equity is allowed in the following sectors ➢ 34 High Priority Industry Groups	**100%**

➢ Export Trading Companies ➢ Hotels and Tourism-related Projects ➢ Hospitals, Diagnostic Centers ➢ Shipping ➢ Deep Sea Fishing ➢ Oil Exploration ➢ Power ➢ Housing and Real Estate Development ➢ Highways, Bridges and Ports ➢ Sick Industrial Units ➢ Industries Requiring Compulsory Licensing ➢ Industries Reserved for Small Scale Sector	
Single Brand Retail (Increased to 100% from 51% in December 2011). Advertisement, Airports, Cold-storage , BPO/Call centres, E-commerce, Energy (except atomic) Films, Hotel, tourism Metro train, Mines (gold, silver) Petroleum exploration, Pharmaceuticals, Pollution control Postal service, Roads, highways, ports, Wholesale trading	**100%**
Atomic minerals, sciencemagzine, coal & lignite mines,	**74%**
Multi-Brand Retail, Petro-pipelines	**51%**
Banking, Telecom The Banking sector through the automatic route provided the investment adheres to guidelines issued by RBI.**,** Infrastructure investment	**49%**
Insurance Sector For the Insurance sector FDI allowed is 26% through the automatic route on condition of getting license from Insurance Regulatory and Development Authority (IRDA).	**26%**
Defense, Newspaper & media, petroleum refining, Pension sector	**26%**

(http://www.tradechakra.com/direct-foreign-india-investment.html).

Current Govt liberalises FDI limits in 12 sectors, including telecom:

According to United Nations Conference on Trade and Development (UNCTAD) in a report on world investment prospects titled, 'World Investment Prospects Survey 2009-2012. Even Government of India, has been trying hard to do away with the FDI caps for majority of the sectors, but there are still critical areas like retailing and insurance where there is lot of opposition from local Indians / Indian companies

http://indiatoday.intoday.in/story/government-foreign-direct-investment-defence-

telecom/1/291640.html

Foreign Direct Investment in India is not allowed under the following industrial sectors:

A. Arms and ammunition
B. Atomic Energy
C. Coal and lignite
D. Rail Transport
E. Mining of metals like iron, manganese, chrome, gypsum, sulfur, gold, diamonds, copper, zinc.

Advantages and Disadvantage of FDI in India:

Advantages

➢ Increase economic growth by dealing with different international products.
➢ 1 million (10 lakh) employment will create in three years - UPA Government.
➢ Billion dollars will be invested in Indian market
➢ Spread import and export business in different countries.
➢ Agriculture related people will get good price of their goods
➢ Large pool of skilled manpower; strong knowledge base with significant English speaking population.

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➢ Reduction in import tariffs.

Disadvantages

➢ Profit distribution, investment ration are not fixed.

➢ An economically backward class person suffered from price raise.

➢ Market places are situated too far which increase travelling expenses.

➢ Worker safety and policies are not nominated clearly.

➢ Inflation may be increased.

➢ Again India becomes claves because of FDI in retail sector.

➢ Retailer faces loss in business.

CONCLUSION

Foreign direct investment is in contrast to portfolio investment which is a passive investment in the securities of another country such as stocks and bonds. Major thrust areas include infrastructure development, particularly energy, power, telecom and township development. The Central Government took several initiatives and measures during this period to encourage foreign investment inflows, particularly the flow of Foreign Direct Investment (FDI) into our country. Even government of India, has been trying hard do away with the FDI caps of majority of the sectors, but there are still critical areas like retailing and insurance where there is a lot of opposition from local Indians companies.

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E-COMMERCE IN INDIA: AN ANALYSIS

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ABSTRACT

Electronic commerce or business is more than just another way to sustain or enhance existing business practices. Rather, e-commerce is a paradigm shift. It is a ``disruptive"" innovation that is radically changing the traditional way of doing business. Ecommerce is showing tremendous business growth in our country. Increasing internet users have added to its growth. Ecommerce has helped online travel industry in many ways and added a new sales avenue through online retail industry in our country. The present study has been undertaken to describe the present status and facilitators of E-Commerce in India, analyze the present trends of E-Commerce in India and examine the barriers of E-Commerce in India.

Keywords: E-commerce, Increasing Internet Users, Online Retail, Market, Business.

From a buzzword to a current-day reality, e-commerce in India has been experiencing remarkable growth, successfully changing the way people transact. People today can shop literally everywhere within minutes, be it their workstations or homes, and most importantly, at any time of the day at their leisure. The online market space in the country is burgeoning in terms of offerings ranging from travel, movies, hotel reservations and books to the likes of matrimonial services, electronic gadgets, fashion accessories and even groceries. India is home to 3,311 e-commerce hubs, 1,267 rural hubs, 391 export hubs and 2,217 import hubs1. To capitalise on the anticipated growth potential, a host of investors, including venture capital (VC) and private equity (PE) firms, are closely eyeing opportunities in e-commerce start-ups. At the same time, the sector is witnessing a swathe of consolidation owing to various mergers and acquisitions. However, industry experts believe this is just the start of the e-commerce wave in India. The growing penetration of technology facilitators such as Internet connections, broadband and third generation (3G) services, laptops, smart phones, tablets and dongles, coupled with increasing acceptance of the idea of virtual shopping, is set to drive the e-commerce eco-system. The e-commerce story in India would surely witness a new world of digitalisation in the coming decade, with a host of start-ups emerging to compete with existing players in order to draw benefits from the new and existing markets.[1]

OBJECTIVES OF THE STUDY

The objectives of present study are:

1. To describe the present status and facilitators of E-Commerce in India;

2. To analyze the present trends of E-Commerce in India;

3. To examine the Problems faced by E-Commerce in India.

Meaning of E- commerce:-

Electronic commerce (or e-commerce) encompasses all business conducted by means of computer networks. Advances in telecommunications and computer technologies in recent years have made computer networks an integral part of the economic infrastructure. More and more companies are facilitating transactions over web. There has been tremendous competition to target each and every computer owner who is connected to the Web. Although business-to-business transactions play an important part in e-commerce market, a share of e-commerce revenues in developed countries is generated from business to consumer transactions. E-commerce provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice and saves time. People can buy goods with a click of mouse button without moving out of their house or office. Similarly online services such as banking, ticketing (including airlines, bus, railways), bill payments, hotel booking etc. have been of tremendous benefit for the customers. Most experts believe that overall ecommerce will increase exponentially in coming years. Business to business transactions will represent the largest revenue but online retailing will also enjoy a drastic growth. Online businesses like financial services, travel, entertainment, and groceries are all likely to grow.

E- COMMERCE IN INDIA

For developing countries like India, e-commerce offers considerable opportunity. Ecommerce in India is still in nascent stage, but even the most-pessimistic projections indicate a boom. It is believed that low cost of personal computers, a growing installed base for Internet use, and an increasingly competitive Internet Service Provider (ISP) market will help fuel e-commerce growth in Asia's second most populous nation. Indian middle class of 288 million people is equal to the entire U.S. consumer base. This makes India a real attractive market for e-commerce. To make a successful e-commerce transaction both the payment and delivery services must be made efficient. There has been a rise in the number of companies' taking up e-commerce in the recent past. Major Indian portal sites have also shifted towards e-commerce instead of depending on advertising revenue. Many sites are now selling a diverse range of products and services from flowers, greeting cards, and movie tickets to groceries, electronic gadgets, and computers. With stock exchanges coming online the time for true e-commerce in India has finally arrived. On the negative side there are many challenges faced by e-commerce sites in India. The relatively small credit card population and lack of uniform credit agencies create a variety of payment challenges unknown in India. Delivery of goods to consumer by couriers and postal services is not very reliable in smaller cities, towns and rural areas. However, many Indian Banks have put the Internet banking facilities. The speed post and courier system has also improved tremendously in recent years. Modern computer technology like secured socket layer (SSL) helps to protect against payment fraud, and to share information with suppliers and business partners. With further improvement in payment and delivery system it is expected that India will soon become a major player in the e-commerce market.[2]

While many companies, organizations, and communities in India are beginning to take advantage of the potential of e-commerce, critical challenges remain to be overcome before e-commerce would become an asset for common people. India's ecommerce industry is on the growth curve and experiencing a spurt in growth. The Online Travel Industry is the biggest segment in ecommerce and is booming due largely to the Internet-savvy urban population.

The other segments, categorized under online non-travel industry, include e-Tailing (online retail), online classifieds and Digital Downloads (still in a nascent stage). The online travel industry has some private players such as Makemytrip, Cleartrip and Yatra as well as a strong government presence in terms of IRCTC, which is a successful Indian Railways initiative. The online classifieds segment is broadly divided into three sectors; Jobs, Matrimonial and Real Estate. Mobile Commerce is also growing rapidly and proving to be a stable and secure supplement to E-Commerce due to the record growth in mobile user base in India, in recent years. Growth drivers and barriers are present in equal measures for new E-Commerce ventures. A report by the Internet and Mobile Association of India has revealed that India's Ecommerce market is growing at an average rate of 70 percent annually and has grown over

500 percent since 2007.The current estimate of US$ 6.79 billion for year 2010 is way ahead of the market size in the year 2007 at $1.75 billion. The following chart depicts the growth of E-commerce in India in the last couple of years.[3]

FACILITATORS OF E-COMMERCE IN INDIA

A. Information Directories:

Portals like http://www.trade-india.com/ and http://trade.indiamart.com/ maintain directories giving trade details on almost any topic, whether it is from apparel to toys, from gems to heavy machinery, or form food to employment. The products and services are listed with appropriate sub-headings to make it easy for a serious information-seeker to find what he wants. Some other similar sites are http://www.indiagrid.com/, http://indiainfo.com/ and http://indiatimes.com/. Allied services provided by them are message boards, chat rooms, forums, etc.[4]

B. Banks:

Net banking/phone banking:

This is an online banking facility available for savings account holders as well as current account holders. Some of the special Net banking services are: Demit accounts for sale/purchase of stocks and shares, Foreign Exchange services, Direct/Instant payment of bills on the account-holder's behalf, Financial Planning etc.

Credit/Debit Cards

Banks facilitate E-commerce by providing the most vital trade instrument, namely the Credit or Debit Card, without which E-commerce would be impossible. Some of the major Indian players in these fields are: http://www.hdfcbank.com/, http://www.icicibank.com/ and http://www.statebankofindia.com.[5]

Presents Trends of E-Commerce in India:-

India is developing rapidly and if development is to be measured, how can we ignore the role of ecommerce in it. The internet user base in India might still be a mere 100 million which is much less when compared to its penetration in the US or UK but it's surely expanding at an alarming rate. The number of new entrants in this sphere is escalating daily and with growth rate reaching its zenith; it can be presumed that in years to come, customary retailers will feel the need to switch to online business. Insights into increasing demand for broadband services, rising standards of living, availability of wider product ranges, reduced prices and busy lifestyles reveal this fact more prominently thereby giving way to online deals on gift

vouchers. Going by the statistics, According to a statement released by the Internet and Mobile Association of India (IAMAI), the ecommerce market was expected to touch Rs 46520 crore turnover marks in 2011. The table-1 shows market size of different verticals of ecommerce industry since 2007 to 2011. The growth in ecommerce business clearly implies the growing number of internet users. The online purchases are limited to certain categories like gaming subscription, food delivery, online classifieds, buying movie tickets, travel related purchases and electronics items etc. The growth in ecommerce industry is primarily driven by online travel industry which has contributed 80 % (Rs 25298 crore) in 2010 and expected to touch 81 % (Rs 37890 Crore) in 2011 of total ecommerce market and is building user confidence. The online travel industry includes sale of domestic air travel, international travel, hotel bookings, railway tickets, bus tickets, tour packages and travel insurance etc.

Indian Banks too have been very successful in adapting EC and EDI Technologies to provide customers with real time account status, transfer of funds between current and checking accounts, stop payment facilities. ICICI Bank, Global TRUST BANK AND UTI-Bank also have put their electronic banking over the internet facilities in place for the upcoming e-commerce market. Certain unique attributes of the E-commerce industry in India such as cash on delivery mode of payment and direct imports that lower costs considerably are probably going to bring about a speedy growth in this industry in years to come. According to the latest research (The report, titled "Asia Pacific Online Retail Forecast, 2011 To 2016,") by Forrester, a leading global research and advisory firm, the e-commerce market in India is improving between 2012-16. The report revealed that ecommerce revenue in India will increase by more than five times by 2016, jumping from US$1.6 billion in 2012 to US$8.8 billion in 2016 (Table-2). While US$8.8 billion is still less than other countries in Asia Pacific, such as China and Japan, India's CAGR is much higher than any other country that Forrester forecasts in the region. E-commerce in India to explode in 2012, Indian e-shoppers will have a good time getting great deals and services online. A recent pan-India report released by Com Score Inc reveals that online shopping in India has touched a growth rate of 18 per cent and is only likely to grow further. The report found that nearly 60 per cent of citizens in India visited a retail site in November 2011, with the number of online shoppers increasing by 18 per cent in the past year. E-commerce can become an integral part of sales strategy while it is one of the cheapest medium to reach out the new markets, if implemented successfully, it offer a smart way of expansion & doing e-commerce attribute to the successful implementation to carefully understanding the products & services, customers and the business process, easy-to-use system to extend the business on the web. A new report by the Boston Consulting Group says online retail in India could be a $84-billion industry by 2016 — more than 10 times its worth in 2010 — and will account for 4.5 per cent of total retail. The e-commerce platforms maximize its reach to the potential customers and provide them with a convenient, satisfying & secure shopping experience.[6]

Problems Faced By E-Commerce:-

On the other hand there are several problems faced by the e-commerce sites in India. The lack of uniform credit agencies and relatively smaller population with credit cards poses a number of payment challenges. Although the courier system and speed post have improved up to a great deal, the delivery of goods in small cities, towns and rural areas by these services is still not very reliable. However the introduction of modern technology like the secured socket

layer (SSL) has helped in providing adequate protection against payment frauds and sharing information with business partners and suppliers.[7] Most of the banks in India are also offering Internet banking facilities. With further improvements all set to be introduced in the payment and delivery system, we can reasonably expect that India will be able to become a major player in the coming years in the e-commerce market. While a large number of communities, organizations and companies have started to take the benefit of e-commerce, there are still many challenges which need to be overcome before e- commerce can become an asset for the common man in the country. The biggest segment in the Indian e-commerce industry is occupied by the online travel industry. The online classified segment is roughly divided into three sectors; Matrimonial, Real Estate and Jobs. Mobile commerce is also increasing at a high-speed and providing a secure and stable supplement to e- commerce as there had been a record growth in the Indian mobile user base during the last few years. A report issued by the Internet and Mobile Association of India that the e-commerce market in India is growing at the average rate of 70% per annum and it has grown information regarding the products and services. Allied services like message boards, forums and chat rooms etc. are also provided by these information directories. Banks have also played a major role in facilitating e-commerce in India. Online banking facilities like that banking or phone banking are being provided to the current ac- count holders as well as the savings account holders. Some of the useful net banking services provided to the consumers in India including foreign exchange services, financial planning, direct or instant payment of bills of the account holder and the Demit accounts which are used for the sale purchase of shares and stocks. Banks have also facilitating e-commerce in India by providing credit or debit cards which are the most important read instrument for e-commerce and without which, it is not possible to engage in e-commerce.[8]

CONCLUSION

Several important phenomena are associated with e-commerce. E-Commerce has unleashed yet another revolution, which is changing the way businesses buy and sell products and services. New methodologies have evolved. The role of geographic distances in forming business relationships is reduced. E-Commerce is the future of shopping. With the deployment of 3G and 4G wireless communication technologies, the internet economy will continue to grow robustly. In the next 3 to 5 years, India will have 30 to 70 million internet users which will equal, if not surpass, many of the developed countries. Internet economy will then become more meaningful in India. With the rapid expansion of internet, E-commerce is set to play a very important role in the 21st century, the new opportunities that will be thrown open, will be accessible to both large corporations and small companies. The role of government is to provide a legal framework for E-Commerce so that while domestic and international trade are allowed to expand their horizons, basic rights such as privacy, intellectual property, prevention of fraud, consumer protection etc are all taken care of.

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TENSION AREA IN CENTRE-STATE RELATIONS

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ABSTRACT

Indian constitution has the features of federal system and the powers of government are divided among the centre and the states government. But this division is not equal. The union is more powerful than states. In fact states are dependent on centre aid in economic matters. In administrative and legislative matters also the centre has the power to interfere in states through the Governor and civil servants. The state governments are not satisfied with the provisions of constitution and they are against the strong position of the centre. The states demand for more autonomy. The post of Governor, deployment of central reserve police forces, all India services, planning commission, tax collection and distribution and President Rule are some major areas of tension between the centre and the states. To ease the tension between the states and the centre government appointed Sarkaria commission, Punchhi commission and some state governments appointed Rajmannar commission (Tamilnadu), Anandpur sahib resolution (Punjab) but the tension has been increased in place of decrease particularly after the emergence of regional parties and coalition politics.

Key Words: Federal, Center, State, Distribution of Powers.

Our constitutional framers decided to adopt the federal system based on the sharing of power between Union and States. Although our federal system is not just alike to American Federal Structure and the word 'federal or federalism' is also not included on the constitution intentionally to avoid any controversy over the dividation of power between the centre and the states. Because our constitution provided much more powers to centre which generally not given to it in a federal system. The power to govern and power to enact the laws is divided among the states and the centre according to 7th schedule of constitution. Along this part XI explain the legislative and administrative relations between the centre & the states. Articles 245-255 define the distribution of legislative power and Articles 256 to 263 explain the administrative relation to the centre and the states. This distribution of powers could not be satisfied the states government because our constitution provides more power to the centre and the states has become dependent on central government. States do not, have sufficient funds to govern their governments. They can not have separate army or separate citizenship. Along this there are so many chances when centre early can interfere in the function of state governments. Governor is the constitutional head of state but it is appointed by centre government. All India services are appointed by centre government. Centre-government has its power to dismiss the state government and to dissolve the state legislative. The centre has the control over all major natural and tax resources. The centre can deploy the central reserve forces in states without its consent. So there are so many provisions in our constitution to interfere or indirectly to control over the state governments. And many of these provisions are

criticized by state governments and these provisions are the causes of tensions between the states and the centre.

CONSTITUTIONAL PROVISIONS OF CENTRE-STATE RELATIONS

Part XI of the constitution explains the relation between the Union and the States. Chapter I of part XI deals with legislative relations and chapter – 2 of part one deals with administration relations. The financial relations are explained in part XII (Art 264-300) of the constitution. Along this Finance Commission, Planning Commission Emergency provision (Art. 352-360). Appointment of Governor or powers of Governor to held any bills of state legislative for the consent of the President. The centre's power to change the name and boundary of any state, decide the nature of centre-states relations. Main provisions of constitutions which put effect on the centre-state relations are as under:

According to article 3 Parliament has the power of formation of new states and alteration of areas, boundaries or names of existing states. The role of state legislative minimal in this process. Parliament may also get the suggestion of effected state legislative but it is not bounded with the suggestion of state legislatures. It means that the boundaries and names of the state can be changed with or without the consent of that affected states. Governor is the constitutional head of the state and all the executive power of the state shall be vested in the governor (Art. 154).The Governor of a state shall be appointed by the President by warrant under his hand and seal (Art. 155). The Governor shall hold office during the pleasure of the President (Art. 156). According to Article -200 When a bill has been passed by the legislative assembly of a state, it shall be presented to Governor and the Governor shall declare either that he assents to the Bill or that he withholds assent there from or that he reserves the bill for the consideration of the President (Art. 200). When a bill is reserved by a Governor, for the consideration of the President shall declare either that he assents to the bill or that he withholds assent. According to Part XI, Chapter – 1 Article 245-255, parliament may make laws for the whole or any part of the territory of India. No law made by parliament shall be deemed to be involved on the ground that it would have extra-territorial operation (Art. 245). Residuary powers of legislation to be vested in parliament (Art. 248). If the council of states has declared by resolution supported by not less than 2/3 of the members present and voting that it is necessary or expedient in the national interest that parliament should make laws with respect to any matter enumerated in the state list (Art. 249) then parliament can make laws on the subjects of state-list.

While a proclamation of emergency is in operation have power to make laws for the whole or any part of the territory of India with respect to any of he matters enumerated in the state list (Art. 250).Parliament can make laws in the subject of state list of two or more states request to parliament to make laws for them (Art. 252). Parliament has power to make any law for the whole or any part of the territory of India for implementing any treaty, agreement or convention with any other country or countries or any decision made at any international conference, association or other body. If there is any inconsistency between laws made by parliament and laws made by the legislative of states, the laws of parliament will sustain and laws of states legislative will be cancelled of it, against the laws of parliament (Art. 254).

 According to PART XI, Chapter – II (ARTICLE 256-263) The executive power of every state shall be so exercised as to ensure compliance with the laws made by parliament (Art. 256). The executive power of every state shall be so exercised as not to impede or prejudice the

exercise of its executive power of the Union (Art. 257).And in reference to Article 256 and 257 centre govt. can direct to states. Parliament may, with his consent of the government of a state, entrust either conditionally or unconditionally to that government or to its officers functions in relation to any matter to which the executive power of the union extends (Art. 258). The sates also can entrust functions to centre with its consent (Art. 258-A). The taxes are collected by union or states and distributed among the centre and the states according to article 264 to 300. Article 280 provide a process to form a finance commission and explain the functions and powers of finance commission.

All India Services are recruited by Union Public Service Commission and one posted in the states. States governments have in much control on these officers. Centre can deploy the Central Reserve Police Forces in states without the consent of state government. During the emergency period centre governments may be control over the state governments and can captures the power of state governments. (Article 352). If the states government do not function or act according to the provision of constitution this it is considered as the failure of constitutional machinery in that particular state and president can proclaim the state emergency and president rule may be imposed in that states. (Article 356). If the credit of Indian Currency or Indian Economy is in danger than financial emergency can be proclaimed by President. During this emergency President may issue a order to cut the salary of any employee and the financial bills of state legislative can be held by government for the approval of President. (Article 360)

CAUSES OF TENSIONS BETWEEN THE CENTRE AND THE STATES:

ROLE OF GOVERNOR

The main cause of tension between centre-state relations Governor has to play the dual role in administration. First he is the constitutional head of state and all the executive powers of states governments are vested in him he uses these powers accordance with the advice of state council of ministers and chief-minister. And the second role he has to play in the representative of centre government. He is the ear and eye of President and provide the reliable information to the centre-government about the constitutional condition of that particular state. Because of Governor is appointed by the centre-government and enjoy the post till the pleasure of President. He play the role of representative of President more honestly then the role of constitutional head of the state. In the appointment or removal of Governor state government or state legislative do not have any role. So the centre government many times misused the position of Governor to destabilize the state government or to teach a lesson to state governments. Governor of many states misused their power to dismiss the state ministry dissolve the state legislatives and to appoint the chief-minister in case of hung legislative. In dismissing the Chief Ministers the different governors have been following different policies in different states. For example in Haryana the minister of Rao Birendra Singh was dismissed on November 21, 1967, because of defections but on the same day an exclusive team of defectors supported by Congress (I) and headed by P.C. Gosh was installed in office in West Bengal by dismissing the United Front Ministry of Ajay Mukherjee. In U.P. Charan Singh was not allowed by the Governor to prove his majority on the floor of the house and the governor refused to summer the house on his recommendation. In matters of summoning, proroguing and dissolving the assemblies some of the Governors have been openly partisan in their approach. The role of Dharmvir in 1967 in West Bengal, D.C. Pavata

in Punjab in 1970, B.N. Chakrawati in Haryana in 1968, Tapase in Haryana again Buta Singh in Bihar and Romesh Bhandari in U.P. was biased and very controversial. Due to there controversial and biased role of Governor, States have demanded the role is selection and removal of the Governor and same times they demand for the removal of the post of Governor itself.

DEPLOYMENT OF C.R.P.F.

According to article 355 it is the duty of central government to protect the state from any external or internal attack and be ensured that state government in functions already to constitution of these is any threat or rebellion in the states, Central Government can send its special reserve forces to control the situation. The forces can be deployed without the consent or wishes of state governments. Sometimes state itself also demand for special forces to control the situation. The Government deployed CRPF in Kerla in 1968 and in West Bengal in 1969 against the wises of states governments. So the provision also the cause of tension between the states & the centre.

ALL INDIA SERVICES

Our constitution authorise as Union Public Service Commission to recruit All India Civil Services. UPSC is belonging to centre governments its members are selected and appointed by central government but these officers are appointed in different states. The states government do not have the power to dismiss these officers at any ground. It can only transfer them and these officer are paid by state governments. So state governments are against the All India Services and they demand for the deletion of this provision. They themselves want to recruit these officers. Because law and order is the state issue and its included to the state list, so why central government appoints such officers. These services are also the major cause of tension between the states and the centre.

ALLOCATION OF FUNDS

On the financed issues there is a tension between the states and the centre. The farmers of the constitution distributed various taxes and duties between the centre and the states in a manner that states can not fulfill the demands of state government & public without the grant in-aid of the centre. And, the centre behaves in a biased manner. It provides much grand-in-aid to its favrouable state governments and creates hurdle for others. For example Haryana with a population of 1.40 crore was given drought relief of Rs. 16 crore, while Nagaland with a population of 7.74 lakhs was given Rs. 30 crore in 1987-88. On account of the concentration of fiscal power in the centre, there is a discontentment among the states, because all the states are in a tight financial position. Hence all of them want that the present financial relationship between the centre and the states should be changed in favour of the states. So that the dependency of the states as the centre shared be minimised. Many times, the centre government behaves like a money lender while it provide loans to the states. For example, the centre obtained loans from international agencies at two percent interest and passed it to the state at ten percent interest.

APPOINTMENT OF ENQUIRY COMMISSION

The constitution provides the right to the centre government to appoint a inquiry commission against the chief-minister of any state for illegal activities and corrupt behaviour. But the centre government often misuses this power and it shielded the corrupt chief-ministers of the

party in power and appointed inquiry commission against the chief-ministers belonging to the other party than the party in power at the centre. This biased behaviour created tension between centre-state relations. For example there were allegation of corruption against Biju Patnaik and Biren Mitra in Orissa, against Devraj Urs in Karnataka but the government of India did not appoint commission of inquiry against them but it appointed inquiry commission against Prakash Singh Badal and others in Punjab in 1972 and against Mr. Karunanidhi in Tamil Nadu in 1976 immediately because they belonged to the opposition parties.

CBI INQUIRES

Central Bureau Investigation is a investigation agency of central government directly under the Central Home-Ministry. The centre government many times has mis-used this agency against the leaders, ministers and chief-ministers of which belonging to the opposition parties. For example the inquires against Mayawati in U.P., Jayalalita in Tamilnadu were ill-motivated to put pressure on these leaders. It may be mentioned that under the existing law the CBI can conduct investigation only in the state which accept to jurisdiction. The centre can merely forward CBI findings to the State concerned. These is a strong case, therefore, for amending the constitution to empower the CBI to launch investigation in all cases recommended by the commission of inquiry set up under the Act.

DEMAND FOR STATE AUTONOMY

The demand for state autonomy is another cause of centre-state tensions. The states are not satisfied with the existing provision of constitution of centre-state relation. They demand for changes in existing provision and demand for more autonomy in legislative, financial and administration field. The Rajamannor Committee report, West Bengal government document as centre-state relations and the Anandpur Sahib Resolution of the Akali-Dal have also made the demand. But their demands could not be accepted by central government. To reduce the tension between the states and the centre government appointed a Sarkaria Commission. But it is report Sarakaria Commission was not in favour of state autonomy.

CONCLUSION

It is fact that our federal system is tilted toward the union. In this power the states are not independent in legislative executive and financial matters. The bills passed by state legislative can be withheld by the government for the recommendation of the President. The centre government can direct the state governments if it thinks it necessary for national interests. In the financial mattes the states are severally dependent on the grant-in-aid of the centre government. The post of the Governor, CBI, the Inquiry Commissions, the centre put pressure on the state governments and may times tries to destablise the elected state governments for their own party's interest. To ease the tensions, the centre government seek the advice of Sarakaria Commission and Punchhi Commission, both the commission pointed out the misuse of Art 356 and the unfair behaviour of the governors. They recommended that the Article 356 should be used rarely and as a last weapon and government should be appointed with the consultation of chief-minister. Although their commission did not favour the state autonomy and abolision of its power of Governor. They were in favour to maintain the rights of the centre to diploy the CRPF and appoint inquiry commission.

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ORGANISATIONAL LEARNING: PERSPECTIVE OF INDIAN BANKING INDUSTRY

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ABSTRACT

Knowledge has become a powerful asset for an organization. The complex unpredicted and interconnected environment for organizations to learn and develop new organizational solutions has resulted in growing popularity of the term the "learning organization". Learning organization "where people continually expand their capacity to create the results they truly desire, where new and expensive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning to learn together". The major feature underlying this concept is a vision of an organization, which is capable of 'self reflection' and of creating and utilizing new knowledge to provide a sustainable competitive advantage in the present business environment. Organization research over two decades has developed three building blocks of such institution (a) a supportive learning environment, (b) concrete learning processes and practices; and (c) leadership behavior that reinforces learning.

Key Words: Organisation Learning, Single Loop Learning**.**

Organization learning has been defined in several different ways because different researchers have approached the subject from different perspectives. Argyris and Schon (1978), two of the early researchers, in this field, defined organizational learning as "the defined organization learning as "the detection and correction of error". Whereas, Fiol and Lyles (1985) defined learning as "the process of improving actions through better knowledge and understanding". Dodgson (1993) described organizational learning as "the way firms build, supplement, and organize knowledge and routines around their activities and within their cultures and adapt and develop organizational efficiency by improving the use of the broad skills of their workforces."

Although there exist widespread, acceptance of the notion of organizational learning, there is no current consensus regarding a model for organizational learning theory. Some of the organizational learning models are as follows:

Argyris and Schon's (1978) there types of organization learning: single -loop, double-loop and deutero learning. Double-loop and deutero learning are concerned with the why and how to change the organization while single-loop learning is concerned with accepting change without questioning the underlying assumptions and core beliefs.
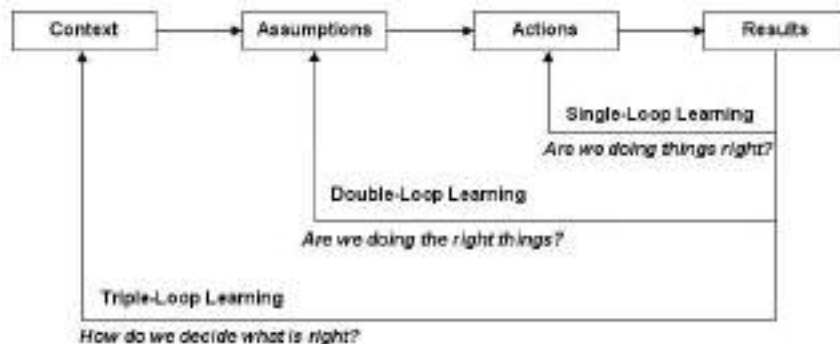
Shrivastava's (1983) organizational learning system model in which he identified six main types of learning systems (the on-man institution, mythological learning system, information seeking culture, participatory learning system, formal management systems and bureaucratic learning systems);

Organisational learning can be traced to **Max Weber** (Dodgson cited in Beveridge et al., 1997). However it is **Senge (1990)** who has drawn attention to the concept of "organisational learning". He proposed five areas that organisations should utilise in becoming learning organisations:

(1) Personal mastery (gnothi seauton, ref. the temple of Apollo at Delphi).

(2) Mental models, i.e. a need to challenge the mental models that members of organisations bring with them.

(3) Team learning, i.e. a commitment to team learning which may prove difficult.

(4) Shared vision, developing the sort of future members would like for themselves and the organisation.

(5) Systems thinking, a key concept in Senge's scheme which ties everything together providing the basis for organisational learning.

OBJECTIVES OF THE STUDY

- To study the difference in the organization learning process adopted by banks operating in public sector and private sector.

- To study the conditions that foster the learning organization process in private sector banks.

- To study the conditions that foster the learning organization process in public sector banks.

BACKGROUND OF THE COMPANIES

Punjab National Bank

With over 56 million satisfied customers and more than 5000 offices including 5 overseas branches, PNB has continued to retain its leadership position amongst the nationalized banks. The bank enjoys strong fundamentals, large franchise value and good brand image. Besides being ranked as one of India's top service brands, PNB has remained fully committed to its guiding principles of sound and prudent banking. Apart from offering banking products, the

bank has also entered the credit card, debit card; bullion business; life and non-life insurance; Gold coins & asset management business, etc.

Bank has its Corporate Office at New Delhi and supervises 65 Circle Offices under which the branches function. The delegation of powers is *decentralized* up to the branch level to facilitate quick decision making.

ICICI BANK

ICICI Bank formerly (**Industrial Credit and Investment Corporation of India** is a major banking and financial services organization in India. It is the second largest bank in India and the largest private sector bank in India by market capitalization. The bank also has a network of 2,529 branches (as on 31 March 2010) and about 6,102 ATMs in India and presence in 19 countries as well as some 24 million customers (at the end of July 2007). ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and specialization subsidiaries and affiliates in the areas of investment banking, life and non-life insurance, venture capital and asset management. (These data are dynamic.) ICICI Bank is also the largest issuer of credit cards in India.

The Bank is expanding in overseas markets and has the largest international balance sheet among Indian banks. ICICI Bank now has wholly owned subsidiaries, branches and representatives offices in 19 countries, including an offshore unit in Mumbai. This includes wholly owned subsidiaries in Canada, Russia and the UK (the subsidiary through which the HiSAVE savings brand is operated), offshore banking units in Bahrain and Singapore, an advisory branch in Dubai, branches in Belgium, Hong Kong and Sri Lanka, and representative offices in Bangladesh, China, Malaysia, Indonesia, South Africa, Thailand, the United Arab Emirates and USA. Overseas, the Bank is targeting the NRI (Non-Resident Indian) population in particular.

RESEARCH METHODOLOGY

The study population consists of employees of Punjab National Bank (PNB) and ICICI Bank, the study sample consisted of 100 employees and 100 questionnaires were distributed to them. Primary data was gathered through questionnaires and data obtained was analyzed.

ANALYSIS AND INTERPRETATION

PNB Respondents (Sample Size 100)

Sr no	Dimensiion	SA	A	N	D	SD
1	**The management conducts meetings/interactions regularly to assess the development with regard to enhance the knowledge and skills of workers.**	29	43	28	0	0
2	**Organization learns new strategies and technologies acc. to changing business environment.**	10	38	22	10	20
3	**The management makes my role in the organization clear to me.**	20	80	0	0	0
4	**The management arranges seminars and meetings with the experts of the fields.**	85	15	0	0	0
5	**I get opportunity to learn from conference.**	40	20	0	40	0
6	**We are allowed to interact with the top management when required.**	0	25	30	45	0
7	**We feel free to consult our colleagues whenever we encounter problems related to work.**	10	90	0	0	0

ICICI Respondents (Sample Size 100)

Sr no	Dimensiion	SA	A	N	D	SD
1	The management conducts meetings/interactions regularly to assess the development with regard to enhance the knowledge and skills of workers.	52	48	0	0	0
2	Organization learns new strategies and technologies acc. to changing business environment.	36	50	4	10	0
3	The management makes my role in the organization clear to me.	50	40	10	0	0
4	The management arranges seminars and meetings with the experts of the fields.	90	10	0	0	0
5	I get opportunity to learn from conference.	50	35	15	0	0
6	We are allowed to interact with the top management when required.	40	60	0	0	0
7	We feel free to consult our colleagues whenever we encounter problems related to work.	56	44	0	0	0

FINDINGS

Both organizations have different type of organizational learning.

- 20% employees of PNB are strongly agreed with clear function of employee in organization in comparison to 50% in the ICICI BANK. This shows that in ICICI BANK role of employees are clearer than PNB.

- 85% employees of PNB are strongly agreed with conducting seminars and meetings in organization in comparison to 90 % in ICICI BANK. This shows that meetings and seminars are prevalent in both the organisations.

- 40% employees of PNB in comparison to 0% employees in ICICI BANK disagreeing on the getting opportunity to learn from conference and meetings. This shows that conferences and meetings are more productive in ICICI bank.

- 45% employees of PNB in comparison to 0% employees in the ICICI disagreeing on the point that they can interact of top management when it is required. This shows that mid management level employees in ICICI BANK have direct access to Top management.

- 10% employees of PNB in comparison to 56% employees in the ICICI strongly agreed on that they interact frequently with their colleagues during meeting and coffee breaks.

- 10% employees of PNB in comparison to 40% employees in the ICICI BANK strongly agreed on that they share their views and discuss the issues for the development of the organization.

- 36% employees of ICICI agreed that their organization learn from new strategies and technology according to changed environment in comparison to 20 % PNB employees disagree with this.

CONCLUSION

The both organization have different type of learning process. One organization gives the more emphasis on meetings & seminars others gives more emphasis on continuous interaction among employees and top management. So by this study we can know that different organization have different learning processes.

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SOLVENT EXTRACTION OF CAROTENOIDS FROM MARIGOLD (*TAGETES ERECTA)*

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ABSTRACT

The present study was carried out for extraction of carotenoids from marigold (Tagetes erecta) using different polar and non-polar solvents. These solvents were acetone, methanol, isopropyl alcohol (IPA), ethanol, toluene, petroleum ether, hexane and solvent mixture. The maximum carotenoids (31.6 µg/g) were extracted in Hexane: Acetone: Ethanol: Toulene (10:7:6:7) from marigold, followed by acetone (21µg/g) and IPA (20 µg/g). The lowest carotenoid yield was obtained with two non-polar solvents viz. petroleum ether (11µg/g) and hexane (10µg/g).

Keywords: Carotenoid, Extraction, Marigold, Polar, Solvent.

Marigold (*Tagetes* sp.) commonly known as 'Gainda" is one of the most popular and widely adapted ornamental and commercial flower crop grown in India. Marigold is also an important source of carotenoids (natural pigments) which includes carotenes, xanthophylls, saponin, flavonoids, triterpenes, resin, volatile oils, etc. Marigold extracts have been commercialized internationally and are used as additives for poultry feed (color in egg yolks, skin, and fatty tissues).

In recent years, due to the toxicological effects of artificial coloring agents, natural coloring alternatives have been increasingly in Worldwide. Carotenoids are natural pigments with a broad range of biological functions and various beneficial effects on human health. Carotenoids are used commercially as food colorants, feed supplements, nutraceuticals, and for cosmetic and pharmaceutical purposes. However, only a handful of the more than several hundred different carotenoids identified in nature can be obtained in useful quantities by chemical synthesis, extraction from their natural sources. The current global market for all commercially used carotenoids is expected to rise at an average annual growth rate of 2.9% reaching over $1 billion in 2009. The demand for natural source of such compounds is increasing day by day because of the awareness of positive health benefits out of natural compounds. It is therefore, essential to explore various natural sources of food grade colorants and their potentials. Traditionally, carotenoids haven been marketed as dried powder or extracts from plants. Natural colorants from plant sources, however, suffer from a diminishing or unstable supply of raw materials, subject to climatic conditions, as well as varying colorant levels and quality of the final product (Rodriguez-Amaya, 2010). Carotenoids are multifunctional, taxonomically widespread and biotechnologically important pigments. For many years, the interest of food researchers in carotenoids resided largely in the fact that they imparted the yellow, orange or red colours of many foods and in the provitamin A activity exhibited by some of them. There are over 600 known carotenoids; they are split into two classes, xanthophylls (which contain oxygen) that are oxygenated hydrocarbon derivatives that contain at least one oxygen function such as hydroxy, keto, epoxy, methoxy or

carboxylic acid groupsand carotenes (which are purely hydrocarbons, and contain no oxygen). Carotenoids are fat soluble compounds that are associated with the lipidic fractions. Carotenoids are usually lipophilic due to the presence of long unsaturated aliphatic chains as in some fatty acids. The most common carotenoids include lycopene and the vitamin A precursor β-carotene. In plants, the xanthophyll lutein is the most abundant carotenoid and its role in preventing age-related eye disease is currently under investigation.There are different techniques for extraction carotenoids such as fermentation, using enzyme and organic solvent. The most popular methods for pigment extraction are using organic solvents. But, this method is toxic and expensive. The aim of this study was to extract carotenoids from marigold by using different solvents.

MATERIALS AND METHODS

Sixteen marigold genotypes viz. MGH 09-257, MGH 160-7-1, MGH 10-105, MGH 10-207, MGH 09-258, Hisar Jaffri-2, MGH 09-257, MGH 10-205, MGH 10-206, MGH 137-4-4 (W.L), MGH 09-303A, Hisar Beauty, MGH 160-5-3, MGH 10-208-1 were collected from the Department of Horticulture, CCS HAU, Hisar. The flowers were air dried in the shade and powdered. Carotenoids in marigold were extracted using different solvents. The polar and non-polar solvents used were acetone, methanol, isopropyl alcohol (IPA), ethanol, toluene, petroleum ether, hexane and Hexane:Acetone:Ethanol:Toulene. 10 g of marigold sample was extracted by homogenizing with 25 ml of solvent. The extract was filtered and the residue was repeatedly extracted with fresh solvent and the filtrate collected until the filtrate was colorless. The solvent extracts were pooled together and phase separated with an equal quantity of petroleum ether. The filtrate was taken up in petroleum ether and made up to 100 ml, and the absorbance of the diluted extract was measured at 468 nm using spectrophotometer. The yield of the carotenoids was calculated as astaxanthin (Simpson and Haard, 1985) using the following equation:

$$\text{Carotenoid yield (μg astaxanthin/g sample)} = \frac{A_{468\,nm} \times V_{extract} \times \text{Dilution factor}}{0.2 \times W_{sample}}$$

where A is absorbance, V is volume of extract, 0.2 is the A468 of 1 μg/ml of standard astaxanthin and W is weight of sample in grams.

RESULS AND DISCUSSION

The solvent extracted carotenoid was in orange-red color. The highest carotenoids yield (31.6 μg/g) from marigold was obtained when the carotenoids were extracted with a mixture of Hexane:Acetone:Ethanol:Toulene (10:7:6:7), followed by acetone (21μg/g) and IPA (20 μg/g) (Table 1). The lowest carotenoid yield was obtained with two non-polar solvents, petroleum ether (11 μg/g) and hexane (10 μg/g). The extraction yield differed significantly between solvents. Britton (1985) recommended the use of water miscible polar organic solvents, usually acetone, methanol or ethanol, for extraction of carotenoids from tissues containing water. Delgado-Vargus *et al.* (2000) discussed the advantages and disadvantages of various organic solvents for extraction of carotenoids and suggested that polar solvents are generally good extraction media for xanthophylls but not for carotenes. For wet tissues, use of non-polar solvents is not recommended as their penetration through the hydrophobic mass that surrounds the pigment is limited (Delgado-Vargus *et al.,* 2000). De Ritter and Purcell (1981) postulated that complete extraction of carotenoids from plant tissues could be achieved with samples of

low moisture content by use of slightly polar plus non-polar solvents. In the present study, the increased extraction yield of carotenoids by the mixture of Hexane:Acetone:Ethanol:Toulene may be due to the reason that along with xanthophylls, increased amount of carotenes are also extracted due to the inclusion of a non-polar solvent in the extraction medium. Even though acetone is used as a common extraction medium for carotenoids, the present study indicated that IPA is also a good extraction medium for carotenoids from marigold.

Table1: Yield of carotenoids from marigold in different solvents

Solvents	Yield (µg/g)
Acetone	21 ± 0.7
Methanol	18.0 ± 1.4
Isopropyl alcohol (IPA)	20 ± 1.6
Ethanol	14 ± 0.2
Toulene	11 ± 0.8
Hexane	10 ± 0.6
Hexane: Acetone: Ethanol: Toulene (10:7:6:7)	31.6 ± 0.8

CONCLUSION

Different polar and non-polar solvents (acetone, methanol, isopropyl alcohol (IPA), ethanol, toluene, petroleum ether and hexane) were used for extraction of carotenoids from marigold. The highest carotenoids were extracted in Hexane:Acetone:Ethanol:Toulene (10:7:6:7) from marigold.The use of Hexane:Acetone:Ethanol:Toulene instead of normally used acetone may be beneficial in the large-scale extraction of carotenoids marigold.

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BRAND EQUITY: A STUDY OF ITS ANTECEDENTS AND CONSEQUENCES

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ABSTRACT

The subject of brand equity has attracted increasing interest in the marketing literature over the last decade Due to the fact that brand equity has received significant research attention, brand image in the customer-based brand equity framework, has been recognized as an important concept in marketing and consumer behavior research. This paper employs an antecedent/consequence framework of brand equity that is drawn directly from extant literature.

Keywords: Brand Equity, Brand Loyalty, Brand Awareness, Perceived Quality, Brand Extension.

In contemporary marketing, brand equity has emerged as a key strategic asset that needs to be monitored and nurtured for maximum long term performance (Sriram, Balachander and Kalwani 2007). Certainly, it has been considered by the Marketing Science Institute as one of its main research lines. Within this topic, various clearly differentiated work lines have been opened up, resulting in highly diverse definitions of brand equity and in a great variety of methods and approach proposed to measure it (Vazquez, Rio and Iglesias 2002).

A widely used definition of brand equity characterizes it as "*the value added by the brand name to a product*" (Farquhar 1989). Higher Brand Equity can help a brand become more profitable through higher brand loyalty, premium pricing, lower price elasticity, lower advertising-to sales ratio and trade leverage (Keller 1998). Given the advantages that accrue to a brand with high equity, effective brand management requires careful monitoring of its equity over the long run.

This paper aims to study the antecedents and consequences of brand equity. It also covers the conclusions of the study. The study uses secondary data for research. A number of books and articles published in reputed journals and periodicals were extensively studied to gather information and data for writing this paper.

CONCEPT OF BRAND EQUITY

The concept of brand equity has been widely discussed and researched in the marketing literature, much of the research stems from a Marketing Science Institute (MSI) Conference on the topic (Leuthesser 1988), which offers a broad definition of brand equity as :

> "*The set of associations and behavior on the part of a brand's customers, channel members and parent corporation that permits the brand to earn greater volume or greater margins than it could without the brand name*".

Brand equity has proliferated into multiple meanings. Accountants tend to define brand equity differently from marketers, with the concept being defined both in terms of the relationship between customer and brand (customer-oriented definitions) or as something that accrues to the brand owner (company – oriented definitions) (Wood 2000). Feldwick (1996) simplifies the variety of approaches, by providing a classification of the different meanings of brand equity as:

(1) the total value of a brand as a separable asset when it is sold, or included on a balance sheet (brand value or brand valuation)

(2) a measure of the strength of consumer's attachment to a brand (Brand strength or Brand Loyalty)

(3) a description of the associations and beliefs the consumer has about the brand. (Brand Image or Brand description)

The first of these is the meaning generally adopted by financial accountants, whereas when marketers use the term brand equity, they tend to mean brand description or brand strength.

Farquhar (1989) contends that brand equity to a consumer follows from a positive evaluation of, or attitude toward the branded product, and has defined brand equity as:

*"the added value endowed by the brand name to a product"*.

Thus brand equity is a multidimensional construct and any measurement attempts must recognize its different dimensions. Firm and consumer based measures provide different but complementary perspectives on brand equity and both are useful in managing brand equity.

ANTECEDENTS AND CONSEQUENCES OF BRAND EQUITY

ANTECEDENTS

Brand equity is derived from the overall brand image created by the totality of brand associations, perceived by customers (Michell, King and Reast 2001). Aaker (1991) identified five major sources of brand equity as brand loyalty, brand awareness, perceived quality, brand association and other proprietary brand assets. Keller (1993) combined the sources of brand equity into brand awareness and brand image. Srivastava and Shocker (1991) defined brand equity as consisting of brand strength and brand value. Srinivasan, Park and Chang (2005) identified four major sources of brand equity as brand awareness, attribute perception biases, non attribute preferences and brand availability. Lassar, Mittan and Sharma (1995) conceptualized brand equity as having five antecedents, namely performance, perceived value, social image, trust worthiness and commitment.

Though different researches have given different conceptualizations about brand equity and hence different antecedents of brand equity exist, yet they all are inter-related and can be summarized, as given in figure 1:
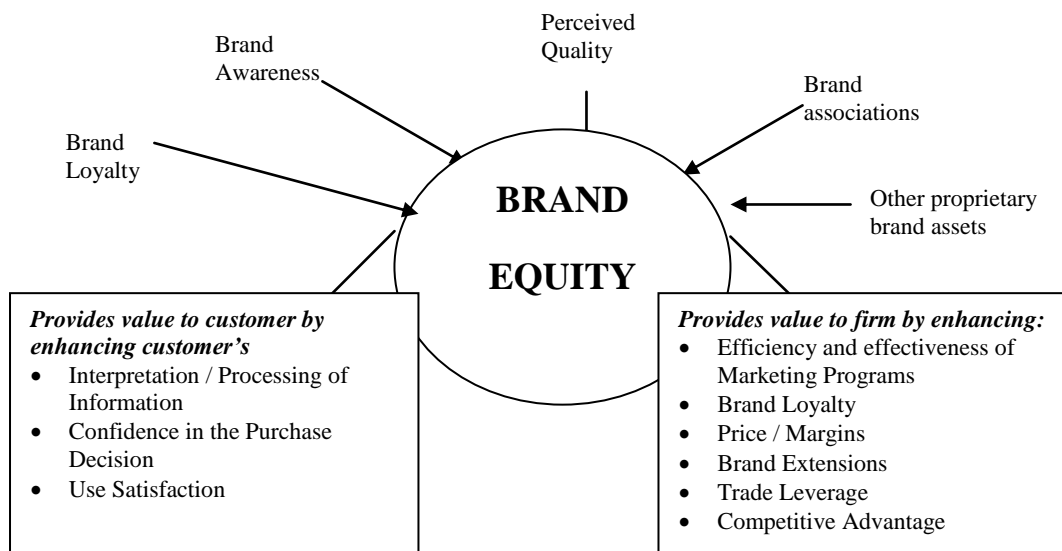
Figure 1: ANTECEDENTS AND CONSEQUENCES OF BRAND EQUITY

Source: **Aaker (1991), pp: 17**

Thus, research on brand equity has focussed predominantly on modelling the effects of the following factors on brand equity: (Aaker 1991).

(a) *Brand Loyalty*: measure of attachment that a customer has to a brand.

(b) *Brand Awareness*: the ability of a potential buyer to recognize or recall that a brand is a member of a certain product category.

(c) *Perceived quality*: perception of overall quality that is associated with a brand.

(d) *Brand Association*: the strength, favorability and uniqueness of perceived attributes and benefits for the brand.

(e) *Other proprietary brand assets*: patents, trade marks, channel relationships etc.

Lassar, Mittal and Sharma (1995) have identified five antecedents of brand equity which are as follows :

(a) *Performance*: a consumer's judgement about a brand's fault free and long lasting physical operation and flawlessness in the product's physical construction.

(b) *Perceived value*: the perceived brand utility relative to its costs, assessed by the consumer and based on simultaneous considerations of what is received and what is given up to receive it.

(c) *Social Image*: the consumer's perception of the esteem in which the consumer's social group holds the brand. It includes the attributions a consumer thinks that others make to the typical user of the brand.

(d) *Trustworthiness*: the confidence a consumer places in the firm and the firm's communications, and as to whether the firm's actions would be in the consumer's

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interests.

(e) *Commitment*: the relative strength of a consumer's positive feelings toward the brand.

The rationale for considering the above five components as important dimensions of brand equity are as follows:

Performance is critical essence for any brand. If a brand does not perform the functions for which it is designed and purchased, consumers would not buy the product and the brand will have very low levels of brand equity. *Social image* is value-adding because of the social reputation associated with owing or using a brand. Social image contributes more to a brand's equity in product categories such as designer clothing and perfumes. *Price/Value* is included because consumer choice of a brand depends on a perceived balance between the price of a product and all its utilities.

Some brands have higher brand equity because of their price value (i.e. performance where compared to price while some have their equity due to their high performance and social image.

Trustworthiness is included because consumers place high value in the brands that they trust. Conversely, distrust in a brand negatively affects brand equity. *Commitment* is also important because consumers come to identify with some brands and develop sentimental attachment to those brands.

CONSEQUENCES

Many studies have investigated various outcomes of brand equity. The competitive advantage of firms that have brands with high equity includes the following: (Aaker 1996, Keller 1998, Wood 2000)

1) a price premium can be attained

2) increased demand by customers

3) brands can be extended easily.

4) communications will be more readily accepted

5) there will be better trade leverage

6) larger margins could be obtained

7) company will be less vulnerable to competitive marketing actions.

Figure 2 provides an overview of the various outcomes of brand equity where the outcomes have been distinguished into two categories (Aaker, 1991).

(a) Customer- related outcomes

(b) Firm -related outcomes

(a) Customer – related outcomes: Brand equity provides value to customers by enhancing customers:

(i)   interpretation/ processing of information

(ii) confidence in the purchase decision

(iii) use satisfaction

Brand equity generally adds or subtracts value for customers. They can help them interpret,

process and store huge quantities of information about products and brands. They can also affect customers' confidence in the purchase decision (due to either past use experience or familiarity with the brand and its characteristics. Also, perceived quality and brand associations can enhance customer's satisfaction with the use experience.

(2)   Firm-related outcomes:

Brand equity provides value to firm by enhancing:

(i)   Efficiency and effectiveness of marketing programs

(ii)   Brand loyalty

(iii)   Price / Margins

(iv)   Brand Extension

(v)   Trade Leverage

(vi)   Competitive Advantage

First, brand equity can enhance programs to attract new customers or recapture old ones. A promotion, for example, which provides an incentive to try a new flavor or new use will be more effective if the brand is familiar.

Second, brand loyalty which is one of the dimensions of brand equity is also affected by brand equity. It is affected by other dimensions also (brand awareness, perceived quality, brand associations and other proprietary brand assets). Enhanced brand loyalty is especially important in buying time to respond when competitors innovate and obtain product advantages.

Third, brand equity allow high margins by permitting both premium pricing and reduced reliance upon promotions. Moreover, the elements of brand equity serve to support premium pricing. Further, a brand with a disadvantage in brand equity will have to invest more in promotional activity (Ailwadi, Neslin and Lehmann 2003).

Fourth, brand equity can provide a platform for growth via brand extensions. Brand extensions capitalize on the brand image for the core product or service to efficiently inform consumers and retailers about the new product or service (Pitta and Katsanis 1995).

Fifth, brand equity can provide leverage in the distribution channel. Like customers, the trade has less uncertainity dealing with a proven brand name that has already achieved recognition and associations. A strong brand (will have an edge in gaining cooperation in implementing marketing programs.

Finally, brand equity assets provide a competitive advantage that often presents a real barrier to competitors.

Kotler 1997 summarizes the major outcomes of brand equity which are as follows:

(1) The company will enjoy reduced marketing costs because of the high level of consumers brand awareness and loyalty.

(2) The company will have more trade leverage in bargaining with distributors and retailers since customers expect them to carry the brand.

(3) The company can charge a higher price than its competitors because the brand has high perceived quality.

(4) The company can more easily launch brand extensions since the brand name carries high credibility.

(5) The brand offers the company some defence against fierce price competition.

CONCLUSION

This paper emphasizes the importance of brand equity and helps in reaching the following conclusions:

❖ The content and meaning of brand equity has been the subject of a far reaching debate although a general theoretical framework that orders and integrates the most relevant contributions has still not been formulated.

❖ Brand equity is affected by brand loyalty, brand awareness, perceived quality, brand associations and other proprietary brand assets and in turn affects the consumer value as well as firm value.

❖ A brand will have positive brand equity if consumers react more favorably to its marketing mix elements than they do to the identical elements attributes to an unnamed brand .Thus , brand equity signifies something extra ,namely the favorable status of the brand in the consumer mind.

Brand equity is seen to be an important construct .The importance of brand equity is that it increases the probability of brand choice, leads to brand loyalty, and insulates the brand from a measure of competitive threats.

LIMITATIONS AND SCOPE FOR FUTURE RESEARCH

This study is a literature review and has used secondary data for research so it is theoretical in nature. This is a major limitation of this paper.

The present study suffers from being very limited in its scope for not having examined aspects such as building brand equity, relationship among antecedents and consequences of brand equity etc. Furthermore no detailed analysis has been performed in the present study to examine brand equity in a cross-cultural context. This is an important issue for managers and decision makers in the global economy because the prevailing wisdom in the development of a global brand is that the consumer tastes across cultures are increasingly more homogeneous than they used to be .Some of the factors responsible for this convergence are increase in travel tourism, satellite television and particularly the development of the internet and its derivatives.

Understanding and examining these relationships is important for advance understanding. Future researchers can study the nature and direction of these linking variables.

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THE ROLE OF VEDANTA IN THE MAJOR NOVELS OF R.K. NARAYAN

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ABSTRACT

*R. K. Narayan's novels including **The Financial Expert**, **The English Teacher**, **The Vendor of Sweets**, **The Guide** and **A Tiger for Malgudi** depicts the protagonist's struggle towards spiritual maturity. The protagonist is an ordinary human being with common human vices and virtues. As the action proceeds, he struggles to achieve maturity. The hero gives the impression of an ordinary individual living his humdrum day-to-day life, struggling with the circumstances. Though Narayan was not a social reformer or moral preacher, his works are based on the Vedantic philosophy for the betterment of human life.*

Narayan's Vedantic philosophy, inherent in his works can be viewed through the ups and downs of the protagonist's life. The main characters are placed between ethos of long-cherished traditions and maturity. They are constantly struggling to achieve maturity. As they pass through these traits, they face a number of upheavals. This clash between traditionalism and modernism generates a sense of moral duty on one hand and the sense of wrong doings and guilt on the other. Throughout the novel this clash goes on parallel strata and we see finally the hero descending on the real, smooth and Vedantic ground.

Key Words: Vedanta, Meditation, Spirituality, Renunciation, Enlightenment.

Vedanta was originally a word used in Hindu Philosophy as a synonym for that part of the Veda texts which was also known as the Upanishads. Hume E. Robert in **The American College Dictionary** defines Vedanta in the following words:

"Vedanta means the purpose or goal (end) of the Vedas"[1]

All forms of Vedanta are drawn primarily from the Upanishads, a set of philosophical and instructive Vedic scriptures. The Upanishads are considered the fundamental essence of all the Vedas. The Vedantic philosophy has always remained the part and parcel of the literature. The most prominent Anglo-Indian novelist R.K. Narayan has kept the Vedantic doctrines in his unconscious mind while writing novels. His most widely acclaimed novels including **The Guide, The English Teacher, The Financial Expert and A Tiger for Malgudi** are abound in Vedantic philosophy. R.K. Narayan, in his novels, makes his chief protagonist stand outside the whirlpool of events and then 'Maya' shows its effect as Lakshmi Holmstorm in her book **The Novels of R.K. Narayan** says:

"Narayan's works develops towards a characteristic pattern i.e. a man stands outside a whirlpool of events and commitments and drawn into it by ambition, by falling in love or by accident and having, returns to the point where he began."[2]

Narayan's heroes grow in consciousness from Swami to Chandarn, Krishna, Sampath, Margayya, Raju and Mali. They engage in their characteristic struggles. Their primary aim is to achieve a life free from distracting illusions and hysterics. In the beginning, their intention is obscure, buried under the habits of ordinary life and heavy inherited burden. This intention changes into awareness which, ultimately, leads them to consciousness and resolution.

Narayan's Major novels including **The Financial Expert, The English Teacher, The Guide and A Tiger for Malgudi** depict the protagonist's struggle towards spiritual maturity. The protagonists Margayya in **The Financial Expert**, Krishna in **The English Teacher**, Raju in **The Guide** and Swami in **A Tiger for Malgudi** are ordinary human beings with common human vices and virtues. The hero gives the impression of an ordinary individual living his humdrum day to day life, struggling with the circumstances.

Narayan's Vedantic philosophy, inherent in his works, can be viewed through the ups and downs of the protagonist's life. The main characters are placed between ethos of long cherished customs and traditions of the Malgudi society and maturity. They are constantly struggling to achieve maturity. They face a number of upheavals and ordeals. In the beginning of the novel, the hero leads a very monotonous and dreary life. Awakening from this dreary and illusory existence, he comes through some critical event which precipitates a crisis of consciousness and a new effort of will. During the normal course of life he confronts many problems and predicaments as he is a creature of flesh and blood with human failing and predicaments. Ultimately, he accepts life as it is and this is a measure of spiritual maturity. The acceptance includes delight in the expressive variety of life, cognizance of its absurdities, mockery of its pretensions and acknowledgement of its harsh realities and difficulties.

Narayan's protagonist faces crisis at a particular stage of life. This crisis may be a forced fast, death of a near and dear one, disappointment with near and dear ones or a financial catastrophe. In the beginning the hierarchy of values is disturbed and the protagonist fails to give prominence to the right action and consequently, the catastrophe strikes but it never results in tragedy. The concerned person is suddenly confronted with mysteries of life and seeks answer to the same. During the course of leading a normal life, a new awareness dawns on him and self-realization results.

Narayan's Malgudi is like the word of Vedanta neither real nor unreal. Malgudi becomes a testimony of the development of its denizens' personality. Caught in the tangled web and maze of materialism, the protagonist has an overwhelming ambition to earn or gain a lot of money. His ambition, with the passage of time, becomes an obsession which leads him to a clash between materialism and spiritualism. Narayan's chief protagonists of his major novels including Margayya, Raju, Krishna, Jagan and Swami are the part and parcel of the rat race for money. Being a part of this race they forget the moral and spiritual values but ultimately the process of self-realization takes place. They, in the end, realize that spiritual values are vital while materialism is fatal.

Margayya in **The Financial Expert** is a financial expert who makes money by dubious means and in the process ruins himself financially. Margayya's attachment for money becomes the real cause of his undoing. He lends money to the poor peasants on high rates of interest and helps them to get loans from the bank. His sole aim to earn maximum benefit. He wants to turn into an affluent person having much name and fame. Vedantic view of life gives importance to hierarchy of values i.e. dharma (right action), artha (worldly interest) and karma (pleasure). This hierarchy gets disturbed in **The Financial Expert** as Lakshami Holmstorm in her book **The Novels of R.K. Narayan** comments:

"The right order is profoundly disturbed in **The Financial Expert**"[3]

Margayya's ambition to settle his son in Lawley Extension is only an applied extension of his obsession for wealth. His obsession for name and fame makes him forget the sense of right and wrong. Being caught in the maze of materialistic world of Maya, Margayya adopts wrong ways of earning money as he comes in contact with Dr. Pal. **The Gita** says that one has to face the consequences of one's actions good or bad. According to **The Gita** this is the law of karma. Consequently, Margayya, due to his evil deeds becomes penniless and his domestic life goes topsy-turvy, He now feels that all the treasures of the world are useless as compared to the peace of mind. The novel ends with the completion of the cycle of events. In the novel one can easily notice the following aspects of Vedanta: attachment and its consequences, acceptance of life as it is, and many references to fulfill the duties towards the deity.

In the novel Dr. Pal helps Margayya in the pursuit of wealth. Money is called Maya. Dr. Pal may be considered a symbol of Maya which, according to **The Gita**, lures individual's soul in the vast illusion of the world. **The Gita** tells us that an individual, driven by curiosity and desire, experiences the sufferings of the world until he chooses to return to the state of absolute bliss. Margayya is also driven by his senseless craze for money and blind love for his son. Therefore, he experiences the sufferings of the world. He doesn't get peace for a moment. Dr. Pal lures him on the path of immortality. He becomes the instrument of nemesis to bring about his fall. His son, Balu disappoints him and Dr. Pal ruins him financially. All this does not result in his doom but it results in a new understanding of life. He is purged of his blind love for his son and his mad-race for money.

In the beginning of the novel he is poor and in the end he is without material objects but the turbulence of mind in the beginning is replaced by tranquility in the end. This tranquility is not an indication of the submissive resignation to the circumstances beyond one's control. It is the peace experienced by a person when he is able to comprehend the real nature of things and the crisis fails to affect his mental equilibrium. This happens only when one is able to achieve the state of understanding the higher values of life. This understanding dawns on Margayya towards the end of the novel when he is ready to resume his old business.

Margayya, towards the end of the novel, realizes the importance of spiritual life. He experiences a new awareness. He has partially realized his self. He has known the futility of rat race for money. He seems to have an understanding of the difference between the appearance and the reality. The dim beginning of stirring in his soul cannot be denied.

R.K. Narayan's most popular novel **The Guide** which won Sahitya Akademi Award elaborates a clash between Maya and Braham i.e. materialism and spiritualism. Raju, the

railway guide becomes a victim of materialistic temptations. He stops running the stall and becomes a guide to earn a lot of money. He now comes in contact with Marco and Rosie. He becomes infatuated with Rosie. He knows that Rosie is married and her husband is also with her but he ignores all this. This deliberate ignorance deteriorates his career as a guide. His fall as a railway guide culminates with his imprisonment for forgery. Here the theme of Karma described in the Vedanta becomes obvious. Raju's avaricious nature and the act of breaking moral code by establishing illegal relationship with Rosie become the root cause of his fall.

Raju identifies Rosie's talent in dancing. He wants to bring her on the stage as he wants to earn a lot of money on her behalf. Ultimately, Raju's dream of having money and living a luxurious life turns true when Rosie becomes a very popular dancer. Now Raju has an enormous monthly income.

This money or Maya affects his psyche adversely and consequently he becomes a victim of superiority complex. He starts thinking that money alone brings name and fame. His obsession for money comes on the surface when he forges Rosie's signature to obtain her jewels and money.

Raju's greed for money brings him doom. His forgery lands him in jail. He, ultimately, gets the result of his Karma as it has been observed in **The Gita** that man driven by curiosity and desires experiences the suffering of the world. Raju who is obsessed with the desire of possessing more and more money really becomes a prey to Maya i.e. illusion. According to **The Gita**, illusion leads man to nothingness. Maya intoxicates Raju's mind and hampers its progress. This is the Vedantic philosophy. In terms of the Vedantic philosophy, Rosie can be compared to Maya. She is a symbol of Samsara (the world) while Raju is a victim of Maya (illusion). Maya has two forms in case of Raju; first his passion for money and second, passion for woman. Ultimately, both the forms of Maya cause his undoing. Shankara says that jiva forgets the real purpose of life under the influence of Maya. Raju, under the influence of Maya, commits mistakes and ruins himself.

The Guide describes another aspect of the Vedantic philosophy that is the principle that compels man to get himself free from the shackles of desires and lead a life of spirituality. When he becomes free from the hard chains of illusion, he starts a quest for the divine within himself i.e. spirituality. Raju's ill deeds and immoral acts lead him to jail but there begins a sense of self-realization. He undergoes the process of purgation of the guilt-ridden soul. He purifies his heart and soul from all evil Karmas in the form of penance in jail. His purgation itself is an indication of his inclination to spirituality. In the village he assumes pseudo sainthood. The villagers take him to be a sannyasi. He resolves to undertake the forced fast honestly for the welfare of others. He, gradually, gives up all worldly pleasures. In the end, he becomes a totally transformed personality as C. D. Narasimhaiah comments:

"With all his limitations Raju's is a rich and complex life achieving integration at last"[4]

In this way, Raju's spiritual evolution starts after his ethical evolution.

Jagan, the chief protagonist of **The Vender of Sweets** is also a part of same rat-race after materialistic possessions. His life is a journey from materialism to spiritualism. Jagan's only

source of making money is his sweetmeat shop. In order to get optimum benefit he sells sweets at an exorbitant rate. Moreover, he avoids payment of the income tax. His materialistic view becomes obvious when one finds him worshipping goddess Lakshmi at his shop. Like Margayya of **The Financial Expert**, Jagan's brain is also intoxicated by Maya or illusion. He gets the fruit of his Karma. His own son, Mali steals away his money and flies to America. His son's arrival brings him disgrace and doom.

Jagan, gradually, starts losing interest in materialistic gains, relations and attachments. He has profoundly been affected by the hair-blackner's dictum of retreat and renunciation. Now he resolves to extinguish his desires for worldly possessions and longs for retreat. Now going away from all hurries and worries of life, his mind attains extraordinary clarity.

He retreats from this world of illusion. He, ultimately, realizes his true self. He realizes that this retreat is similar to death which will not affect the course of nature. Jayant K. Biswal rightly sums up Jagan's retreat:

"From the tame docility of his earlier life and from the bondage of his shop and son, he moves to metaphysical experience."[5]

Jagan's self-analysis and self-appraisal result in illumination and enlightenment. In the Vedantic language his 'self' dominates Satv guna. His detachment to his money and son and his disgust with the world fulfill the requirement of eternal scheme of things. In the end, Jagan abandons materialism i.e. Maya and attains spiritualism i.e. Braham. This detachment to Maya and attachment to Braham is the fundamental principle of the Vedantic philosophy.

R.K. Narayan's fourth chief protagonist, Krishna from **The English Teacher** is a lecturer in English in a college. Like Margayya, Raju and Jagan, Krishna is not satisfied with his present state. Being a victim of Maya, he is overwhelmed with the feeling of worldly possessions. He has a strong desire to possess a very beautiful and luxurious house in the posh area of Malgudi. The Vedantic philosophy describes that the desire for material values leads man to sorrows and sufferings. **The Bhagwad Gita** also declares that in the process of acquiring and attaining materialistic possession, man forgets the spiritual aspect of life and becomes a prey to Maya. Krishna has a strong desire to earn a lot of money by writing poems. He wants to take his wife on a world tour after earning a lot of money.

Krishna's dreams not only remain mere dreams but also brings doom to his wife, Sushila. Misfortune befalls on her as she is stung by wild flies and, ultimately, dies. Now living alone with his daughter, Leela, Krishna feels a conflict between materialism and spiritualism. According to the Vedantic philosophy, man's mental state becomes static after facing misfortunes and grief. In such a situation he ignores the positivity and the negativity of things and happenings. Krishna also becomes stoic to pain or pleasure with the passage of time. Krishna's soul starts longing for peace and eternity. Here, R.K. Narayan seems to follow the Hindu metaphysics as Jayant K. Biswal says:

"The Indian background in this novel is envisaged in term of the grave and serious Hindu metaphysics."[6]

R.K. Narayan, an ardent follower of **The Gita**, believed in the immortality of soul. Similarly, Krishna believes in life after death, and the immortality of soul. His belief enables him to

communicate with his dead wife through a medium in the form of a farmer. The spirit Sushila advises Krishna the same thing which was advised by Lord Krishna to Arjuna in **The Gita**. Lord Krishna says that only a person with a calm mind can know the real 'self' or Atman. Krishna also believes that the earthly life of the human being is, really,, a temporary stay of the soul in the journey to salvation. The Vedantic philosophy expresses the same notion.

In this way, Narayan's protagonists pass through crisis in life and come out chastened. They become morally and spiritually enlightened. Their earlier depression gives place to acceptance of loss and with this acceptance their spiritual and emotional balance is restored. All these moral teachings inherent in R.K. Narayan's novels are based on the concept of Vedanta.

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DETERMINANTS OF FDI INFLOWS: REVIEW OF LITERATURE

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ABSTRACT

Foreign Direct Investment (FDI) plays a very significant role in the development of the nation. It is very much energetic in the case of underdeveloped and developing countries. A classic characteristic of these developing and underdeveloped economies is the fact that these economies do not have the desired level of savings and income in order to meet the required level of investment desired to sustain the growth of the economy. In such cases, foreign direct investment plays an important role of connecting the gap between the existing resources or funds and the required resources or funds. It plays an important role in the long-term development of a country not only as a source of capital but also for augmenting competitiveness of the domestic economy through transfer of technology, strengthening infrastructure, raising productivity and generating new employment opportunities. In India, FDI is considered as a developmental tool, which helps in achieving self-reliance in various sectors and in overall development of the economy. India after liberalizing and globalizing the economy to the outside world in 1991, there was a massive increase in the flow of foreign direct investment. This paper analyses determinates of FDI which leads to inflows into the country.

Key Words: FDI, GDP, Empirical Linkage, Infrastructure, Economic Stability.

Foreign direct investment (FDI) has played an important role in the process of globalization during the past two decades. The rapid expansion in FDI by multinational enterprises since the mid-eighties may be attributed to significant changes in technologies, greater liberalization of trade and investment regimes, and deregulation and privatization of markets in many countries including developing countries like India. Capital formation is an important determinant of economic growth. While domestic investments add to the capital stock in an economy, FDI plays a complementary role in overall capital formation and in filling the gap between domestic savings and investment. At the macro-level, FDI is a non-debt-creating source of additional external finances. At the micro-level, FDI is expected to boost output, technology, skill levels, employment and linkages with other sectors and regions of the host economy.

To accomplish the research activity in a scientific way, systematic review of literature is highly significant and essential because it furnishes relatively inclusive information relating to the research problem and provides clear understanding to define objectives of the research study in a good manner. A substantial amount of empirical studies have been conducted on the factors determining foreign direct investment (FDI). There exists a large amount of literature on the variables that determine the FDI inflows and outflows to and from any country. The existing literature includes a large number of surveys, case studies and a number of econometric studies relating to Asian countries, European countries and rest of world. Most of

the studies employ multiple numbers of theories or hypotheses in order to investigate an empirical linkage between FDI and variety of economic, social and political variables.

In general, they include main factors which drive FDI into an economy have been market size (generally determined by a country's gross domestic product (GDP) and GDP per capita), market growth, economic development, agglomeration, urbanization, human capital, trade openness, infrastructure availability and quality, taxes and tariffs, labour costs and the degree of political and economic stability. The present paper focuses on the macro-economic variables that affect FDI inflows in India and the past studies provide an explorative view of these variables. They also provide empirical evidences on FDI spillovers and the role of domestic firms' own research and development for creating the spillover and absorptive capacity for them. This objective of this paper to study the determinants of FDI inflows in India.

REVIEW OF LITERATURE

International Context

As the brief review of FDI literature specifies that most of the empirical studies have focused on assessing the determinants that encourage multinational corporations (MNCs) to invest in a foreign country. Previous empirical studies on the determinants of FDI in less developed countries have emphasized the role of economic environment and liberalization policies in the host countries to attract foreign investment. It is important to recognize that the relative importance of FDI determinants depend on the motive, the type of investment (vertical FDI or export-oriented or horizontal FDI or market access-oriented) and the investor's strategy. Vertical FDI is explained by lower production costs (cheap labour, tax incentives and physical infrastructure). For horizontal FDI, the size of host country and its growth is the most important (**Helpman, 2006**). The amount of bureaucracy and corruption in the country as well as the quality of information, banking and legal institutions are important determinants of inward FDI. These findings are articulated in the work of **Quazi** (**2007**) in which the scholar found that countries can attract more FDI by improving their domestic investment climate through, among other policies, tax and tariff reform, reducing government ownership of business and liberalizing the banking and financial sectors.

Calvo, Leiderman and Reinhart (**1996**) study described the pull factors i.e. demand side that influence FDI flows and include interest rates, tax and tariff levels, market size and market potential, quality of institutions, wage rates, human capital, cost differentials, exchange rates, fiscal policies, trade policies, physical and cultural distance and state of infrastructure among others. **Liu, Song, Wei, and Romilly** (**1997**) observed that inward FDI in China have been affected mostly by relative real wage rates, relative exchange rates, and economic integration represented by real exports and imports. The study also showed that relative market size (measured by GDP) and cultural differences were two significant determinants of FDI in China. **Gastanaga, Nugent, and Pashamova** (**1998**) identified the relative importance of host-country reforms on foreign direct investment across a sample of Least Developed Countries (LDCs). The results showed significant effects of most variables including tax rates, tariff rates, degree of openness to international capital flows, GDP growth rate, contract enforcement, bureaucratic delay and corruption on foreign direct investment.

Billington (**1999**) analyzed those factors which determine the choice of location for FDI and found that market size, variables (income and growth), unemployment, level of host country

imports and certain policy variables (corporate tax and interest rates) were significant determinants of location for FDI. At regional level, population density, unit labour costs and unemployment (again positive) were the most influential variables. **Wei** (**2000**) examined a bilateral panel of FDI data and provided the evidence that corruption in a host country negatively affects inward FDI. **Howard and Banik** (**2001**) explored determinants of private FDI and explain the variables in terms of 'domestic pull' and 'external push' factors. The market size and gross domestic investment are considered as domestic pull factors and exchange rate and degree of openness are considered as the push factors. The analysis has revealed that the ratio of exports to GDP was the only economic determinant of FDI. Foreign investors have been found attracted because of the strategic geographical position of some countries and the prospect of marketing their products to a global market. **Asiedu** (**2002**) study found that openness, return on investment and GDP as proxy variable for market size, are significant variables whereas infrastructure and political risk found insignificant variables for FDI inflow to host countries.

Campos and Kinoshita (**2003**) studied the determinants of FDI inflows and results revealed that for Commonwealth of Independent States (CIS) countries, natural resources, economic reforms, infrastructure, institutions and quality of bureaucracy whereas for non-CIS countries, agglomeration, economic reforms, institutions and quality of bureaucracy were the main determinants of FDI inflows. **Carstensen and Toubal** (**2004**) examined the determinants of FDI in Central and European countries and found that traditional determinants like market potential, low relative unit labour costs, skilled workforce and relative endowments had significant and plausible effect. In addition, transition-specific factors like the level and method of privatization and country risk played important roles in determining the flows of FDI. **Asiedu** (**2005**) study found that factors like natural resources and large markets promote the FDI inflows in an economy. Moreover, the other factors that have substantial impact on FDI inflows were inflation, infrastructure, skilled labour, trade openness, corruption, political stability and reliable legal system. **Sahoo** (**2006**) study employed panel cointegration test on the determinants of FDI in the South Asia and found that FDI and its determinants have long run equilibrium relationship. The major determinants of FDI in South Asia are market size, labour force growth, infrastructure index and trade openness. The results of FDI impact on growth show that FDI has a positive and significant impact on growth for four south Asian countries. Other significant factors that contribute to growth are exports, gross domestic capital formation and infrastructure.

Seyoum (**2006**) examined the effect of patent protection on FDI and results confirmed that FDI is strongly influenced by the level of patent protection, market size, and levels of corruption, unemployment rates and international trade orientation of host countries. The impact of patent protection on FDI is positive and significant in 1990 and 1995 which shows that the level of patent protection is a significant predictor of FDI. The regression coefficient for market size, corruption, unemployment rates, and international trade orientation were positive and significant in each of the two time periods (1990 and 1995). However, exchange rates, scientific and technological infrastructure and GDP growth rates were not significant for FDI inflows. **Quazi** (**2007**) study found that a domestic investment climate that is not conducive to economic freedom will likely to negate the stimulating effects of other positive determinants of FDI.

Bhatt (**2008**) analyzed the determinants of FDI in five countries (Indonesia, Malaysia, Philippines, Singapore and Thailand) of ASEAN and ASEAN region as a whole over the period 1976-2003. The results showed that there was a positive influence of the size of economy on FDI inflows in case of Indonesia and Singapore. The infrastructure was significant for Indonesia and Malaysia in attracting FDI. Exchange rate had influenced on FDI for Malaysia. The openness of the economy was significant in attracting FDI for Indonesia. The econometric models of pooled least square and fixed effect were used for ASEAN region. In case of pooled least square method, gross national income (GNI) was very significant with expected sign. It implied that market size attracted FDI in the ASEAN region. The depreciation of the currency attracted FDI inflows in ASEAN was significant with negative sign. Infrastructure was also significant determinant and openness variable was significant with negative sign. In case of fixed effect model, it was found that all variables were significant with expected sign except openness.

Dondeti *et al.* (**2008**) studied the impact of the Asian Financial Crisis on the relationship between FDI inflows and the trade balances of the eight Asian countries like China, India, Malaysia, Singapore, Indonesia, South Korea, Philippines, and Thailand, using the technique of panel data analysis. The study showed that one dollar of FDI had contributed about 1.181 dollars to the exports and 1.100 dollars to the imports of each of the eight countries in the years before and after the Asian Financial Crisis, when the differential fixed effects of the years are taken into consideration. An interesting conclusion was that the contribution of FDI to the growth of exports and imports was approximately the same, and thus had no significant net effect on the trade balances of these countries.

Jeon and Rhee (**2008**) analyzed the determinants of Korea's FDI from US between the periods 1980 -2001. The authors concluded that Korea's FDI inflows from the US have a significant association with real exchanges rates, relative wages costs and interest rate differentials using a pooled OLS estimation. **McDermott** (**2008**) investigated the effect of fluctuations in and volatility of the real exchange rate on foreign direct investment by using panel data of 55 countries from 1980 to 1997. The result found that both weak host currencies and greater volatility of exchange rate discourage FDI flows. **Vita and Kyaw** (**2008**) examined and results indicate that domestic productivity growth is the dominant determinant for FDI flows and domestic money growth is the major 'pull factor' for portfolio flows to developing countries. **Jajri** (**2009**) study examined the influence of FDI on the growth of Malaysia for the period 1970-2003. The study found that FDI had significant influence on the growth rate of the Malaysian economy. The results of the FDI determinants model, firstly, revealed the existence of a long-run relationship between FDI and the variables involved; and secondly, that GDP, exchange rate, public development expenditure, openness of the economy and labour cost had a direct impact on FDI.

Azam and Lukman (**2010**) in their study examined the effect of various economic factors on FDI inflows into Pakistan, India and Indonesia during the period (1971- 2005) by employing log linear regression model and the method of least squares. The results revealed that market size, external debt, domestic investment, trade openness and physical infrastructure are the important economic determinants of FDI. Further, the study found that the empirical results of the economic determinants of India matched with the empirical results of Pakistan excluding two determinants (like trade openness and government consumption) while the results of

Indonesia do not match with the results of the economic determinants of FDI for Pakistan and India.

Hailu (**2010**) analyzed demand side determinants of the inflow of FDI to African nations, with particular emphasis on stock market availability. The natural resource, labour quality, trade openness, market accession and infrastructure condition are found to have positive and significant effect. Availability of stock market has the expected positive but insignificant effect on FDI inflow. **Pradhan and Saha** (**2011**) examined the determinants of foreign direct investment and found that FDI was largely influenced by economic growth, exchange rate, inflation, labour population, trade balance, current account balance and long term debt outstanding. The impact of economic growth and exchange rate was bidirectional, while the other factors were unidirectional on FDI inflows.

INDIAN CONTEXT

Numerous studies provide valuable insights of various factors determining FDI inflows. There is an enormous theoretical and empirical literature dealing with the relationship between FDI and growth. Although, there are numerous factors determining the inflow of FDI in developing countries, recent empirical studies discussed in **De Mello** (**1997**) suggested that one of the most important factors determining the surge of FDI inflows into the developing countries have been the privatization and globalization of production. In addition, several factors including the degree of political stability, the nature of government policy, trade and investment regime, the openness of the host country and the size of the market were possible determinants of FDI flows. Inflow of FDI can be an important vehicle for technological change and accumulation of human capital. **Radhakrishanan and Pradhan** (**2000**) found that among the various determinants of FDI, the most crucial factors are absolute size of the domestic market, openness of the economy and the sound set of macroeconomic fundamentals. However, infrastructure does not impact FDI inflows to any significant extent.

Chopra (**2002**) examined the effect of policy reforms on the FDI in India during the study period from 1980 to 2000. The empirical result revealed that GDP was an important factor which motivates FDI in the country. **Banga** (**2003**) concluded that FDI is found to be attracted to large market size, low labour cost, high productivity of labour, and financial health of the economy and higher availability of electricity in the economy. **Kathuria and Das** (**2005**) analyzed the effect of increased FDI flows on the innovation strategies of the domestic manufacturing firms in the Indian context using post liberalization data. The results showed that in the post-liberalization era, the relationship between FDI and domestic R&D had undergone a change, with substitution coming out strongly in the later period when the effects of FDI were deemed to have been absorbed.

Bhati (**2006**) concluded that per capita GDP and export level of the country have significant impact while socio-economic factors like literacy rate, external debt, inflation rate and power consumption have insignificant impact on FDI. In case of developing countries like India, export-oriented FDI is perceived as an instrumental tool to strengthen country's export-competitiveness. The theoretical literature suggests that both FDI and trade can be substitute or complementary to each other depending upon the nature of investment, industry-mix and host country's features. Although, many empirical studies have argued that FDI inflows in the Indian economy have not been export-oriented, it is essential to note that none of these have studied the impact of FDI inflows on service exports. **Adamou and Subash** (**2008**) examined

the impact of R&D and FDI on firm growth for a panel data of Indian manufacturing firms. The study argued that beside age and size, FDI and R&D are essential determinants of firm growth. The results indicated that an increase in current R&D induces higher growth across all industries; whereas, the effect of increase in FDI is mixed-higher growth in some industries and lower growth in some others. Finally, it is found that firm growth is negatively associated with its size and it is convex with respect to its age. **Feng** (**2009**) studied by employing time series data on FDI inflow, exports and outputs in service industry, co-integration, Vector Auto-Regression (VAR) and causality analyses are conducted on the basis of aggregated data that are available for the period from 1991 to 2007. The empirical results indicated that there exist long-run co-integrating relationships between FDI and service exports and outputs in India; whereas FDI inflow appears to have no significant impact on service exports and outputs performance, there is no evidence of long-run causal links between FDI inflow and service exports and outputs in service industry, and there is only a weak long-run causality running from output of services to FDI. **Jayachandran and Seilan** (**2010**) investigated the relationship between trade, FDI and economic growth of India over the period from 1970 to 2007. The results of Granger causality test showed that there is a casual relationship between the examined variables. The direction of causality relationship is from FDI to growth rate and there is no causality relationship from growth rates to FDI. **Dhingra and Sidhu** (**2011**) found that the financial strength of the state, development level of the state which is manifested in the high Human Development Index, high literacy rate, and high per capita income, freedom from corruption, market size and level of physical infrastructure are the core factors influencing the FDI inflows to Indian states.

CONCLUSION

To sum up, policy variables such as corporate tax rates, tax concessions, tariffs and other fiscal and financial investment incentives had a significant effect on FDI in a number of studies and should thus be considered as potentially key determinants of FDI. This study is an attempt to address the gap in literature by providing empirical support through exploration. This study also differs from the existing studies on FDI and enabling variables in at two ways: firstly, it uses more relevant empirical information on FDI and variables for India and secondly, it applies more relevant methodology in analysis and to investigate various determinants which support more FDI inflows in India.

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INDO-US SECURITY RELATIONS IN THE 21st CENTURY: AN ANALYTICAL STUDY

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ABSTRACT

The basic problem of Indo-US relations lies in the divergent security interests of the two states. The Indian perception of the US seems to regard the country as a complicating factor in India's security efforts largely because of the military assistance given to Pakistan over a long period starting from fifties especially during the Indo-Pak wars in 1965 and 1971. That is why the security and defence perceptions of India and the US were so divergent and conflicting during the cold war days that they were not able to enter into a robust partnership. But the collapse of the Soviet Union changed much of the previous scenario and allowed greater interaction between the US and India. Consequently, the process of globalization enforced the Indo-US relationship to enter into a 'Strategic Partnership'. President Clinton's visit to India in March 2000 marked a watershed in Indo-US relationship and remarkable progress was achieved in the area of security cooperation, with an increasing focus on counter terrorism, joint military exercises and arms sales. Thus, the pace of security relations substantively increased after 2000. However the US-Pakistan strategic relations have constrained the Indo-US security relations. Therefore, the present paper highlights the Indo-US 'Strategic Partnership' to tackle with the problem of Indo-US security relations in the 21st century in the changing global scenario.

Key Words: Security Relations, Vision Statement, Strategic Partnership, Joint Military Exercise, Nuclear Deal.

The end of the Cold War gave a new thrust to Indo-US relations and the US President Clinton's visit to India in March 2000 marked a watershed in Indo-US strategic partnership. Now, both the countries signed a 'Vision Statement' on 21 March 2000. It stated that India and the US have prepared to work together to prevent the proliferation of nuclear weapons and their means of delivery. Further, in the wake of the September 2001 terrorist attacks on the US, India took the immediate and unprecedented step of offering to the US full cooperation for counter terrorism operations. Engagement was accelerated after a November 2001 meeting between Bush and Vajpayee, when the two leaders agreed to greatly expend US-India cooperation on a wide range of issues including regional security, space and scientific collaboration. Further, a remarkable progress was achieved in the area of security cooperation, with an increasing focus on counter terrorism, joint military exercises, and arms sales.

In late 2001, the US-India Defence Policy Group met in New Delhi for the first time since India's 1998 nuclear tests and outlined a defence partnership based on regular and high-level policy dialogue.[1] However, tempers in New Delhi rose further following the 1 October 2001 attack on the state assembly building in the Kashmir Capital, Srinagar, which killed 38 people.

Washington displayed marked reluctance to accept India's contention that terrorism emanating from Afghanistan was inextricably linked to the violence in Kashmir. Rather than accepting India's assertion that Pakistan was responsible for it, however, Bush dispatched Colin Powell to the region to tell both countries to cool it, an action, New Delhi believed that equated the victim and the criminal. But worse was to come. On 13 December, an even more daring attack, this time on the parliament complex in the middle of New Delhi, threw the region into a full-blown crisis. One again India had no doubt that Pakistan was responsible for it. The armed forces of both countries (India and Pakistan) went on heightened alert and took up advanced positions along the border. Now genuinely alarmed that events were about to spiral out of control, Washington moved forcefully to dampen tensions and to show New Delhi the US took seriously its accusations about Pakistan's complicity in the Srinagar and New Delhi attacks.[2]

On the contrary, it is true that Washington and New Delhi have discussed increased military cooperation in non-controversial fields such as peacekeeping, search and rescue, disaster response and humanitarian assistance, and environment security. But, it is difficult to imagine meaningful strategic partnership where one partner maintains sanctions against the other during the year 2001.

The Indo-US defence relationship covers diverse aspects such as joint military exercises, sales of equipments, reciprocal visits by senior officials, as well as doctrinal exchanges. India falls under the purview of the US Pacific Command. The escort patrols for American ships through the Malacca straits in support of operation Enduring Freedom by the Indian Naval ships Sukanya and Sharda took place in June and July 2002, while September and October that year witnessed the largest-ever US-India naval exercise, called 'Malabar'. In October 2002, again in Agra, an air transport exercise named 'Cope India-02' developed a baseline for future interoperability and fighter aircraft exchange. Since than there have been joint military exercises on a regular basis.[3]

Meanwhile, India backed the US-led war against Al-Qaida and Taliban in Afganistan because it wanted to see the end of the Taliban rule. India offered fullest cooperation to the US in the war including the use of its bases even without being asked to do so. It assumed that its own war against cross-border terrorism would become part of the international war. India and the US entered into agreements to counter terrorist threats. Further, the Iraq war emerged as the most important point of discord between the US invasions and asked for the withdrawal of the coalition troops. It refused to cooperate with the occupation and declined to send troops to Iraq to help the US.[4] It gave a great setback to Indo-US strategic partnership.

A NEW TURN IN SECURITY RELATIONS

In January 2004, Prime Minister Vajpayee signed an agreement on Next Step in Strategic Partnership (NSSP) that included missile defense, cooperation in civilian nuclear and space programme and stepping up dialogue on missile defense. A Pentagon team arrived in India in February 2005 to hold discussion on missile defense. President Bush gave clearance for a classified technical presentation of Patriot Advance Capability Missile (PAC2) system as part of the NSSP.[5]

Therefore, till now the focus of military to military relationship has been on joint exercises. The US is now showing greater interest in obtaining a share in the Indian arms market. Recently (in 2005) the US offered to sell the border management system to India for

preventing the illegal and clandestine crossing of border from the neighbouring countries. Attending the Aero Show in Banglore in February 2005 Ambassador Mulford said that the US would like to have a share of this market. Aware that Indians do not regard the US as a reliable supplier as it imposes sanctions and suspends arms supply relationship any time it decides to do so, Mulford assured that the US could promise reliability of supply and competitive cost of products.[6]

While India is quite content with the progress in strategic relations with the US, it still reacts strongly when the US offers to provide or sell weapons to Pakistan. In March 2005, the US announced that it would offer India co-production rights for both the F-16 and F-18 E/F to complete for that requirement, while offering Pakistan the option to purchase F-16s in March 2005.[7] In June 2005, the US and India signed the landmark agreement called the "New Framework for the US-India Defence Relationship", a 10 year defense-cooperation pact envisaging a wide range of joint activities, including multinational operations in their common interest, collaboration to promote security and defeat terrorism, and enhancement of capabilities to combat the proliferation of weapons of mass destruction.[8]

The first paragraph of this agreement said: "The US and India have entered a new era. We are transforming our relationship to reflect our common principles and shared national interests. As the world's two largest democracies, the US and India agree on the vital importance of political and economic freedom, democratic institutions, the rule of law, security and opportunity around the world. The leaders of our two countries are building a US-India strategic partnership of these principles and interests."[9]

In a move to clear the future civilian nuclear cooperation, an announcement was made in Washington on 31st August 2005 that under the Next Step to Strategic Partnership (NSSP), the US removed licensing requirements on nuclear-related items. Restrictions imposed on the Indian Space Research Organisation (ISRO) and the Atomic Energy Commission (AEC) were also removed. However, the pace of movement towards a closer relationship between India and the US had gathered momentum with the three-day visit beginning 17 July 2005 of PM Manmohan Singh to Washington.[10]

INDO-US STRATEGIC PARTNERSHIP

President Bush, delivering his State of the Union message in January 2006, warned his fellow countrymen to beware of India and China, which are emerging as 'new competitors' in dynamic world economy. This was first time ever that a reference about India in the State of the Union was made by a US president. Shortly after, Bush delivered a speech at the Asia Society in New York on 22 February 2006, outlining the contours of the developing US relationship with India and Pakistan.[11]

In March 2006, President Bush spent three days (1-3 March 2006) in India. He discussed further strengthening a bilateral "global partnership" and issued another 'Joint Statement'. He vowed to help India become a major world power in the 21st century.[12] He charted a two-tier diplomatic offensive while in India. The first was forging architecture of civilian nuclear cooperation with New Delhi. It was the centerpiece of his endeavour. On it rested the second part of addressing other important issues like intensifying cooperation and collaboration in space, energy, agriculture, health and science and technology. The nuclear deal heaving been achieved with a hard bargain of mutual give-and-take, the nascent strategic partnership was now given green signal to be taken to a higher level.[13]

The nuclear deal finally separated the civilian from military reactors. Eight nuclear reactors involved in the weapons programme were excluded and did not form a part of the deal. It is to be hoped that PM had taken good case to protect India's vital long-term security interests. The Indo-US nuclear deal ended India's three decades of nuclear isolation that resulted in technology denials. Others pay-offs from N-deal for India were sumptuous. A science and Technology Endowment Fund was created; an India-US Framework for Maritime Security Cooperation was established; channels were opened for commercial cooperation is satellite launches, space exploration, satellite navigation and earth science.[14]

The pace of defence cooperation has substantively increased since 2005. The most recent exercise of Malabar series took place in September 2007 in the Bay of Bengal for the first time as well as expanded to include Japan, Singapore and Australia, and involved 27 warships. The exercise extended up to the Strait of Malacca, the busiest waterway of the world. Though, China was skeptical of the military overtones of the exercises. Apart from the joint exercises and exchanges of officials, arms sale and procurement of military equipment forms a substantive part of the bilateral economic relation with military trade playing a significant role in trade between the two countries. The purchase of 12 Thales-Raytheon System AN/TPQ 37 Firefinder artillery locating radar, 40 General Electric F404-GE-F2J3 engines for India's indigenously designed Light Combat Aircraft, deep submersible rescue vessel systems and spares for Sea-King helicopters has been among the major deals finalized with the US. Further a deal worth $ 1.059 billion was clinched between the two countries for the sale of six Lockheed Martin C-130 J Hercules transport aircraft to India in May 2007.[15]

On June 22, 2007, the Indian Navy Commissioned USS Trenton on amphibious transport ship, its first warship acquired from the US, as INS Jalashwa, in a deal worth $ 44 million. The Indian Government is also desirous to purpose other weapons from the US like electronic warfare system, PAC-3 anti-missile systems and combat aircrafts. Also the largest US military firms, Lockheed Martin and Boeing Co. are competing with Russion and European rivals to supply India with 126 multi-role fighers, a deal valued at $ 10 to $ 12 billion for which India invited tenders in August 2007.[16]

The fifth international land and naval systems exhibition, popularly known as Defexpo 2008, was held in Delhi in February 2008. India was opened defence sector to private investors. The former US Secretary of Defence, William Cohen, the head of the US-India Business Council, including top American Defence Companies, stated: "The promise of deeper US-India defence cooperation in now a reality. American firms are looking forward to being a reliable supplier and trusted partner in the long term." Further, the US Defence Secretary Robert Gates during his visit on 26-27 February, 2008 said: "Indo-US defence ties have grown since the signing of the 2005 Defence Framework Agreement between these two countries".[17]

Further on October 16, 2008 India and the USA for the first time agreed to work together to formulate a doctrine and raise the level of participation in joint military exercises. The Chief of US Army General George William Casey met his Indian counterpart General Deepak Kapoor. They reportedly discussed security related developments in south-east Asia, especially in Pakistan, Nepal and China. They also agreed to cooperate in exchange of military and related technologies for the development of enhanced capabilities for the future combat soldier (a programme of the Indian Army referred to as FINSAS-Future Infantry Soldier as a System). The two chief re-affirmed the need to enhance mutual military-to-military

cooperation, especially in the fields of exchange of military personnel for attending additional professional courses.[18]

RECENT TRENDS

However, in the aftermath of the Mumbai terror attack, the visit of Condoleezza Rice to India and Pakistan, the US government's tough gesture to Pakistan and the FBI team's visit to Mumbai to probe and assist Indian investigators, are all significant steps in bilateral cooperation. Further the US President Barack Obama and the Indian Prime Minister Manmohan Singh held their first bilateral talks on the sidelines of G20 in April 2009 and agreed to intensify the strategic partnership in all areas. Apart from the global economic meltdown, their discussion covered the entire array of bilateral, regional and global issues, including terrorism, energy security, climate change and the situation in Pakistan and Afghanistan. During the talk, tackling terrorism figured prominently and both leaders agreed that they must work together to counter the forces of terror. All the meetings and dialogues between them, including the US secretary of State Hillary Clinton's visits to India, have emphasised on counterterrorism cooperation as they key component, in the recent years.[19]

During this India visit in November 2010, President Barack Obama declared his support for India's inclusion into the NSG and three other multilateral export control groups. In 2011 at the NSG's plenary meeting, the US came out with a 'Food for Thought' paper on possibilities for bringing India into the group. While the progress regarding India being brought into the non-proliferation regime seems to be static, the benefits that India has been reaping since the declaration of nuclear deal by the Bush administration are visible.[20] The deal has opened up the opportunities for India to buy enriched uranium for its peaceful nuclear energy programe and nuclear technology from the leading international players and also allowed India's nuclear and defence market for them. The US has yet to make substantial commercial deal, to reap India's nuclear energy market. However, due to lifting of the ban by the nuclear deal, there has been substantial progress in US-India defence deals and the trend shows that it has huge potential to go further.

Recently, the US President Obama in his second tenure has been continuing with the policy of past administration of consolidating relationship with India encompassing political-economic-strategic cooperation. Recent visit of Prime Minister Sh. Manmohan Singh to Washington DC on September 27, 2013 reflected such consolidation of relationship with US. The two governments put out a long list of accomplishments. They announced notably a new defence framework statement and stressed on strategic partnership and defence trade of $ 9 billion.[21] That is why it is here noteworthy that Indo-US security relations may take a new turn in future.

CONCLUSION

Summing up the discussion it can be concluded that the US-Pakistan strategic relations have confronted the state of Indo-US relations. The US arms transfer policy and military aid to Pakistan have contributed relations between India and the US. But after the disintegration of USSR, India's defence forces turned their attention to Washington at the same time as global and regional strategic realignments intensified irritants between Pakistan and the US while removing many old ones from Indo-US relationship. India and the US were concerned about a potential military axis developing between Pakistan and China. After that both the countries (India and the US) were seen co-operating each other in security relations. The Indo-US N-

Deal Agreement has given a new direction to Indo-US defence and strategic relations. It has opened the gateway for an all round acceleration in Indo-US relations. For one thing, the implementation of the 123 Agreement will give a big fillip to Indo-US security relations. However, Indo-US counter terrorism cooperation needs to improve for the betterment of the ongoing strategic partnership and security relations between the US and India.

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IMPACT OF FINANCIAL DEVELOPMENT ON ECONOMIC GROWTH: A LITERATURE REVIEW

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ABSTRACT

Financial sector development encourages the economic development by mobilizing savings, facilitating payments and trade of goods and services, and promoting efficient allocation of resources, the financial sector is seen as playing a vital role in facilitating economic growth directly through broadening access to finance. This paper reviews the theoretical and empirical literature on the relationship between the financial sector development and economic growth in developed and developing economies. The consistency of existing empirical results motivates vigorous inquiry into the policy determinants of financial development as a mechanism for promoting growth in countries around the world.

Keywords: Financial Development, Economic Growth, Savings, Investment.

Financial development and growth has been a crucial subject of public policy for long. As early as in the 19th century, a number of economists stressed the importance of financial development for the growth of an economy. The banking system was recognized to have important ramifications for the level and growth rate of national income *via* the identification and funding of productive investments. This, in turn, was expected to induce a more efficient allocation of capital and foster growth. A contrary view also prevailed at the same time suggesting that economic growth would create demand for financial services. This meant that financial development would follow growth more or less automatically. In other words, financial development could be considered as a by-product of economic development.

Both developed and developing countries give great importance to financial sector development. By mobilizing savings, facilitating payments and trade of goods and services, and promoting efficient allocation of resources, the financial sector is seen as playing a vital role in facilitating economic growth directly through broadening access to finance.

However, economists' views on the role of finance in economic development have not always unanimous. In the earlier literature, there were significant disagreements on the finance-growth nexus. For instance, questions were often raised over the nature of causality: whether financial sector development causes economic growth or economic growth generates a need for financial sector development. The main purpose of this paper is to review the literature on the linkages between finance and growth in developed and developing countries. One of the important lessons learned from the recent global financial crisis and indeed from many crisis

episodes (in both developed and emerging markets) in the past is that the financial sector needs

to be adequately regulated and cannot be left entirely to the hands of market forces. Recent literature suggests the emergence of a consensus on the vital importance of financial sector development in facilitating and sustaining growth. Economists believe that the most important role of the financial sector in facilitating growth is to reduce information and transaction costs. This is achieved through a number of specific functions that the financial sector performs. On the basis of an extensive survey of the literature, **Levine (2004)** identified and summarized five key functions that a financial system provides in facilitating growth:

1. **Mobilizing and Pooling Savings**. Mobilizing savings involves overcoming transaction costs and informational asymmetry problems. Financial systems that are more effective at pooling the savings of individuals promote economic development by increasing savings, exploiting economies of scale, and overcoming investment indivisibilities. With large, indivisible projects, financial arrangements that mobilize savings from many diverse individuals and invest in a diversified portfolio of risky projects facilitate a reallocation of investment toward higher return activities with positive implications for economic growth. Better savings mobilization also boosts technological innovation and improves resource allocation.

2. **Producing information ex ante about possible investments and allocating capital**. Individual savers face high costs of acquiring and processing information on firms, managers, and market conditions, which could prevent capital from flowing to its best uses. Financial intermediaries reduce information costs through specialization and economies of scale and thereby improve resource allocation and accelerate growth. Improved information also helps identify the best production technologies and those entrepreneurs with the best   chances of successfully initiating new goods and production processes. Stock markets may also stimulate the generation of information about firms. As markets become larger and more liquid, agents may have greater incentives to expend resources in researching firms because it is easier to profit from this information by trading in big and liquid markets.

3. **Monitoring investments and exerting corporate governance**. The degree to which the providers of capital (shareholders and creditors) can effectively monitor and influence how firms use their capital and induce managers to maximize firm value—that is, to resolve the "agency problem" arising from the separation of ownership from control through effective corporate governance mechanisms—has important implications for savings, decisions for allocating the savings, and their utilization. Good corporate governance helps improve the efficiency with which firms allocate and utilize resources and makes savers more willing to finance production and innovation.

4. **Facilitating the trading, diversification, and management of risks**. Financial systems help mitigate the risks related with individual projects, firms, industries, regions, and countries. A financial system's ability to provide risk diversification services affects long-run economic growth by improving resource allocation and encouraging savings. Cross-sectional risk diversification stimulates technological innovation since engaging in innovation is risky, and the ability to hold a diversified portfolio of innovative projects reduces risk and promotes investment in growth-enhancing innovative activities. Further, financial systems enhance liquidity, reduce liquidity risk and promote economic growth.

5. **Facilitating Exchange of Goods and Services**. A financial system facilitates transactions in the economy, both by physically providing the mechanisms to make and receive payments and by reducing transaction and information costs. Therefore, the financial sector facilitates trading of goods and services, and promotes specialization, technological innovation, and growth. Transaction and information costs may continue to fall through financial innovation. Through these functions, financial sector development facilitates economic growth—not only by promoting private sector development, but also by supporting the public sector to invest in infrastructure and by enabling households to invest in human capital and benefit from consumption smoothing.

Financial Sector Development and Economic Growth: Literature Review

The link between the operation of the financial system and economic growth has been one of the most heavily researched topics in development economics.

McKinnon (1973) and Shaw (1973) in their study found that financial development is considered to be of paramount importance for output growth. In particular, government restrictions on the banking system (such as interest rate ceiling, high reserve requirements and directed credit programs) hinder financial development and reduce output growth.

Overwhelming evidence suggested that the depth of the financial sector has a positive and statistically significant effect on economic growth. The majority of empirical studies supported a positive contribution of financial sector development (measured by financial depth) to economic growth. The positive effect of financial sector deepening on economic growth appears to be greater for developing countries than for developed countries (for instance, **Calderon and Liu 2003, Jalilian and Kirkpatrick 2005, Kumbhakar and Mavrotas 2008, Mavrotas and Son 2006**).

There were also many studies which suggested significant disagreements on the finance-growth nexus. For example, **Joan Robinson (1952)** argues that "where enterprise leads, finance follows", meaning that finance does not cause growth. Nobel Laureate **Robert Lucas (1988)** also dismisses finance as an "over-stressed" determinant of economic growth.

On the other hand, Nobel Laureate **Merton Miller (1988, P. 14)** argues "that the financial markets contribute to economic growth is a proposition too obvious for serious discussions." **Bagehot (1873), Schumpeter (1911), Gurley and Shaw (1955), Goldsmith (1969), Hicks (1969) and McKinnon (1973)** all saw the importance of the finance-growth nexus in understanding economic growth. Finance has a prominent role in the endogenous growth theory, through its positive impact on the levels of capital accumulation and savings **(Romer 1986)** or of technological innovation **(Romer 1990, Grossman and Helpman 1991, and Aghion and Howitt 1992).**

King and Levine (1993a) used IMF data and various financial indicators to conclude that there is a positive relationship between financial indicators and growth, and that financial development is robustly correlated with subsequent rates of growth, capital accumulation, and economic efficiency. They correctly emphasized that policies that alter the efficiency of financial intermediation exert a first-order influence on growth.

Luintel and Khan (1999) used a sample of ten less developed countries to conclude that the causality between financial development and output growth is bi-directional for all countries.

All these results show that a consensus on the role of financial development in the process of economic growth does not so far exist.

Beck et al. (2000) investigated not only the relationship between financial development and economic growth but also the relationship between financial development and the sources of growth in terms of private saving rates, physical capital accumulation, and total factor productivity. They concluded that higher levels of financial development lead to higher rates of economic growth, and total factor productivity. For the remaining variables, they could not document any relationship with financial development

Mavrotas and Son (2006) examined the magnitude of the positive impact of financial sector development on economic growth varies, depending, inter alia, on the level of development (industrial vis-à-vis developing countries). The estimation results showed that the effect of financial sector development in developing countries is more persistent and larger than those in developed countries.

Jalil and Ma (2008) explored the relationship between financial development and economic growth for China and Pakistan over the period 1960-2005 by employing deposit liability ratio and credit to private sector as proxy to financial development. The study found a positive and significant relationship between financial development and economic growth exists in case of Pakistan but in case of China, the analysis show a positive and significant relationship for deposit liability ratio and a positive and insignificant relationship with credit to private sector.

Acharya et al. (2009) investigate the relationship between financial development and economic growth in the Indian states. The results confirmed a long-run relationship between financial development and economic growth across Indian states.

Chakraborty (2010) examined the impact of the financial sector developments on economic growth in India in the post-reform period. The co-integration result shows that capital–output ratio and rate of growth of human capital have positive effect on real rate of growth of GDP. The effects of money market rate of interest has a positive effect on economic growth, which indicates that the effect of the banking system reform has improved the growth rate of real GDP in the post-reform period in India. One interesting finding is that net inflows of capital as a ratio of GDP has a negative effect on economic growth, which is perhaps due to the speculative nature of portfolio capital flows in India in the later half of the 1990s.

Sunde (2010) studied the nature of nexus between financial sector development and economic growth with specific reference to the Namibian economy. The results showed that the Granger causality between financial development and economic growth is by and large bidirectional. In other words, this means that when the economy grows the financial sector may respond positively and vice versa.

SUMMARY AND CONCLUSIONS

This paper reviewed theoretical and empirical literature on the role of the financial sector in facilitating economic growth in developed and developing economies. The review leads to the conclusions that there is now a consensus that financial sector development plays a vital role in facilitating economic growth. A sound financial system supports growth through mobilizing and pooling savings; producing information *ex ante* about possible investments and allocating capital; monitoring investments and exerting corporate governance; facilitating the trading, diversification, and management of risks; and facilitating the exchange of goods and services.

Without ignoring the weaknesses of existing work and the need for future research, the consistency of existing empirical results motivates vigorous inquiry into the policy determinants of financial development as a mechanism for promoting growth in countries around the world. If financial development is crucial for growth, how can countries develop well-functioning financial systems? What legal, regulatory, and policy changes would foster the emergence of growth-enhancing financial markets and intermediaries? The policy implication of this study results is that financial development is considered as the policy variable to accelerate economic growth and economic growth could be used as the policy variable to generate financial development in the economy. Hence to maintain sustainable economic growth, government has to deepen the financial sector and undertake essential measures to strengthen the long run relationship between financial development and economic growth. These measures include more financial integration; minimize government intervention in the financial systems, increasing the status of financial institutions, etc.

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PORTRAYAL OF INDIAN SOCIETY AND HUMAN RELATIONSHIPS IN ROHINTON'S TALES FROM FIROZSHA BAAG

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ABSTRACT

Rohinton Mistry as a fiction writer occupies an important place in Indian writings in English. Being based in Canada does not affect the depth of his insight into the Indian reality. Often compared to Charles Dickens for his compassionate realism. Mistry has a keen eye for human relationship. The present study is an attempt to analyse this very ability of Rohinton in his 'Tales from Firozsha Baag'.

KeyWords: Human Relationships, Superstitions, Intractable Tenant, Class-Consciousness, Family.

'Literature is the mirror of society' is what we have heard since childhood. Aristotle has also said," All art is mimetic". Rohinton Mistry's oeuvre is remarkable in this regards. His work of art is nothing but a gallery to Indian society. We will find ourselves surrounded with nothing else but our own surroundings and the deftness with which the society and characters have been portrayed in various situations is par excellence.

Mistry's Tales from Firozsha Baag is primarily a study in human relationships. Although the community living within the precincts of the building is Parsi, yet this fact does not deprive the stories of their universal character. Apart from Parsis we encounter a number of other people, either it is the maids or tenants and many more. We see the Parsis interacting with the muslim neighbors, although with hesitation as the story 'The Paying Guest' shows. Christian characters like Francis of the story 'One Sunday' does not occupy the social status enjoyed by the Parsis. In the place of Francis we could have had any other Indian with similar results.

Rohinton Mistry delineates with ease the complex relationships criss-crossing the large number of characters residing in the building. Most of the young characters are full of human emotions while the old lack in this field. The young Kesri suffers himself in the humiliation of Francis and breaks his bat. Najamai, the old lady, does notice the urine at the back of the door but her reaction is devoid of sentiments. She thinks practically and avoids mixings with the underdogs.

The neighbourly relations as portrayed in the Tales of Firozsha Baag are not ideal, but the portrayal is certainly realistic. In the Indian situation, it is not uncommon to find jealous neighbors who could not be comfortable with a prosperous family. Rustomji, having proved his miserliness in the matter of spending money on the upkeep of society flat leased out to him is not happy with Nariman Hansotia because he led others in not toeing Rustomji's line of action. Through Nariman's efforts, they agreed to pool in some money and hire a contractor to paint the exterior of A Block. The result was that the whole building was painted leaving Rustomji's flat. But when the work was over and Nariman waited for his rival's discomfiture

over the act, this is what Rustomji's said of it, "Mr. Hansotia bought a new suit and it has a patch on one knee."(6) The game of neighbourly jealously and outwitting continues but surely this is not far from reality.

Not only neighbor but the most important institution of the society i.e the family has been depicted with great deftness. Family is responsible for the physical and mental growth, socialization and acculturation of the new as well as the existing members of society. The *Tales from Firozsha Baag* deals with different types of family structures. Starting with single individuals like Najamai, whose daughters have deserted her for foreign shores, we have aged couples like Rustomji – Mehroo as also young ones like Boman – Kasmira, with their old tenant Anderson and his eccentric wife Khorshedbai. Apart from it, Daulat is shown as having been recently widowed. These are the stories of relationships which are under far greater strain in our times than they were at any point of time in history and Mistry has the insight to grasp the complexity of evolving relationships in this collection.

Reference to superstitions are found in plenty in the *Tales from Firozsha Baag* ._ In the 'Condolence Visit' there is reference to Minocher accusing his wife Daulat when she resists eating oxtail. It is for her susceptibilities that he himself also abstains from it. This kind of superstition apart, we see sometimes this tendency transmuted into the realm of thinking about life itself. Thus, determinism or too much faith in destiny can also be treated as an offshoot of superstition. Perhaps it is this kind of thinking that seems to have guided Mistry in holding fate responsible for the betal nut juice spewed on Rustomji's dugli on the auspicious occasion of Behram roje : " But unbeknown to Rustomji, on the upper deck sat fate in the form of a mouth chewing tobacco and betel nut, a mouth with a surfeit of juice and aching jaws crying for relief and when the bus halted at Marine lines, fate leaned out of the window to release a generous quantity of sticky, viscous, dark red stuff."(17) Thus, in day to day life, numerous occasions display the streak of superstition. Other social issues that Mistry touches upon include the intractable tenant – landlord problem. As is widely known, in case of any dispute between the two parties, the law is on the side of the tenant. The story 'The Paying Guest' highlights this injustice when Mr. Karani tells Boman that "it was easier to get rid of a poisonous kaankhajuro which had crawled through your ear and nibbled its way to your brain than to evict a paying guest who had been allowed into your flat."(127) How the eccentric old lady Khorshed Bai torments her young and gentle landlord and landlady at a time when they are expecting their first child and need the room let out to the 'Paying Guests' for their personal use. Mr. Karani's words are a poignant reminder to Boman: "To get rid of that problem there is no remedy except death."(131) Though Boman institutes legal proceedings against her tenants, he feels hamstrung because no neighbor or relative is ready to testify in the court because of the hassles involved in litigation. While the usually drawn – out legal battles going on for years and years with no avail to the aggrieved party are a common knowledge, the episode also reflects badly on the selfish nature of the Parsis of our times. Boman is sure that his only Muslim neighbors would testify but then out-group prejudice comes in the way.

Ultimately, it is the monstrosity of Khorshed Bai's depraved mind which manifests itself when she puts the infant in the cage that the conscience of the neighbors is aroused and they consent to testify against the woman though that is no longer needed. The Parsi community, like any elite group, shies away from sacrificing personal comfort and smugness to take up the difficult

path of good neighborliness. But still there are limits to it and the deeply ingrained sense of justice and fair play cries for compliance when things cross a certain limit. Social protest and the consequent desire for change stem from such a situation.

Although Mistry has not yet indulged in politician bashing, a reference here and there is surely found hinting at the disapproval of the Machiavellian creatures. Thus, Late Prime Minister Indira Gandhi's Garibi Hatao programme launched during the emergency does find a brief mention in the story 'The Collectors': "The Bombay police, in a misinterpretation of the nation's mandate: Garibi Hatao – eradicate poverty, conducted periodic round ups of pavement dwellers, sweeping into their vans beggar and street vendors, cripple and alcoholics, the homeless and the hungry and dumped them somewhere outside the city, another clean-up was scheduled."(98)

Class consciousness or elitism as a socio psychological trait among the Parsis also comes in for comment by Mistry. History is witness to the fact that the Parsis enjoyed enviable position during the British rule over India. The English, understandably, cultivated the Parsis because they were well-educated, had no political aspiration and were not native to the soil. Charges of collision with the British were commonly leveled against them despite the fact that the freedom struggle was duly contributed to by some great Parsi figures. After the attainment of independence, a large section of the Parsis felt like having lost out on power. This feeling continued to grow and reached a stage of alienation from the native Indians. Their ever – reducing number added to the sense of insecurity. Under the circumstances, it was natural for them to be wary of the majority which threatened to swamp them. It is common observation that a community views the other community with some kind of suspicion. This is a tribal instinct that has travelled down to our times immemorial. In case of the Parsis, who are threatened with dwindling numbers and the consequent sense of insecurity, the bias against the majority community surrounding them has got to be more acute. The colonial hang over that has got diluted to aristocratic exclusivist mindset also adds extra flavor to it. The dexterity of Rohinton in painting the gallery of characters and situations in unbeatable.

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A REVIEW OF PRESENT STATUS OF INDIAN RETAIL INDUSTRY

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ABSTRACT

This paper traces the possibilities of development of retail sector in India It reviews the present status and future prospectus of this industry. The paper also makes some policy suggestions to address the constraints in promoting sustainable FDI in India. In this paper all factors which may lead to obstacles in the way of development of retailing also assessed.

Key Words: Retail Industry, FDI, Development Factors.

India is being seen as a potential goldmine for retail investors from over the world and latest research has rated India as the top destination for retailers for an attractive emerging retail market. India vast middle class and its almost untapped retail industry are key attractions for global retail giants wanting to enter newer markets. Even though India has well over 5 million retail outlets, the country sorely lacks anything that can resemble a retailing industry in the modern sense of the term. This presents international retailing specialists with a great opportunity. The organized retail sector is expected to grow stronger than GDP growth in the next five years driven by changing lifestyles, burgeoning income and favorable demographic outline. India's retail sector has undergone a rapid transformation over the past decade and this process is expected to strengthen in coming years with the rise in population, per capita income and urbanization. Potential to be the real growth engine of a country's economy. Growing consumerism, changes in consumers' tastes and preferences, and heightened brand consciousness has been fast replacing traditional mom and pop stores with organized retail malls that house lifestyle and luxury brands from national and international retailers. Indian retail industry is the biggest industry in comparison to other industries. It occupied 14% of India's Gross Development Product and near bout 8% of the employment.

FUTURE OF INDIAN RETAIL INDUSTRY

According to a study the size of the Indian Retail market is currently estimated at Rs. 704 crores which accounts for a meagre 3 percent of the total retail market. As the market becomes more and more organized the Indian retail industry will gain greater worth. The Retail sector in the small towns and cities will increase by 50 to 60 percent pertaining to easy and inexpensive availability of land and demand among consumers. Growth in India Real estate sector is also complementing the Retail sector and thus it becomes a strong feature for the future trend. Over a period of next 4 years there will be a retail space demand of 40 million sq. ft. However with growing real estate sector space constraint will not be there to meet this demand. The growth in the retail sector is also caused by the development of retail specific properties like malls and multiplexes. According to a report, from the year 2003 to 2008 the retail sales are growing at a rate of 8.3 percent per annum. With this the organized retail which currently has only 3 percent of the total market share will acquire 15-20 percent of the market share by the year 2010.

Factors that are Playing a Role in Fuelling the Bright Future of the Indian Retail are as Follows:

The income of an average Indian is increasing and thus there is a proportional increase in the purchasing power. The infrastructure is improving greatly in all regions is benefiting the market. Indian economy and its policies are also becoming more and more liberal making way for a wide range of companies to enter Indian market. Indian population has learnt to become a good consumer and all national and international brands are benefiting with this new awareness. Another great factor is the internet revolution, which is allowing foreign brands to understand Indian consumers and influence them before entering the market. Due to the reach of media in the remotest of the markets, consumers are now aware of the global products and it helps brands to build themselves faster in a new region. However despite these factors contributing to the growth of Indian retail Industry, there are a few challenges that the industry faces which need to be dealt with in order to realize the complete scope of growth in Indian market. Foreign direct investment is not allowed in retail sector, which can be a concern for many brands. But Franchise agreements circumvent this problem. Along with this regulations and local laws and real estate purchase restrictions bring up challenges. Other than this lack of integrated supply chain and management and lack of trained workforce and flux of the market in terms of price and product choice also need to be eliminated. Despite these challenges many international brands are thriving in the Indian market by finding solutions around these challenges. A company that plans to enter Indian market at this time can definitely look forward to great business if it analyzes and puts efforts on all parameters. And with Good Planning, Timely Implementation and a media campaign that touches Indian consumers any brand can go far ahead in the Indian Retail Revolution. Organized retail represents a large untapped market in India that is likely to see tremendous growth in the coming years. New entrants are bound to see large returns. However, they must adapt themselves to the unique state of retail in India where 399 infrastructure and regulations provide little support. They must also understand the tastes of the Indian consumer who has only recently started treating retail as a form of leisure. Meanwhile organized retail will continue to displace many unorganized retailers who are no competition for the large-scale corporations. Those street-vendors of the bottom or unorganized retail will be forced to turn back to agriculture or some other form of livelihood. Yet, corner-stores and hawkers will continue to be a part of the Indian retail experience. These retailers have always survived on small, diverse sales with small margins. In that regard, they do not compete in the same market as organized retail. The Indian consumer may have undergone a transformation, but the transformation is only partial. His higher income, increased exposure and greater willingness to spend will spur the organized retail sector. Meanwhile the conveniences of home-delivery, purchases on credit and proximity offered by the unorganized sector will drive him to the nearest corner-store or street vendor for his small, just-in-time purchases. Organized retailers have not are and are unlikely to worry about the threat of unorganized retail as both forms of the retail business cater to different preferences.

RETAILING AND TRENDS FOR 2015

For long, the analysts have been betting on strong retail and financial services sector performances to help and power India – Asia's third-largest economy. Such expectations further get a boost as more and more Indians move towards western-style consumer spending

patterns. And, while Fitch, the global ratings agency, has recently opined that Indian consumer spending is at its weakest in seven years, and they further, believed that India's retail sector will become a USD 1.3 trillion opportunity by 2020346. By that time, there will be close to 200 cities with population of over 0.5 million that will fuel retail growth. The estimated value of the Indian retail sector is about USD 500 billion presently. Further, modern retail, which currently stands at 5 percent, will grow about six times 400 from the current USD 27 billion to USD 220 Billion in the next 8 years. It is believed that integrated multi-channel retailing will drive consumption in India. Modern retailers have in the past tried to capitalize on this opportunity by increasing their store presence across major cities. Fast moving consumer goods (FMCG) majors, have on the other hand, have tried to enhance distribution reach. However, achieving these robust growth projections requires the industry to look beyond the conventional brick-and-mortar stores, and consider other avenues like digital and mobile sales. This is because expensive real estate costs are already playing spoilsport for retailers. Real estate costs, especially, high rentals that are in range of 10 – 15 percent of revenue, render breaking even a daunting task. Retailers need to rethink their business plans and shift a chunk of their sales from stores to alternate low-cost channels. Digital sales points are increasingly becoming a preferred option for retailers. Sales through digital channels, notably websites and mobile applications, which at present are miniscule, will increase to 6-8 percent of the total modern retail, by amounting to about USD 13.3-18.6 Billion by 2020347. Time has also come for a more robust and symbiotic relationship between retailers and FMCG companies. FMCG firms have a lot to gain with the advent of multi-channel retailing. However, the depth of retail FMCG collaboration will be one of the key success factors for multi-channel retailing. It is imperative for retailers and FMCG majors to collaborate for assortment planning, replenishment, space planning and promotion as they have a lot to gain.

There is a Prediction that Between Now and 2015 will be a Time of Transition for Retailing:

Long-term cycles are coming to a close. New market forces are becoming more prevalent. As these trajectories converge between now and 2015, they will change the retail business environment—and the ways we do business— forever: This can be The Baby Boom—which has dominated retail thinking for decades—will stand on the precipice of age 70—and will start turning over the keys to younger generations.

Interconnectivity will be a part of life—and also a way of life. It will impact the way people get and share information, communicate, transact business, even the way they socialize. Many existing retail concepts will reach the end of their expansion runway.

Spending on services will grow at the expense of spending on goods. The prevailing belief that bigger is better will break down—aggregation of small will be the new big. Leading companies will combine global scale with excellence at local execution. Global scope has been an option. In 2015, it will be a requirement to support large-scale growth and sound business economics. Consolidation of retailing into a global oligopoly will continue, as major players seek expansion in emerging markets experiencing rapid growth of the middle class and rapid modernization of retailing. Technology will be pervasive—driven by falling costs, widespread access and adoption, a working infrastructure and increased standardization. Retailing will evolve toward true demand—replacing the artificial demand dictated by the limitations of shelf space—in an increasingly digital retail environment where shoppers will

have almost infinite visibility into product choice and increasing input into product creation. Digital and personal media will continue to grow exponentially and create new channels for customer insight, interaction and engagement. The value chain will become more intimate: Consumers will share more information with retailers and suppliers but expect to get more value in return. Just-in-time supply chain and the technology to support it will no longer be the gold standard; extremely reduced cycle times will require accelerated trend identification, entry and exit.

Consumers won't be able to take resources for granted any more. Resources will be scarcer, in greater demand and hence more expensive—raising the bar on expectations for corporate responsibility and product sustainability. To succeed in 2015, retailers and suppliers must remember what got them there—and also embrace new assumptions that drive the new outlook. Past business drivers will wane but won't entirely disappear. The above mentioned facts can be understood in a better way with help of the following table which shows the transitional growth of organized retail industry from year 2004 to year 2015.

FDI in Retail Sector:

Foreign Direct Investment (FDI) as defined in Dictionary of Economics is investment in a foreign country through the acquisition of a local company or the establishment there of an operation on a new site. In short FDI refers to capital inflows from abroad that is invested in or to enhance the production capacity of the economy. In November 2011, India's central Government announced retail reforms for Multi Brand Stores and Single Brand Stores. The announcement sparked intense activism. In July 2011 the GOI has recommended FDI in retail sector as –

(a) 51% in Multi - Brand Retail.

(b) 100% in Single - Brand Retail.

II. FOREIGN DIRECT INVESTMENT IN INDIA'S SINGLE AND MULTIBRAND RETAIL:

(a) FDI in "single-brand" retail

Up to 100 percent FDI is permissible in single-brand retail conditions stipulate that:

(i) Only single-brand products are sold (ii) Products are sold under the same brand

Internationally (iii) Single-brand products include only those identified during manufacturing (iv) Any additional product categories to be sold under single-brand retail must first receive additional government approval FDI in single-brand retail implies that a retail store with foreign investment can only sell one brand.

(b) FDI in "multi-brand" retail:

FDI in multi-brand retail generally refers to selling multiple brands under one roof. Currently, this sector is limited to a maximum of 49 percent foreign equity participation. In July 2010, the Department of Industrial Policy and Promotion (DIPP) and the Ministry of Commerce circulated a discussion paper on allowing FDI in multibrand retail. The Committee of Secretaries, led by Cabinet Secretary Ajit Seth, recommended opening the retail sector for FDI with a 51 percent cap on FDI, minimum investment of US$100 million and a mandatory 50 percent capital reinvestment into backend operations. Notably, the paper does not put forward any upper limit on FDI in multi-brand retail. The long-awaited scheme has been sent to the

Cabinet for approval, but no decision has yet been made. There appears to be a broad consensus within the Committee of Secretaries that a 51 percent cap on FDI in multibrand retail is acceptable. Meanwhile the Department of Consumer Affairs has supported the case for a 49 percent cap and the Small and Medium Enterprises Ministry has said the government should limit FDI in multi-brand retail to 18 percent. In terms of location, the proposed scheme allows investment in towns with populations of at least 10 lakh (1 million), while retailers with large space requirements may also be allowed to open shop within a 10 kilometer radius of such cities.

THE CHALLENGE FOR RETAILING IN FUTURE AND STRATEGY

Shopper Insights: Understanding shoppers will be more critical than ever in 2015. Given the anticipated growth of niche retailing, the diffusion of media and markets and the increasing reliance on point of sale as point of communication, shopper insights captured in the retail environment will be key to driving sales. Retailers will need to understand what motivates the shopper at the point of sale. Suppliers will need to work with retailers to determine exactly where a product fits within the retail mix—and how that product will help drive sales and profits.

Managing Complexity in 2015: Understanding consumers is not the same as understanding shoppers Conventional consumer research typically focuses on who is shopping for which products and where. Shopper insights research is about understanding the needs, attitudes and behaviors of customers in shopping and buying mode—why the shopper buys (or does not buy), why certain items were purchased (and why other items never had a chance) and how the shopping experience affected the buying decision. For companies that can manage complexity and respond to market forces, 2015 will be a time of tremendous growth opportunities. The companies most at risk will be the incumbent leaders—if exploitation of existing opportunities causes inertia on newly emerging opportunities. In 2015, the market will talk to the retailers and suppliers that tune in: Consumers will tell you what they want—if you know where to listen More places to listen to consumers and spot trends More tools and technologies to enable more focused responses Greater opportunity to be specific, individualized and relevant.

THE FOLLOWING CIRCUMSTANCES ARE CREATING PROBLEMS FOR INDIAN RETAIL INDUSTRY

Low Marketing and Advertising Budgets will Work out:

To rectify the things, right solutions are always excavated. Whether the market growth is slower or faster, its potential should not be left unused. Anyway, new and innovative solutions must be invented to answer the current market slump. Cutting down marketing and advertising budgets will reduce the financial burden on retailing industry. Marketing and advertising are the supreme factors for the retail industry to penetrate more into retail market. Following innovative marketing and effective advertising at low prices will be a brilliant move for the present day market trends.

Challenge to get More Customers at Low Cost: In this current meltdown, driving the customers to the retail stores seems high and dry. But, the markets always have a hidden potential despite the slump. Today, the changing market trends demand the retail industry to expand its reach to more customer touch points so as to drive them to the retail points. Low

investments and high returns' is now made possible with the arrival of technology enabled marketing services. The retail industry should realise that it would be at a fair advantage of including technology enabled marketing services to unfold the immense retailing opportunities.

Present Communication Channel is Ineffective and Involves High Costs:

The present channel for customer communication is apparently ineffective, which the retail industry has been following for the decades. Moreover, it always involves high costs too. The outdated communication channels should be 415 modified according to the changing market trends. Now, an uninterrupted marketing channel, which will be continuously tied to the shoppers, is needed to boost up the retail industry. Going beyond the traditional marketing at low prices will cut down the high costs and brings good returns.

Economic Slowdown: The financial crisis is adding to the pressure on global economies. The International Monetary Fund (IMF) now sees the world entering into a major slowdown. The recovery would depend on three key factors: Commodity prices stabilizing, the crisis in the US housing sector bottoming out and emerging economies providing a source of resilience. But, if the current crisis were to last longer, the emerging economies are more likely to be affected. So rather than open more stores, retailers have shifted their focus to consolidate and improve operations by enhancing efficiency and profitability through effective supply chain management, to save inventory and logistic cost and check on wastages. To build up customer loyalty, renewed efforts are being made to undertake intensive relationship marketing and improve in-store service. Retailers are also pushing private labels to protect their profit margins while promoting sales by offering special discounts or other value-for-money schemes.

Retail and Recession: The global economic slump has had its impact on the India retail sector. One of the earliest players in the Indian retail scenario Subhiksha's operations came to a near standstill and required liquidity injection. Vishal Retail secured corporate debt restructuring (CDR) plan from its lenders while other players like the Reliance Retail run by Mukesh Ambani and Pantaloon led Kishore Biyani by went slow on expansion plans and even scaled down operations. However, during the last quarter a bit of confidence was restored as the economy showed signs of growth.

FUTURE PROSPECTS

However with the subsequent revival of the boom period, growth of organized retail and consumption is expected to take a higher trajectory. Consumers presently conditioned into sparing behavior will eventually unleash their pent-up demand for preferred brands. So the present phase can be favorably construed as an opportunity for the retail industry to realign its operational structure, study consumer behavior and build consumer-centric strategies. On a greater platform, a mall leaves an indelible impression on its immediate catchment area and further. Apart from changing the physical skyline, it has a spill-over effect to the human web associated with the mall. Consumers change their consumption patterns, their lifestyle activities and inculcate the mall-culture – which provides further growth opportunities for the fledgling retail industry. Also the importance of the retail industry as a job and wealth creator cannot be undermined. This leads to a process where one generates the other and is simultaneously transformed, paving the way for the socio-economic revolution to gain greater ground in India. In January 2012, CARE Ratings released its projections of various economic

variables for 2012 and 2013. The Report projects that India's GDP growth in financial year 2012 will be 7 percent, which is likely to rise to around 8.5 percent in financial year 2013 under certain assumptions made relating to the global economy and domestic policy responses. Inflation on the other hand is to moderate to 5 percent in financial year 2013 based on a good harvest and stable global commodity prices. The projection for the fiscal deficit for FY12 has been placed at 5.5 percent which is expected to range between 5-5.5 percent in financial year 2013 mainly due to pressure on the expenditure side. The RBI is expected to lower interest rates in the course of the year, with the repo rate coming down by 100-150 bps. The outlook further expects the rupee to remain volatile as euro conditions will remain in flux while the domestic current account deficit will 417 be under pressure at 3 percent of GDP which will still be an improvement over the 3.5 percent deficit expected in financial year 2012. The economic conditions in the country in the current fiscal have been challenging with inflation being the major factor driving economic policy. This has had a major impact on other economic variables with official projections being modified downwards along the year. Policy formulation has become even more difficult with the volatility witnessed in the forex market, where the rupee has tended to move downwards. The prospects for financial year 2012 may be drawn based on the present combat against inflation, slowing down of investment, pressure on budget deficit, widening current account balance, depreciating rupee and uncertain capital markets. Expectations for financial year 2013 are based on certain perceptions on the state of the global economy as well as the expected policy of domestic authorities.

Indian Retail Industry - A Promising Future for the Investments: Retail industry in India is greatly fragmented comparing to the developed and other developing countries. This presents enormous prospective for the structured retail industry to flourish throughout the country, as the market for the final product is huge. Retail industry is largely led by private companies. The distribution for fast-moving consumer products includes many layers like carrying and forwarding agencies, distributors, wholesalers, stockiest and retailers. The Indian retail environment has attained $ 210 bn quiche, witnessing a strong development pace of five percent per year (according to a latest survey by Price Waterhouse Coopers). As per the estimation 200 malls, presenting additional 50 mn sq ft of retail space will be ready in next two years. Existing retail space in 160 malls is nearly 32 mn sq ft. Organized retailing now accounts for three percent out of the total retailing, however is predicted to extend to 10 percent by the year 208. In other means, 418 organized Indian retail sector would triple its share of the total market within the coming four years, generating new eight million jobs, in addition to the 21 million jobs that are already created by retail sector. As per the estimate, the current retail business witnesses more than 12mn retail outlets, which include all shapes and formats. The analysts foresee bright future of the retail sector. A huge number of shopping malls, nearly 100, have come up in the recent past, generating 20 mn sq ft. retail space, extending more space of about 12 mn sq ft to it. Nearly 60 malls are on the verge of completion and may be operational by the end of current financial year. A forecasted number of nearly 200 malls, in a move to make additional 50 mn sq ft of retail space, will be completed within the next two years. According to analysis by KSA Technopark, India has lowest per capita retail space accessible around the globe. The study depicts that India require generating at least 110 mn sq ft of additional retail space a year for many years, only to meet the demand generated on account of a continued GDP growth rate of nearly 6 percent. Hitherto, the Central Government as well as State Governments and local municipals have

failed to match steps with drag on the economy of an incompetent retail sector. This space crisis is leading to a condition, in which prime locations demand extremely high rates. To make India's emerging retail market open to foreign direct investment (FDI) has been on the Government agenda since long time. A number of transformations and practices were being done, but the sources disclosed that the policy, which is under finalization, is such that FDI in the retail market would lead towards the rear connections of manufacturing and production and not only set aside to open of retail stores of global and imported brands. The global retail giants like Wal-Mart, Gap, Tesco, Versace, K-Mart/SEARS, Carrefour, ZARA, FCUK, Fendi, NEXT, Mother Care, lKEA, Trussardi, DKNY and Debenhams have made plans to march in the Indian market. ESPRIT, GUESS, Chanel, Mango and many other global marked their presence in India by 419 implementing licensing and franchisee agreements. The global retailers on the line of control, awaiting the green signal from Govt. to enter Indian retail market. However, the current scenario has encouraged Indian players to speed up retail expansion and fresh retail ventures. Companies like Shoppers Stop, Trent, Reliance, Lifestyle, Tanishq, Crossroads, Akbarallys' and Tanishq already have planned to invest over Rs 5,000 cr. Trent is on the edge to take both its brands 'Star India Bazaar' and 'Westside' to new cities, meanwhile Shoppers' Stop has recently geared up for expansion of present ones and to add 11 new stores including two hypermarkets. Also, Pantaloon has planned to add eight 'Big Bazaar' malls within the next six to eight months. After demerged, Reliance Industries Ltd (RIL) is substantially getting ready to enter in field of retailing. RIL is poised to emerge as the single largest player in this sector. On the other hand, Tescos, Wal-Marts or Safeways ultimately enter in the country. So finally, Shoppers' Stops, Westsides, Pantaloons and Westsides in coming years have will face stiff competition. More than the Tescos and Wal-Marts, Reliance, Godreg and Tata are likely to attain reach to the countrys interiors. At the same time, several apparel exporters are keen to get opportunities in retail sector. Gokaldas Images, OC, TCNS, Gokaldas Exports and Celebrity Fashions are some of the exporters who already have expanded into retail sector with triumph. A ‗Vibrant Economy‗, India topped A T Kearney‗s list of emerging markets for retail investments for three consecutive years and stood 2nd only behind Vietnam this year. The 2nd fastest growing economy in the world, the 3rd largest economy in terms of GDP in the next 5 years and the 4th largest economy in PPP terms after USA, China and Japan, India is rated among the top 10 FDI destinations. On 24th November, 2011 UPA government had taken a decision to allow 51 percent FDI holding in multi-brand retail trade (MBRT) and raise the FDI ceiling from 51 percent to 100 percent in single brand retail trade (SBRT). The central government claims that allowing FDI into India‗s retail sector will benefit small farmers, expand employment and lower food inflation. It was an executive decision taken by the union 420 cabinet on 24th November without any discussion in Parliament or consultation with various stakeholders. After being under relentless attacks for a week, the UPA government was forced to ―put on hold‖ its decision. But keeping in view the size of retailing sector in India, the entry of FDI in retailing cannot be postponed for long because government is encouraged by the outcome of economic policy of 1991 in India.

CONCLUSION

The Indian retail sector is ready to take on challenges from global retail players such as Wal-mart and Carrefour because unlike them, they have a better understanding of the Indian consumer‗s psyche. Ultimately, a successful retailer is one who understands his customer. The Indian customer is looking for an emotional connection, a sense of belonging. Hence, to be

successful any retail outlet has to be localized. The customer should feel that it is a part of his culture, his perceived values, and does not try to impose alien values or concepts on him. Indian customer is not keen to buy something just because it is sold by an international company. The future shows tremendous potential for growth in the retail sector. The focus should be on the Indian horizon before looking for retail opportunities in other countries because India itself is a big retail market. In the near future India will see a phenomenal growth of shopping malls and specialty retail stores. According to market research report by RNCOS the Indian organized retail market is estimated to reach US$ 50 billion by 2020. Recently, the government decided to allow 51 per cent FDI in single-brand retailing which, has been welcomed by the industry. However, most are of the view that its impact will be largely limited to attracting more luxury brands. The limited foreign direct investment allowed by the government in the retail industry will not have much impact on the Big Bazaars and Shopper's Stops but it will allow luxury brands like Marks and Spencer, Louis Vuitton or Versace - which are currently taking the franchisee route - to open more stores in the country. There is an impending retail boom likely to happen sooner. The signs are all over the place. For few years foreign retailers will have the role of facilitator for to standardize the agribusiness and to unify customer's preference across the country. The competition will help to increase the quality of service of the existing local retailers and greater customer satisfaction in Indian society. Concept of self-employment will vanish and sustainable small industries will be roped with the big chains. There will be slow evolution of retail market over the years. Therefore industry experts predict that the next phase of growth in the retail sector will emerge from the rural markets. By 2015 the rural retail market is projected to have a total of more than 50 per cent market share. The total number of shopping malls is expected to expand at a compound annual growth rate of over 18.9 per cent by 2025.

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Improving Template Security by Integrating Physical And Behavioral Traits

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ABSTRACT

To acquire a sample of physical biometric trait, a body measurement is taken from a person to be recognized. It does not require any specific action by the person. A physical biometric trait is based on physiological characteristic rather than a learned behavior. Examples of physical biometric traits include face, fingerprint, hand geometry, palm print, and iris recognition etc. To acquire a sample of behavioral biometric trait, a person to be recognized performs a specific activity in the presence of sensor. It requires the person to be active. A behavioral biometric trait is learned and acquired over time rather than based on biology. The biometric systems based on behavioral traits are developed with a constraint that the system learns deviations in behavioral traits over time. Examples of behavioral biometric traits include signature recognition, voice recognition, and key stroke dynamic sets. Combining different traits allows alleviating problems intrinsic to single biometric trait. The fusion algorithm, which combines the different traits, is a very critical part of these recognition systems. Each biometric trait has its own advantages and disadvantages. One of the most important features for commercial applications is the user acceptability. Techniques based on iris or retina scan are very reliable but not well accepted by end-users. Recognition through voice and face is natural and easily accepted by end-users. It provides improved recognition security by stronger binding of user biometric with the randomly generated key. The key is recomputed directly from it on verification. Biometrics provides a reliable and natural solution in establishing the identity of an individual based

upon person's unique body features. With the widespread deployment of biometric recognition systems in various applications, security of biometric templates has become an important issue because compromised biometric templates cannot be canceled and reissued. The proposed approach is based upon the concept of Biometric Encryption process which securely binds a key with biometric image. But in the proposed approach, instead of using the randomly generated key, we have used behavioral trait (voice) to generate user specific key to bind with biometric image (face). Behavioral trait is changeable and thus provides the ability to cancel the compromised template. Acceptability of biometric systems depends upon system robustness, low error rates, high recognition performance, difficult to circumvent and user convenience. Biometrics is an essential tool in meeting the increased security requirements in a variety of applications, so vulnerabilities of the biometric system must be

identified and addressed systematically. Providing template security is one of the critical steps in designing a secure biometric system.

Keywords: Biometric System, Fingerprint, Biology, Fusion Algorithm, Retina Scan, Encryption.

The various biometric traits such as face, fingerprint, iris, hand geometry, voice, gait, signature etc. can be divided into two categories: physical (or passive) and behavioral (or active). To acquire a sample of physical biometric trait, a body measurement is taken from a person to be recognized. It does not require any specific action by the person. A physical biometric trait is based on physiological characteristic rather than a learned behavior. Examples of physical biometric traits include face, fingerprint, hand geometry, palm print, and iris recognition etc. To acquire a sample of behavioral biometric trait, a person to be recognized performs a specific activity in the presence of sensor. It requires the person to be active. A behavioral biometric trait is learned and acquired over time rather than based on biology. The biometric systems based on behavioral traits are developed with a constraint that the system learns deviations in behavioral traits over time. Examples of behavioral biometric traits include signature recognition, voice recognition, and andkeystrokedynamicsetc.

Discussion

The techniques based on combination of different biometric traits have better performances than techniques based on single trait [KIT, 1998]. Combining different traits allows alleviating problems intrinsic to single biometric trait. The fusion algorithm, which combines the different traits, is a very critical part of these recognition systems [YAC, 1999]. Each biometric trait has its own advantages and disadvantages. One of the most important features for commercial applications is the user acceptability. Techniques based on iris or retina scan are very reliable but not well accepted by end-users. Recognition through voice and face is natural and easily accepted by end-users. A lot of work has been reported in the literature in the recent years in the field of face and voice recognition yielding mature techniques that can be used in commercial applications [BRU, 1993].Biometrics are intrinsically associated with individuals and cannot be forgotten or shared with others. Once a biometric template is compromised, it cannot be reissued, updated or destroyed. An attacker could then gain access to all the applications using that same biometric trait. This chapter presents a biometric verification system, which integrates physical and behavioral traits. The resultant system is more secure as compared to existing biometric recognition systems. Physical traits do not change significantly over time. Physical traits are stable and unique across individuals and cannot be changed on the desire of a person to be recognized. This implies that a physical biometric trait cannot be canceled, if compromised. Fusion of physical and behavioral traits can occur at various levels i.e. sensor, feature extraction, matcher, and decision levels. In the proposed approach, instead of adopting traditional integration strategies at various levels, behavioral trait is used to generate user specific key. This key is then used by binding algorithm to bind it with physical trait to generate secure and cancelable templates. Neither the key nor the image can be recovered from the resulting template. The gain obtained from the proposed approach is two-fold— one, it increases security andsecond, itallowscancelability.

Biometric systems may become vulnerable to potential attacks. The following are the security vulnerabilities in the existing biometric systems.

1.-Spoofing

2. - Replay attacks

3.-Substitution attack

4. – Tampering

5.-Masquerade attack

6. - Trojan horse attacks

7.-Overriding Yes/No response.

In general, a biometric system consists of four modules viz. sensor, feature extraction, matcher and decision module and one database. The most detrimental attack is attack on the templates in the database. A template is digital representation of person‟s distinct characteristics, representing information extracted from a biometric sample during enrollment process. Templates are used during biometric recognition process as a basis for comparison. Biometric template security is an important concern because compromised biometric templates cannot be revoked and reissued. Behavioral traits are learned over time and can be changed by the person whenever desired. The templates in databases of biometric recognition systems based on physical traits are made safe by applying some template protection approaches. If they are not secured by template protection approaches, there is no way to reissue them because they are biological characteristics of every person to be recognized and cannot be changed at will [ANG, 2005]. On the other hand, behavioral traits are cancelable and thus provide the ability to cancel the compromised template and reissue new one. The performance of biometric systems based only on behavioral traits is very low because these traits are not stable and unique across individuals. The problems associated with both categories can be alleviated if they are fused. This chapter discusses the approach proposed by the authors of this thesis [CHA, 2010C] where a physical trait (non-cancelable biometric) is combined with abehavioraltrait(cancelablebiometric).

Proposed Approach:

To improve template security in biometric systems, the proposed approach integrates physical biometric traits with behavioral biometric traits. The underlying concepts used for the proposed approach are voice biometric trait and biometric encryption, which are discussed in the ensuing paragraphs.

Voice as Biometric Trait:

Voice is a behavioral biometric, which can be used in identity authentication, especially in over-the-phone applications such as banking. With largely available telephone networks and cheap microphones on computers, user recognition through speech becomes a natural solution [BEL, 2001]. Voice authentication systems are categorized as text-dependent and text-independent [ROD, 1999]. Text-dependent systems provide the flexibility of changing the biometric by changing the spoken text whereas text-independent systems do not provide this flexibility.

Voice authentication provides the following advantages:

1.-The cost of implementation is low because no special hardware is needed. A simple telephone or microphone is required to authenticate voice. Other methods of biometric recognition like hand geometry, fingerprint and iris require special devices such as Hand

Punch for hand geometry, optical and capacitance sensors for fingerprint, iris scanner employing specialized camera which emits infrared rays to capture the image for iris.

2- It is easy to use and easily accepted by users. It is quite natural to speak. The concept of identifying people by voices is also quite natural. Every time someone answers a telephone call, the natural instinct is to try to identify the caller by her voice.

3. - It is the only biometric that allows users to authenticate remotely. For instance, allowing a user to call a phone number and authenticate with her bank vocally to perform a transaction is much easier than asking the user to go to the bank in person and authenticate via fingerprint.

4. - It is quick to enroll in a voice authentication system. The user is asked to speak a certain set of words or phrases, or to speak for a certain length of time. From that sample, a digital representation of the voice, called a voiceprint, is created. The authentication made by this system is very fast as it can be completed in 0.5 seconds.

5. - The storage size of the voiceprint is small as compared to other techniques. It is so small that it can be stored anywhere such as in smart cards, floppy disks, databases, even on cell phones.

Biometric Encryption:

Biometric Encryption (BE) is a process which securely binds a PIN or a cryptographic key to a biometric as, where neither the key nor the biometric can be retrieved from the stored template. The key is re-created only when the correct live biometric sample is presented to the system on verification.

The digital key (password, PIN, etc.) is randomly generated during enrollment, so that the user (or anybody else) does not know about it. The key is completely independent of biometrics and, thus, can always be changed or updated. After a biometric sample is acquired, the BE algorithm securely and consistently binds the key to the biometric to create a BE template, which is always protected. Thus, the key is encrypted with the biometric. The BE template provides an excellent privacy protection and can be stored either in a database or locally in smart card, token, laptop, cell phone, etc. At the end of the enrollment, both the key and the biometric are discarded. On verification, the user presents her fresh biometric sample which is matched against the legitimate BE template. Matching allows BE algorithm to retrieve the same key. Thus, the biometric serves as a decryption key as well. At the end of verification, the biometric sample is discarded once again. After the digital key, password, PIN, etc., have been retrieved, it can be used as the basis for any physical or logical application. As the biometric sample is different each time, the BE algorithm is designed to account for acceptable variations in the input biometric. On the other hand, an attacker, whose biometric sample is different enough, cannot retrieve the password [SOU, 1998].

Advantages of Biometric Encryption:

It retains neither biometric image nor template in the system, so there is no risk of theft. It allows individuals to use a single biometric for multiple accounts and purposes without fear that these separate identifiers are linked together by a single biometric image or template. It provides improved recognition security by stronger binding of user biometric with the randomly generated key. The key is recomputed directly from it on verification. It provides greater public confidence and acceptance. Public confidence and acceptance are necessary

ingredients for the success of any biometric system deployment. It is suitable for large-scale applications.

Architecture of the Proposed Approach:

Figure .1 shows the architecture of the proposed approach integrating physical trait i.e. face with behavioral trait i.e. voice to derive a secure and cancelable template.
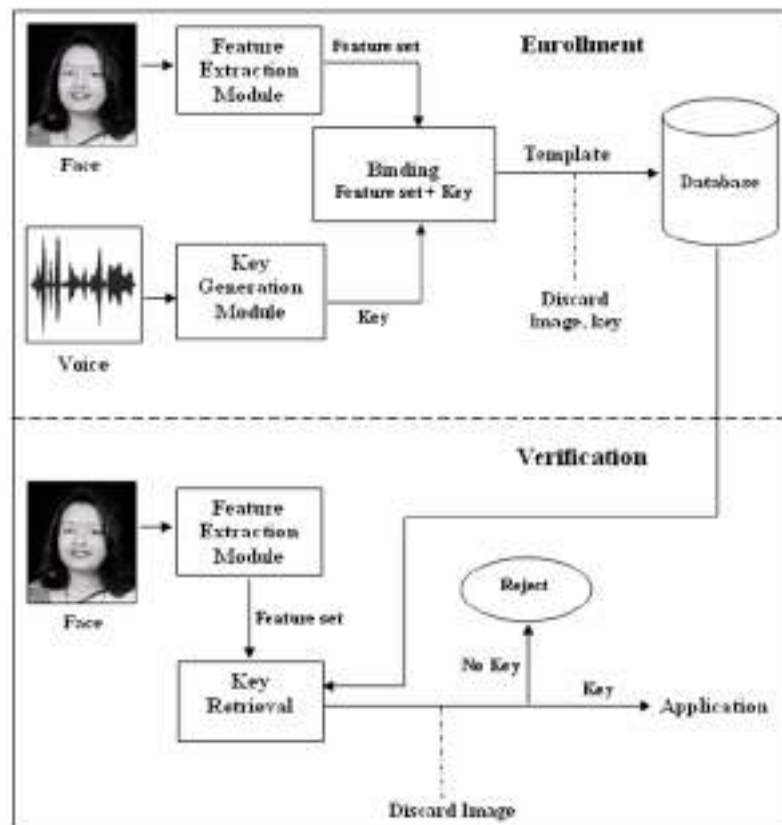
Figure .1

Figure 1: Architecture of proposed approach integrating physical and behavioral traits the proposed approach, a method for effective combination of physical biometric trait with behavioral biometric trait for human recognition is presented. The proposed approach uses the merits of the Biometric Encryption to verifying identity and ensuring security. Biometric Encryption is a process that securely binds a randomly generated key to a biometric, so that neither the key nor the biometric can be retrieved from the stored template [SOU, 1999] [CAV, 2007]. Here, the key is linked with the biometric at a more fundamental level during enrollment, and is later retrieved using the biometric during verification. The key is completely independent of the biometric data, which means that the key can be easily modified or updated. The proposed architecture consists of two phases― enrollment phase and verification phase. **Enrollment:**

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In this phase, a face image and a voice pattern of the person to be verified are acquired using the appropriate sensors. The feature set extracted from face image is represented as an eigen-vector consisting of eigen-coefficients [TUR, 1991] and feature set from voice pattern is represented as a vector consisting of MFCCs (mel frequency cepstral coefficients) [CAM, 2008]. Voice feature set is given as input to the key generation module to generate a user specific key from it. After this, the biometric encryption algorithm securely and consistently binds the key to the face feature set to create a secure block of data or template, which would be finally stored in the system database. At the end of the enrollment, both the key and the face feature set are discarded. The template stored in database is secure in that neither the biometric (face) nor the key can be independently obtained from it.

Verification:

In this phase, the user presents her fresh biometric sample i.e. her face image which, when applied to the legitimate template stored in the database, will let the biometric encryption algorithm retrieve the same key. The key would be retrieved only if the correct live biometric sample is presented on verification. At the end of the verification, the biometric sample is discarded once again. After the key is retrieved, it can be used as the basis for any physical or logical application.

Thus, the proposed approach does not provide a Yes/No response as given by existing biometric recognition systems in user verification. It retrieves a key by combining the biometric sample taken at the time of verification with the template stored in the database. The proposed approach does not retain original data in the system; hence it provides better security than existing biometric systems.

User Specific Key Generation from Voice:

Voice biometric uses the pitch, tone, and rhythm of speech. Each person's voice differs in pitch, tone, and volume enough to make it uniquely distinguishable. Several factors contribute to this uniqueness: size and shape of the mouth, throat, nose, and teeth, which are called the articulators and the size, shape, and tension of the vocal cords. The chance that all of these are exactly the same in any two people is low. The manner of vocalizing further distinguishes a person's speech– how the muscles are used in the lips, tongue and jaw. Speech is produced by air passing from the lungs through the throat and vocal cords, then through the articulators. Different positions of the articulators create different sounds. This produces a vocal pattern that is used in the analysis [MYE, 2004].

The feature vector generated from voice pattern is represented by a 12 dimensional vector $\{\Phi1, \Phi2\dots \Phi12\}$. The approach for generating a key from biometrics requires that there must be a way of mapping $\{\Phi1, \Phi2, 12\}$ to an m-bit key (k). The itch bit i.e. $k(i)$ bit of key k could be obtained by comparing $\Phi1$ to a fixed threshold and assigning $k(i)$ to be 0 or 1 depending on whether $\Phi1$ was less than or greater than the threshold. Ideally, it should separate users in the sense that keys produced by the same user are "sufficiently similar" (i.e., small intra-user variation), but ones produced by different users are "sufficiently different" (i.e., large inter-user variation) [MON, 2001].

Working of the Proposed Approach:

The steps involved in the working of the proposed approach can be summarized as given below Table 1:

Table 1:- Algorithm of enrollment process

begin
(i) Obtain face image and voice pattern using appropriate sensors.
(ii) Generate feature vectors from face image and voice pattern.
(iii) Generate user specific key from voice.
(iv)Bind the key with face feature vector using biometric encryption algorithm.
(v) Generate secure and cancelable template to be stored in the database.
(vi) Discard biometric image and key.
end

Verification: It is a process of retrieving key. The high level algorithm for verification process is presented below in table 2

Table 2:-Algorithm of verification process

begin
(i) Obtain fresh face image of the person to be verified.
(ii) Generate feature vector of face image.
(iii) Combine feature vector with template stored in the database to retrieve key.
(iv) Discard biometric image again.
(v) Key is released to perform user verification instead of producing simple Yes/No response.
end

Advantages of the Proposed Approach:

In the proposed approach, face and voice are used as physical and behavioral traits as both are the most practical, easy to use and commonly accepted biometrics by potential users. The proposed approach provides the following advantages over other biometric systems.

(i) The proposed approach is based upon the concept of Biometric Encryption discussed. It securely binds a randomly generated key with biometric image. But in the proposed approach, instead of using randomly generated key, voice is used to generate unique user specific key. For security purposes, it is better to use user specific key than randomly generated key. This key is generated during enrollment process based upon the text spoken by the person to be verified. The reason for using behavioral trait to generate the key is that these are changeable or cancelable as compared to physical traits. If the template stored in the database seems to be compromised, it can be regenerated by changing the spoken text and generating new key. But this is not the case with the physical traits based biometric systems because once stolen they are compromised forever.

(ii) Existing biometric systems produces a Yes/No response consisting of one bit of information, which is susceptible to be overridden by hackers. The proposed approach does not produce simple Yes/No response as a final result. Instead, it facilitates key release for user verification. This makes it more secure.

(iii) In the proposed approach, there is no threat of replay attacks as template stored in the database would contain user specific key that could only be released on successful matching of acquired biometric sample with template stored in the database.

(iv) The proposed approach is also benefited with the advantages of multimodal biometric systems because it is integrating two biometric traits. However, voice biometrics is not the most secure of the biometric technologies, so it is not appropriate to use them independently for recognition to systems that require high security. They become more powerful when used in conjunction with another form of authorization, such as physical biometrics.

(v) Voice is used as behavioral trait in the proposed system because voice recognition is easy to use and easily accepted by users. It is quite natural to speak. The cost of implementation is low because there is no special hardware requirement.

(vi) A large number of templates for the same biometric can be created for different applications and thus making it impossible to link together templates from multiple applications.

(vii) The existing biometric systems are vulnerable to various attacks. These attacks are addressed by the proposed approach as discussed below:

☐ No substitution attack: In the proposed approach, an attacker cannot create her own template, since she does not know about the digital key and other transitory data that had been used to create the legitimate template.

☐ No tampering: In the proposed approach, the original extracted features are not stored in the database and thus the attacker has no way to modify them.

☐ No masquerade attack: In the proposed approach, the original biometric is not stored in the system database, so that the attacker cannot create a digital artefact to submit to the system. Thus, it provides an effective protection for remote authentication systems.

☐ No Trojan horse attacks: The proposed approach does not use any score, either final or intermediate, to make a decision, it just retrieves (or does not retrieve) a key. Therefore, the attacker has no means to circumvent the system by outputting a high score.

☐ No overriding Yes/No response: The output of the proposed approach is a digital key, as opposed to the binary Yes/No response. Thus, there is no way to override the Yes/No response and also the attacker cannot obtain the key from the template stored in database.

Thus, combining cancelable biometric voice with non-cancelable biometric face is advantageous on several counts.

Summary

Biometrics provides a reliable and natural solution in establishing the identity of an individual based upon person's unique body features. With the widespread deployment of biometric recognition systems in various applications, security of biometric templates has become an important issue because compromised biometric templates cannot be canceled and reissued. In this chapter, a new approach is proposed to improve template security by integrating physical trait with behavioral trait. The proposed approach is based upon the concept of Biometric Encryption process which securely binds a key with biometric image. But in the proposed approach, instead of using the randomly generated key, we have used behavioral trait (voice)

to generate user specific key to bind with biometric image (face). Behavioral trait is changeable and thus provides the ability to cancel the compromised template.

The proposed approach requires no storage of biometric image or conventional template, thus the original biometric image or the key cannot be recreated from the template stored in the database. On comparison, the proposed approach has been found more secure over other existing systems. It provides improved security based on many accounts— it uses behavioral trait to generate user specific key, it does not produce Yes/No response and it can create a number of templates for the same biometric sample based upon different keys. Acceptability of biometric systems depends upon system robustness, low error rates, high recognition performance, difficult to circumvent and user convenience. Biometrics is an essential tool in meeting the increased security requirements in a variety of applications, so vulnerabilities of the biometric system must be identified and addressed systematically. Providing template security is one of the critical steps in designing a secure biometric system.

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GENESIS AND GROWTH OF SWADESHI MOVEMENT IN COLONIAL PUNJAB: A STUDY OF ROLE OF ARYA SAMAJ LEADERSHIP

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ABSTRACT

The idea of swadeshi was the integral part of Indian freedom movement. Although formally swadeshi movement was started after the partition of Bengal in 1905 but we can find influence of swadeshi in the ideology and writings of Swami Dayanand, the founder of Arya Samaj. Later the followers of the Swami Dayanand and Arya Samaj popularised swadeshi ideology in colonial Panjab. Swami Dayanand's followers established D.A.V Schools and colleges in the memory of their late guru. These institutions were run on the thought of:' By the Indian, for the Indian, of the Indian' and perfect example of swadeshi. These Arya institutions presented the substitute of colonial English education system and became the nursery of nationalism and freedom struggle. This study is focussed on the emergence and growth of swadeshi movement in colonial Punjab. Particularly the role of Arya leadership to foster the idea of swadeshi and swaraj which paved the way for the solid base of Indian freedom struggle in colonial Punjab.

Key Words: Swadeshi, Boycott, Arya Samaj, Colonial Rule, Nationalism, Freedom Struggle.

The word *Swadeshi* means 'of one's own country'. *Swadeshi* in the context of IndianNational Movement had two important aspects: i) economic and ii) political. The firstconsisted in using goods made in India; and second is to develop the indigenous courts and educational institutions like national schools and colleges etc. The notion of *Swadeshi* was initiated by Bholanath Chandra and his associates in Bengal in 1880's.[1] They motivated the people to boycott the British goods and enlightened people took vows to use the *Swadeshi* goods. Some *Swadeshi* institutions, like national banks, navigation services companies, technical school etc. were also started in this period.[2] Swami Dayanand, the founder of Arya Samaj, visited Bengal in 1872 and he was greatly influenced by *Swadeshi* ideology. Swami Dayanand in his writings strongly emphasised on the ideology of *Swadeshi*. He observed in <u>*Satyarth Prakash*</u> that due to ignorance, illiteracy, selfishness, inaction, indolence India had turned the land of plenty into the land of poverty and suffering. He stated that this land of prosperity will go on suffering in the present manner so long as its people do not give up superstitions, and backward rituals and traditions, inaction and laziness, and do not go for science, technology and *Swadeshi* products.[3]

The members of Lahore Arya Samaj at the time of its foundation took a vow to use *Swadeshi* things. They subscribed a few hundred rupees and ordered for cloth made in Bombay and kept in Arya Samaj Mandir for sale.[4] On August 14, 1879, a letter was published in <u>The Statesman</u> on the behalf of Arya Samajists of the Punjab which reflected the popularity of *Swadeshi* ideology among them and it reflects in the following statement: "The action of the members of

the Lahore Arya Samaj, founded by the learned Pandit Dayanand Saraswati should, therefore, be hailed with satisfaction by those who have the interest and welfare of this country at heart. They resolved at a meeting lately held at the premises of the Arya Samaj building to abstain from the use of English clothes …wherever you go, Europe made goods meet the eye. They have crept not only into our houses, bed chambers, curtains, cushions, and are used in our very *poojahs* and *shrads* …The whole nation, like the Americans should, therefore rise as one man and resolve not to consume English goods." [5]

In Punjab region Lahore became the prime centre of socio-political activities up to 1880s. Under the influence of local Arya Samajists, Lahore based Indian National Association had passed a resolution to use only *Swadeshi* goods.[6] *Arya Patrika* published many articles on *Swadeshi* during the month of January, 1888. 'The Poverty of India' was the most important article published in this magazine. In this article the appeal was made to abolish the poverty in India through the use of only India made things.[7] In1890's D. A. V. College, Lahore became the centre for *Swadeshi* activities. In 1891, 'Punjab Material Improvement Society' was established by some Brahmsamajists and Arya Samajists youth.[8] In 1892, 'Punjab Banking Co-operation' was established for the development of trade and industry. After three years in 1895 'Punjab National Bank' was come into existence due to the efforts of Lala Lajpat Rai and Lala Mulraj.[9] Lala Lajpat Rai's brother Lala Dhanpat Rai was appointed as the manager of Punjab National Bank. In 1902, two staunch Arya Samajists Bhagat Ishwar Das and Lala Jasi Ram were appointed as the Director of this bank.[10] Up to 1925 Punjab National Bank remained under the influence of Arya Samajists.

The Notion of *Swadeshi* was preached by Arya Samajists in most effective tones. To understand their enthusiasm towards *Swadeshi* ideology, we can quote the speeches of Babu Murlidhar (1848-1922), the great Arya Samajist activist of Ambala who was also the founder member of Indian National Congress. In 1891, he addressed the 7th annual session of Indian National Congress at Nagpur, he stated: "The British government was capable of giving us only wretchedness, degradation, famine, pestilence and crime and nothing else … look round, what are all these chandeliers and lamps, and European made chairs and tables, and smart clothes and hats, and English coats and bonnets and frocks, and silver mounted canes and all the luxurious fittings of your houses, but trophies of India's misery, mementos of India's starvation? Every rupee you have spent on European-made articles is a rupee of which you have robbed your poorer brethren, honest handicraftsmen who can no longer earn a living."[11]

Lala Murlidhar again scolded his fellow delegates, who were wearing foreign clothes; at Madras session of Indian National Congress (1894).[12] In 1894, Lala Mulraj, Lala Lajpat Rai, Jaisi Ram and their friends formed *Swadeshi Vastu Pracharini Sabha* at Lahore with following aims and objectives:

a) to increase the demand for Indian articles by using them.

b) to spread knowledge of the advantage of using Indian articles; to find methods of improving them, and promoting their sale by means of lectures, newspaper articles, pamphlets etc.

c) to established a library at Lahore which could contain literature and detailed information on manufacturers of Indian articles, a showroom for exhibition of Indian articles, and for the collection of information on handicrafts, places from which they can be had.

d) to encourage the introduction of machinery and other facilities in the country for improvement of handicrafts, and the manufacture of articles.[13]

Any person who agreed to sign and act upon the following pledge could become a member of this *Sabha*:

"I do hereby solemnly promise that I will do my best to wear cloth manufactured in India and will try also to use as far as possible as well as to induce others to do the same."[14]

The '*Swadeshi Vastu Pracharini Sabha*' started a bilingual paper *Swadeshi Vastu Pracharaka* in English and Hindi in February, 1896. Although this paper continued just for three years but made the great contribution in exposing the exploitation of colonial rule. It also encouraged technical and industrial education based on domestic mode.[15] Lala Lajpat Rai continued *Swadeshi* work and after his transfer from Hisar to Lahore in 1900, he established '*Punjabi Swadeshi Association*'. Lala Lajpat Rai with his Arya Samajists associates popularised the notion of *Swadeshi* in the Punjabi community.

The *Swadeshi* movement reached its climax from 1905 through 1910. Curzon's announcement of partition of Bengal made *Swadeshi* movement comprehensive and of national nature. In colonial Punjab and Western U. P. region Lala Lajpat Rai with his associates led this movement. On December 3, 1905, a meeting was held at Lala Lajpat Rai's house with twenty prominent Arya Samaji leaders to establish a secret office in the interest of the Arya Samaj and *Swadeshi* movement.[16] Lala Lajpat Rai addressed the students of Arya Samaj institutions to shed their blood for the promotion of the idea of *Swadeshi*. He exhausted the students: "Young men, your blood is hot. The tree of nation calls for blood. It is watered with blood … the old cannot achieve what the young can do. Let us crown our national and *Swadeshi* movements with the cupola of martyrdom … if young men so resolve, we shall assuredly live and no one will kill us."[17]

During the year 1906, Lala Lajpat Rai continued to tour and delivered lectures on the *Swadeshi* movement. While speaking at the Punjab Provincial Conference held at Ambala on 29th and 30th September of 1906, he said that the educated community of the Punjab should pay greater attention to the *Swadeshi* movement.[18] Referring the influence of the *Swadeshi* and Boycott Movement in Bengal, he said: "They have raised the people to a consciousness of their power, they have taught the use of combination and for once in the history of British India the industrial and the wage earning classes in their country seem to be realising that their destiny and their bread is in their hands – and not in the hands of those handful of people who lord it over them …"[19]

On 27th march 1907, he delivered a lecture in Allahabad and advised the Indians to boycott British courts and start *Swadeshi Panchayats* for the settlement of their disputes.[20] He presided at the 'All India Swadeshi Conference' in Surat in 1907 and delivered a long lecture appealing Hindus and Muslims to unite themselves for the success of the movement.[21] At Kanpur, he addressed on *Swadeshi* on January 18, 1908 and criticised colonial rule for the poverty of India.[22] Lala Lajpat Rai considered self-reliance and self-help as essential as for political freedom. In the correspondence columns of *The Tribune*, one comes across the evidence of his interest in improving the material resources of India.[23] He was not pleased to see the gradual decline of the Indian trading class, like the artisans, in view of the business going into the hands of Europeans.[24]

Sunder Lal, an associate of Lala Lajpat Rai, delivered a lecture on the *Swadeshi* movement on July 21, 1909 at Allahabad and said: "Those foreigners who first came to trade in India had remained to rule. They plundered the country of its wealth and took it off to England. What had become of the gold and silver of the country? …all were gone, stolen by foreigners. To remedy things Indian must pledge themselves to boycott foreign-made articles and to encourage and foster home industries."[25]

In another meeting held in August, 1909, in Calcutta he gave the meaning of *Swadeshi* and said that *Swadeshi* meant *'Swadeshi Bhakti'* nothing in the world should stand against the people when they were determined to serve their own motherland.[26] Ram Dutta, Head Master of the Bahrampur Arya School, advocated a general boycott of English goods and appealed to the Indians to unite themselves.[27] Two Arya Samaji preachers – Birender Nath Brahmachari and Ananda Nanda Swami, reached the Bombay Presidency and advocated there in favour of *Swadeshi* movement.[28] The *Punjabee* published an article on the *Swadeshi* movement in the year 1907 in which it was stated that the Boycott was the basis of nationality and *Swadeshi* was impossible without Boycott.[29] The Arya Samajists of Kanpur decided to open *Swadeshi* sugar shop in August, 1907.[30] Dinanth, an Arya Samajist, opened a *Swadeshi* shop at Jhelum in December 1907 and gave up the use of foreign goods.[31] During the time of the Arya Samaj anniversary of Lahore in December 1908, about 200 young men took oath to spread the idea of *Swadeshi* and to boycott the foreign goods.[32]

Similarly several newspapers of the Arya Samaj began to publish articles on *Swadeshi* and Boycott movement. The *Satdharm Pracharak* of September 15, 1905 strongly emphasised on the use of *Swadeshi* goods.[33] The *Arya Gazette* of September 21, 1905 published an article written by Nanak Chand, a student of B. A. class of the D. A. V. College, Lahore and made an appeal to the people to understand that the *Swadeshi* was a weapon for getting political freedom for the country.[34] *The Punjabee* of September 25, 1905, wrote: "All that is necessary … is a firm determination joined to sustain industry and our Swadeshi gospel would become a supreme regenerator of our dead and dropping industries in a short time; the same gospel would be a powerful constitutional weapon in the hand of the people to make the rulers of the land concede to them their just political demand …and in *Swadeshism* lies their terrestrial salvation."[35]

The *Arya Messenger* of the same year appealed to the Arya Samaj leaders to take active part in the *Swadeshi* movement and boycott the foreign-made goods.[36] The Arya Samaj also played a great contribution in the growth and development of national education in India. Educational programme of Arya Samaj was also a part of *Swadeshi* and both section 'College Party and 'Gurukul Party' established hundreds of educational institution on *Swadeshi* pattern.

Arya Samajists used the new technology of printing in dissemination of their educational agenda and *Swadeshi* programme through the books and pamphlets. Up to 1920's various Arya magazine's, journals and weekly papers propagated Arya Samaj's notion of nationalism, concept of *Swadeshi* and ideology of national education. These most important magazines, journals, periodicals, newspapers were – *Arya Darpana* (Shahjahanpur); *'Bharata Sudashapravrtaka'* (Furrukhabad); *'Desh Hiteshi'* (Ajmer); *'Aryavarta'* (Calcutta); *'Arya Sidhant'* (Prayag); *'Propkari'* (Ajmer); *'Timirnashaka'* (Kashi); *'Bharatuddhar'* (Jagaraon-Punjab); *'Vedapracharak'* (Jagaraon-Punjab); *'Vaidik Dharm'* (Muradabad); *'Veda Prakash'* (Meerut); *'Bharatudhharaka'* (Meerut); *'Aryamitra'* (Lucknow); *Arya Sevaka'*

(Madhyapradesh); '*Sat Dharam Pracharak*' (Jalandhar); '*Navajiwana*' (Kashi); '*Bhaskara*' (Meerut); '*Arya*' (Lahore); '*Aryamaryada*' (Jalandhar); '*Aryamartanda*' (Ajmer); '*Aryajagata*' (Lahore); '*Sarvadeshika*' (Delhi); '*Digvijaya*' (Hyderabad) and '*Aryabhanu*' (Hyderabad).[37]

These periodicals carried the socio-religious programme and political message to Indian peoples. In these periodicals some women Arya Samajists wrote very impressive articles for the awakening of Indians. Particularly in Kanya Mahavidyalaya, Jalandhar, women leadership was developed under the guidance of Lala Devraj. The *Panchal Pandita* a magazine of Kanya Mahavidyalaya, Jalandhar regularly published articles written by their students on various national issues.

The members of women branch of Arya Samaj (*Stri Samaj*) spread the ideology of *Swaraj* and *Swadeshi.* Most of the members of *Stri Samaj* were old students of various Arya Schools, Colleges and Gurukuls. One popular preacher of the *Stri Samaj,* Shrimati Purani Devi was deputed at Hissar to spread the gospel of nationalism. Speaking to the women at Hissar, she criticised the caste restriction and inspired women to use the *Swadeshi* products.[38] She motivated women to bring up their sons not with a view to joining government service, but to be an independent participation in trade, specially the manufacture and sale of *Swadeshi* articles.[39] Agayavati Devi was a very popular leader of Delhi. In one meeting held at Delhi in the year 1908 she emphasised on *Swadeshi* and urged that until women were educated, there was little chance of India making any real progress.[40] She started a *Vidhava Ahsram* where widows and other women received political training and were taught to preach as she was doing.[41] Pandita Gaitri Devi was also a popular leader of the Punjab, encouraged women to take part in the Swadeshi and Boycott movement.[42]

Sarla Devi, the niece of Shri Rabindra Nath Tegore, was greatly influenced by the Arya Samajists views and in 1905; she was married to a great leader of Arya Samaj, Chaudhari Ram Bhaj Dutta of Lahore. She was a link between the Punjabi and Bengali political leadership.[43] For the upliftment of women she opened the Arya Samaj branches for women in the Punjab. She also arranged various meetings in which she encouraged discussion on topics like female education and patriotism. She enhanced the National Movement by establishing '*Bharat Stri* Mahamandal' at Lahore and branches of this *Mandal* at Allahabad and Calcutta. The object of this *Mandal* was to bring together the women of all castes and creeds on the basis of their common interest in the moral and material progress of women in India and propagate the ideology of *Swadeshi* and *Swaraj*.[44]

In this way, Arya Samaj leadership paid great contribution in dissemination of Swadeshi ideology in colonial Punjab. It resulted the sharp decline of the consumption of foreign goods and boost up to the establishment of various indigenous institutionslike D.A.V,college and Punjab National Bank. The notion of *Swadeshi* later becamethe soul programme and prime weapon to combat the British rule, in Gandhian era it proved the most constructive programme of Indian freedom struggle.

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EVALUATION OF WEBSITES OF LIBRARY AND INFORMATION SCEINCE DEPARTMENTS IN NORTH INDIA

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ABSTRACT

The study was conducted in eight universities of North-India zone on "evaluation of webpage of library and information science departments with brilliant objectives. The primary data was collected from various webpage of the university. Analysis revealed that fifty percent of the universities are provide information about departmental history on the websites and IT facilities. 100 percent universities provide information about the faculty members' name designation and qualifications followed by 75 percent universities providing information about Email IDs and phone numbers of the faculty members. overwhelming majority of the universities provided the syllabus of BLISc followed by 62.5 percent MLISc and 33.3 percent course on the website, followed by 85.7 percent and 33.3 percent M.Phil.

Key Words: Liberary, Data Base, Information Technology.

The Internet, sometimes called simply the 'net' or 'web' is a worldwide system of computer networks- a network of network in which users at any one computer can, if they have permission, get information from any other computer (sometime talk directly to users at other computer). Today, the Internet plays a vital role in the teaching, research and learning process. The Internet has made tremendous impact on the academic activities of the faculties, researchers and the students. The use of Internet is rapidly increasing owing to its efficiency and capability in providing right information to the right person at the right time. It works around the clock and connects every corner of the world. Internet has become an unavoidable necessity for every institution of higher learning. (Salma and Dominic, 2009)

WEBSITE

Website is actually a collection of files and documents which is saved on a server. Every file has its own address that is called an Uniform Resource Locator (URL).

A set of interconnected WebPages, usually including a homepage, are generally located on the same server and prepared and maintained as a collection of information by a person, group, or organization.

- A website is a collection of WebPages, images, videos and other digital assets that is hosted on one or several web server(s), usually accessible via the Internet and Cell phone.

- A web Page is a document, typically written in HTML that is almost always accessible via HTTP, a protocol that transfers information from the web server to display in the users' web browser. All publicly accessible websites are seen collectively as constituting the ''World Wild Web''

The pages of websites can be usually accessed from a common root URL called the homepage and usually reside on the same physical server. The Uniform Resources Locator (URL) of the pages organizes them into hierarchy and controls how the reader perceives the overall structure and how the traffic flows between the different parts of the site.

WEB PAGE

The World Wide Web (WWW) is a complex information technology network. It consists of several hundred million Web pages and over a hundred million users. Each day users are searching the myriad of accessible websites to find the most convenient, relevant and up to date page along web links. But the content of pages accessed by these links is not always meeting users' requirements. It is presented to the user only in snippets of text or graphics.

Webpage is a document commonly written in Hyper Text Markup Language (HTML) that is accessible through the internet or other network using a browser. A web page is accessed by entering a URL addressed and may contain text, graphics, and hyperlinks to other web pages and files.

METHODOLOGY

The study is limited to the evaluation of select eight LIS departments' websites in North India based on the criteria prepared from available literature. There are a large number of LIS departments' in North India and thus it is not possible to study them all due to the limitations of the time and resources. The scope of the study has been delimited in two ways:

1. Area wise only LIS departments' situated in Haryana, Chandigarh, Punjab, Jammu and Kashmir and Delhi have been included in the study.

2. The LIS departments' situated in Universities only have been studied.

     The following eight LIS departments' of different universities are included in the study:

Sr. No.	Name of the Universities included in study	URL of the Departmental Webpage
1.	University of Delhi, Delhi	http://www.du.ac.in/index.php?id=317&L=0
2.	Kurukshetra University, Kurukshetra	http://www.kuk.ac.in/information.php?action=showContent&L01_id=OA==&L01_direction=H&L03_id=Mzk=&L02_id=MjE=&sublevel=y
3.	Maharshi Dayanand University, Rohtak	http://www.mdurohtak.ac.in/info/acad_fac_socscie_libraryinformscience.html
4.	University of Jammu, Jammu Tavi	http://www.jammuuniversity.in/departments/lib%20science/intro.asp
5.	University of Kashmir, Srinagar	http://lis.uok.edu.in/
6.	Punjabi University, Patiala	http://punjabiuniversity.ac.in/pbiuniweb/pages/departments/library.html
7.	Panjab University, Chandigarh	http://libraryscience.puchd.ac.in/
8.	Guru Nanak Dev University, Amritsar	http://department.gndu.ac.in/department/Libinf.asp

RESULT AND DISCUSSION

The data is presented under the nine main headings in form of tables. The tabulated data is interpreted by percentage and frequency method etc. Tools and techniques were used properly.

Table 1: General information about the Departments on webpage

HEADINGS	DU	KUK	MDU	PU	PbiU	GNDU	JU	KSMU	n (%)
Department History	☐	☐	X	☐	X	X	☐	X	50
Landmarks	☐	X	X	X	X	X	X	X	12.5
IT Facilities	☐	☐	X	☐	X	X	☐	X	50
Teaching Methods	☐	X	X	X	X	X	X	X	12.5
Lectures in Department	☐	X	X	X	X	X	X	X	12.5
Past HODs	☐	X	X	X	X	X	X	☐	25
Office	☐	X	X	X	X	X	X	X	12.5

It was observed that 50 percent universities are provide information about departmental history on the websites and IT facilities followed by 12.5 percent universities provide information about the teaching methods, Lectures in department and office staff in Table 1. Only 25 percent universities provide information about the ex- Head of the department.

Table 2: Faculty details provided on webpage

Headings	DU	KUK	MDU	PU	PbiU	GNDU	JU	KSMU	n (%)
Name	☐	☐	☐	☐	☐	☐	☐	☐	100
Photos	☐	☐	☐	X	X	☐	X	X	50
Designation	☐	☐	☐	☐	☐	☐	☐	☐	100
Area of Specialization	X	☐	☐	X	X	☐	☐	☐	62.5
Qualification	☐	☐	☐	☐	☐	☐	☐	☐	100
Ph. D. Topic	☐	X	X	X	X	X	X	X	12.5
Room Address	☐	X	X	☐	X	X	X	X	25
Mobile No.	☐	X	X	X	X	☐	☐	X	37.5
Phone No.	☐	X	☐	☐	☐	☐	☐	X	75
Email ID	☐	☐	☐	☐	X	☐	☐	X	75
Personal Web pages	☐	☐	X	X	X	X	X	X	25
Conferences Attended	☐	X	X	X	X	X	X	X	12.5
Research Papers	X	X	X	X	X	☐	X	☐	25
Invited Talks	☐	X	X	X	X	X	X	X	12.5
Contribution in Books	☐	X	X	X	X	X	X	X	12.5
Subject Expert	☐	X	X	X	X	X	X	X	12.5
Research Experience	☐	X	X	X	X	X	X	X	12.5
Membership of Professional Bodies	☐	X	X	X	X	X	X	X	12.5

Table 2 revealed that 100 percent universities provide information about the faculty members' name designation and qualifications followed by 75 percent universities providing information about Email IDs and phone numbers of the faculty members. 62.5 percent

universities give details of area of specialization of faculty members on their websites. Fifty percent universities provide the photos and 37.5 percent universities provide mobile numbers of faculty. Only 12.5 percent universities provides the details of the conferences attended and invited talks delivered by the faculty, acted as subject experts and research experience as well as membership of professional bodies.

Table 3: Honours/Award degree to students

Degree	DU	KUK	MDU	PU	PbiU	GNDU	JK	KSMU	n (%)
Ph.D	☐	X	-	X	X	X	X	☐	28.5
M.Phil.	☐	X	-	-	-	-	-	☐	66.1
MLISc	☐	X	X	X	X	X	X	X	12.5
BLISc	☐	X	-	-	X	X	X	-	20

Table 3 revealed information about the honours/award degree to the LIS students by the universities. Two-third of the universities (66.1) give information about the award the degree of M.Phil. to students followed by 28.5 percent universities give information about the award the degrees of Ph.D. and 12.5 percent universities provide information about the degrees given to MLISc.

Table 4: Present faculty positions

Designation	DU	KUK	MDU	PU	PbiU	GNDU	JK	KSMU	n (%)
Professors	☐	☐	☐	☐	☐	☐	☐	☐	100
Associate Professors	☐	☐	☐	☐	☐	☐	☐	☐	100
Assistant Professors	☐	☐	☐	☐	☐	☐	☐	☐	100

Analysis revealed that 100 percent universities provide full information about the presently working faculty members along with their designations i.e. Professors, Associate Professors and Assistant Professors etc.

Table 5: Ex-faculty positions on webpage

Designation	DU	KUK	MDU	PU	PbiU	GNDU	JK	KSMU	n (%)
Professors	☐	X	X	X	X	X	X	X	12.5
Associate Professors	☐	X	X	X	X	X	X	X	12.5
Assistant Professors	☐	X	X	X	X	X	X	X	12.5

Information regarding ex-faculty position analysis revealed that only 12.5 percent universities i.e. D.U. provide the information on department's websites about the position of Ex-Faculties / retired faculty members of LIS department in Table 5.

Table 6: Courses Offered by the universities on webpage

Courses	DU	KUK	MDU	PU	PbiU	GNDU	JK	KSMU	n (%)
BLISc	☐	☐	-	-	☐	☐	☐	-	100
MLISc	☐	☐	-	-	☐	☐	☐	-	100
Integrated MLISc	-	-	☐	☐	-	-	-	☐	100
M.Phil.	☐	☐	-	-	-	-	-	☐	100
Ph.D.	☐	☐	-	☐	X	☐	☐	☐	85.7

Information about the courses offered by the universities is provided in Table 6. Hundred percent universities provide information about the courses imparted by the departments of BLISc, MLISc, Integrated MLISc and M.Phil. Overwhelming malorities of the universities (85.7%) offer the Ph.D. courses.

Table 7: Research Output of the Faculty

Research Activities	DU	KUK	MDU	PU	PbiU	GNDU	JK	KSMU	n (%)
Research Guidance-M.Phil.	☐	X	-	-	-	-	-	X	33.3
Research Guidence-Ph.D	☐	X	-	X	X	X	X	X	12.5
Faculty Book Publications	☐	X	X	X	X	X	X	X	12.5
Research Projects	☐	X	X	X	X	X	X	X	12.5

Table 7 revealed that only D.U. gives the details of research output of faculty i.e. book publication and research projects e.g. Research Guidance to M.Phil. and Ph.D. scholars and research projects carried out by the faculty etc.

Table 8: Syllabus Available on webpage

Courses	DU	KUK	MDU	PU	PbiU	GNDU	JK	KSMU	n (%)
BLISc	☐	☐	-	-	X	☐	☐	-	85.7
MLISc	☐	☐	X	☐	X	☐	☐	X	62.5
M.Phil	☐	X	-	-	-	-	-	X	33.3

Analysis revealed that overwhelming majority of the universities provided the syllabus of BLISc followed by 62.5 percent MLISc and 33.3 percent course on the website, followed by 85.7 percent and 33.3 percent M.Phil. in Table 8.

Table 9: Old Question Papers Available on webpage

Courses	DU	KUK	MDU	PU	PbiU	GNDU	JK	KSMU	n (%)
BLISc	☐	X	-	-	X	X	X	-	20
MLISc	☐	X	X	X	X	X	X	X	12.5
M.Phil	☐	X	-	-	-	-	-	X	33.3
Ph.D Course Work	☐	X	-	X	X	X	X	X	14.2

Information regarding old question paper analysis revealed that only D.U. provided the old question papers on the website. The old question papers are very important and useful for students in preparing the examination. Thus, other universities should also upload the old question papers.

It was concluded that the websites are designed and updated by academics who are enthusiasts. The functionality of the websites is greater or lesser depending on the time the academics and their level of knowledge. Only Delhi University provides maximum information about all areas. However, other university departments are not regularly updating their web pages. Very old information related to the previous year events was also found on some websites, which indicates that these websites are not being used by the institutions for information dissemination. Websites are the main source of information dissemination and

publicity of the institution in the present environment. So, it is necessary for the LIS departments to use webpage as a tool to facilitate more, accurate, relevant and update information to vast users with lesser time and money. It is suggesteed that Websites and other technology can be used effectively in the marketing of the departments and universities.

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JUDICIAL ACCOUNTABILITY IN RIGHT TO INFORMATION

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ABSTRACT

*Going by the Abraham Lincoln's definition the democracy is government by the people, for the people and of the people. True democracy is the governance by the five words enshrined in the beginning of the noble preamble of the constitution of India i.e. WE THE PEOPLE OF INDIA and ending with the five words i.e.**GIVE TO OVERSELVES THIS CONSTITUTION**. Broadly speaking, the people of India are largely living in the darker side of the governance of country and are often uninformed about the public affairs and are dominated by those who wheel power in the executive, legislative and judicial spheres. The jurisprudence of democracy is envisaged in articles 23 and 25 of universal declaration of human right of the year 1948 and in part III and part IV of the constitution of India which guarantees some right like right to life, liberty , dignity and decent condition of life and development .Justice Mathew in his vivid constitutional and juristic mind in case of **Keshavanand Bharti v. State of Kerala (1973) 4 scc 225**.Stated in these prominent words like : " fundamental right themselves have no fixed content , most of them are empty vessels into which each generation must pour its content in the light of its experience . It is relevant in this context to remember that in building up a just social order it is sometimes imperative that the fundamental rights should be subordinate to directive principles " From these words if interpreted in need-base approach , the article 19 can derive many state of rights.*

Key Words: Constitution, Democratic Government, Judiciary, RTI, Accountability, Development.

Right to Information is the bulwark of democratic government. This right is essential for the proper functioning of the democratic process. Right to Information is an integral part of the freedom of speech and expression enshrined in Article 19(1) (A) of the constitution, which is regarded as the first condition of liberty. It occupies preferred position in the hierarchy of liberties giving succour and protection to other liberties. The expression "freedom of speech and expression" in Article 19(1) (a) has been held to include the right to acquire information and disseminate the same. It includes the right to communicate it through any available media whether print or electronic or audio-visual, such as, advertisement, movie, article or speech, etc. This freedom includes the freedom to communicate or circulate one's opinion without interference to as large a population in the country, as well as abroad, as is possible to reach. Communication and receipt of information are the two sides of the same coin.

The aim of this article to outline firstly the significance of the right to information, particularly in empowering ordinary citizens to combat state corruption as well as to highlight some lacuna in the Right to Information Act. The aim is to focus over the efforts at the national level to

legislate this right. We here tried to focus over the implication of Right to Information Act over the Higher Judiciary in the light of latest controversy in the case of The Central Public Information Officer, Supreme Court of India v. Subhash. Whether the Right to Information Act is meeting expectations about its revolutionary potential? This is a question that is relevant not only in India, but in many other countries in similar circumstances.

The only way to secure substantial right to information available to the citizens of India is to implement the Right to Information Act, 2005 strictly according to the provisions of law. It is essential that the Higher Judiciary should realize its responsibility and should be covered within the scope of the Right to Information Act. Higher the authority, higher should be the accountability to the people of India.

What makes the judiciary afraid of

It is a matter of utmost paradox that the Chief Justice of the most powerful Supreme Court in the world should be expressing, apprehension for the safety and security of the judges of the superior courts in this country by saying that revealing the particulars of assets of the judges and throwing open the information to public domain may result in harassment to judges and in turn prevent the judges from performing their duties without fear or favour. He has also expressed his fear that this may impair the independence of judges and affect.

It is equally ironic that the apprehension should have been expressed by the Chief Justice of the Supreme Court of India, that too in an interview given to a news daily and as the Chief Justice of the Apex Court of the country and in the context of the applicability or otherwise of the provisions of Right to Information Act [RTI Act], a piece of legislation which was commended for legislation by the very Supreme Court in terms of its judgment in **PEOPLES UNION FOR CIVIL LIBERTIES vs. UNION OF INDIA**

This Judgment upholds the high moral principle that the rule of law should operate uniformly that the Constitution is above every one, that rights of citizens guaranteed under Article 19(1)(a) of the Constitution of India, i.e. right of expression, should outweigh the personal difficulties and hardships that can be pleaded by persons occupying high positions and serving as public servants. It must be remembered that the Supreme Court had emphatically ruled that no immunity can be claimed by any person, including one holding a constitutional position on the ground of any possible exposure to harassment and consequential difficulties if the particulars of the assets held by persons in such high public positions are revealed and made public. As is well known, the Right to Information Act was enacted with the object to provide for setting out the practical regime of right to information for citizens by, ensuring access to information on any given issue. The extent of applicability of the provisions of the Right to Information Act and persons or officers brought within the scope of the provisions of this Act naturally can be a matter for judicial determination. It is possible to have a divergence of opinions concerning the interpretation of the meaning and extent of applicability of the relevant provisions of the Right to Information Act.

The supreme court in case of **secretary/ministry of information and broadcasting, government of India v. Cricket association of Bengal,** narrowly expanded its view on the provision of article 19(1)(a) towards the right to information. It held that the right to freedom of speech right of citizen of this country, it is necessary that the citizens have the benefit of plurality of views and range of opinions on all public issues. This court made more clear of the provision of right to information that is inferred itself in Article 19 (1) (a). In case of **S.P.**

Gupta v. Union of India, that right to know is implicit in right to free speech and expression. Disclosure of information regarding functioning of the government must be the rule.

Article 19(1) (a) which spells the freedom of speech and expression as observed in **Indian express newspapers Bombay ltd. V. Union of India. AIR 1986 SC 515**Also covers the following perceptions:

1) It helps an individual to attain self fulfilment

2) It assists in discovery of truth

3) It strengthens the capacity of an individual in participating in decision making.

4) It provides a mechanism by which it would be possible to establish a reasonable balance between stability and social change.

The Supreme Court pointed out that several unenumerated right fall within the ambit of article 21 since personal liberty is of widest amplitude. Hence the arena of right to information is hiding in the article 19(1) (a) of the constitution of India.

In going back to 1975 this court in case of **state of Uttar Pradesh v. Raj narain**observed that freedom of speech and expression includes right of citizen to know every public act, everything that is done in public way, by their public functionaries. In **Dinesh Trivedi, M.P. v. Union of India,** the court held that freedom of speech and expression. Disclosure of information regarding functioning of the government rule. The freedom of speech and expression, as has been held repeatedly by the Supreme Court is basic to and indivisible from a democratic polity. It includes right to impart and receive information. The restriction to the said could be only as provided in Article 19(2). This article in provides that nothing in sub-clause (i) of clause (1) shall affect the operation of any existing law or prevent the state from making any law, insofar as such law imposes reasonable restriction on the exercise of the right conferred by the said sub-clause in the interest of the sovereignty and integrity of India, the security of the state, public order or morality.

In the absence of law on right to information, the supreme court in case of **union of India v. Association for democratic reforms,** gave the directives that were included to operate only till the law was made by the legislature and in that sense " pro tempore " in nature. Once legislature is made, the court has to make an independent assessment in order to evaluate whether the items of information statutory ordained are reasonably adequate to secure the right to information available to the citizens.

It is apparent from the opinions and observation of Supreme Court in **Keshavanand Bharti v. State of Kerala,** that India was in need of law on the right to information. The court in case of **union of India v. Association of democratic reforms**, issued the directives to election commission of India regarding voter's right to know. The law Commission of India's 179th report in 2001 followed the right to information and finally Indian parliament passed the law on Right to information in May 2005.

A further development is the failed attempt to introduce a Bill in Parliament for enacting a law making it obligatory for Judges of the superior courts in the country to disclose their assets through declarations filed before the Chief Justice of the High Court's concerned. The Judges of the Supreme Court, including the Chief Justice, would have been required to file such declarations before the President of India. What, however, created a storm was the provision in the Bill that information contained in the said declarations would remain confidential and

not accessible to the public. Not quite unexpectedly, the Bill has drawn flak and has become a subject for controversies. The Bill will naturally take its course in accordance with Parliamentary procedure and constitutional provisions. On the legal plane, the Chief Justice of India does not have the authority to speak for all other judges of the superior courts of this country, whether of the Supreme Court or of the High Courts, unless any of them have either confided in the Chief Justice or have authorized him to speak on behalf of others also.

Judiciary is one among the three organs of the State as envisaged in the scheme of our Constitution and has a unique role to play in comparison to the executive and the legislature, which are the other two organs of the State. Under the scheme of our Constitution, judiciary is assigned the role of acting as an arbiter of disputes not only in respect of the disputes arising between citizens and citizens and persons and persons, but also in respect of disputes arising between the state and the citizens. For this purpose, the judges of the superior courts have been conferred with the power and jurisdiction to review both the executive actions and the legislative actions of the state on the touchstone of the constitutional provisions and relevant statutory provisions. The architects of our Constitution were conscious of the very significant and special role assigned to the judiciary in the scheme of the Constitution. It was envisaged as the organ for protecting the rights of the citizens, guaranteed under the Constitution. There was the recognition that Judges, particularly the judges of the superior courts, who have the power of judicial review of administrative and legislative actions, should function without fear or favour and that the judiciary should remain totally independent and fully insulated from any external interference. This has been ensured through appropriate constitutional protections, among which is a definite and assured tenure of office to every judge of the superior courts of this country. When once a judge assumes office, till he lays down the office on attaining the age of retirement as indicated in the Constitution itself, he/she is insulated from any outside interference in his/her duties. The tenure of office of a judge of the superior court can be put to a premature end only when he/she is impeached by a resolution of the Parliament, supported by not less than two-third of the combined membership of the Parliament. Further, an impeachment requires that the motion for impeachment be based on proved misconduct on the part of the judge concerned.

How foolproof and effective the protection is can be gauged from the fact that not a single judge of the superior court has been impeached so far in the past 59 years of the working of the Constitution and in fact a motion of this nature was moved in the Parliament only once in the isolated case of **Justice V. Ramaswamy**, which also failed for want of requisite majority support. It is beside the point whether this failure was because of some political considerations? The founding fathers of our Constitution have provided such a foolproof protection and security to a judge and to the tenure of office occupied by judges only to ensure that the judges of this country not only act in absolute independence, in the sense that they are not in any way troubled or pressurized by the possibility of their losing the office or post, but also to ensure that they always act without any fear or favour. There cannot be any better protection to a judge than the one given by the Constitution. There is no question of any person either improving upon the protection or in any way detracting from such protection, whether by any executive action or even by legislative measures, unless the relevant provisions of the Constitution itself are amended.

In the scheme of our Constitution, courts are here to stay and judiciary has a unique and specified role to play. There is no question of the state being envisaged without the judicial wing. It is a well thought out scheme and design of the founding fathers of our Constitution that there should be checks and balances on the functioning of all wings of the State. Ensuring that the executive and the legislative wings of the state not only adhere to the assigned roles but also do not transgress or exceed the constitutional limitations, is the responsibility of the judicial wing of the state. Effective and purposeful functioning of the judiciary for achieving this object should be ensured at all times. In this background, on the issue of the judges of the superior courts disclosing their assets or making it known to the public at large or as the phrase goes throwing it into public domain, it is clear that there need be no hesitation or reluctance on the part of the judges either to disclose their assets or to make available the information to the public at large. This is an essential requirement that the particulars of assets of all appointees from the Bar would thus be available for anyone to see. Why should, therefore, there be any reluctance or hesitation or even an objection on the part of any judge to disclose particulars of the assets acquired by him/her after assuming the office of judge, as thereafter the only income of the judge is salary, unless the judge has any other source of income still active even after the assumption of office as judge. In a situation of this nature, if any impression is created that the judges of the superior courts are reluctant to disclose the particulars of their assets, it undoubtedly creates an impression in the minds of the general public and the litigant public that the judge so reluctant to disclose the particulars has something to cover up or hide. An impression of this nature is most damaging to the image of the judiciary and the institution of courts and even to the individual judges.

In the light of this, it is fair to say that the views expressed by the Chief Justice of India are not necessarily representative of the views of all the judges of the superior courts of this country. In fact, the Supreme Court of our country has no supervisory power or control over the High Courts in the scheme of our Constitution. High courts are independent and function in accordance with the constitutional provisions and in terms of the applicable statutory provisions. The Supreme Court only exercises appellate jurisdiction over the High Courts in specified areas as provided for under the Constitution and the laws. The law declared by the Supreme Court is binding on all the courts in India. It is a constitutional mandate in terms of Article 141 of the Constitution. The Supreme Court has also the most exclusive power in passing such decrees and making such orders as are necessary for doing complete justice between litigants in any cause or matter before it and it is to be enforced throughout the territory of India in the manner prescribed by law. Other than such constitutional provision and subject to these very constitutional provisions, the High Court's function independently. The protection provided to the judges of the superior courts under the Constitution itself is good enough and sufficient to ensure the independence of the judiciary and fearless functioning of the judges. There is absolutely no question of any other person or any other organ creating a sense of apprehension, fear or possible harassment in the minds of the judges by use or misuse of any information that one may come across or might fall into the hands of the litigant public of this country. There is no dichotomy between the public and private life for a judge. The conduct of a judge should be impeccable, should be one of inspiring confidence of the litigant public and people of this country, be it in the course of his/her judicial functioning or outside the court. Every judge of the superior court is also a public servant and accountable to the citizens of this country like any other public servant.

Transparency is the hallmark of our judicial system. That is partly the reason why the efficacy of courts is generally accepted. There should not be Transparency in judicial functioning necessarily implies transparency in the matter of acquisition of assets by the judges as much as in the functioning of a judge inside the court. Such a transparency is expected from all other public servants holding high public office in the other two organs of the state, namely, the executive and the legislature. When such is the case, members of the judiciary cannot plead immunity or claim exception from being accountable to the people. On the other hand, it is imperative that the judiciary should conduct itself in such a manner that judicial functioning becomes more transparent and more accountable, without which people may not indefinitely continue to retain the faith, trust and confidence that they repose in the courts and judges of our country.

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CUSTOMER PERCEPTION IN TO THE ASPECTS OF MEDICAL TOURISM WITH SPECIAL REFERENCE TO ARTEMIS HEALTH CARE INSTITUTE

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ABSTRACT

The purpose of this study is to identify the Customer's perception regarding the aspect of Medical Tourism in India, with special refference to Artimis Health Care Institute situated in Gurgaon, Haryana.The study population consist of different foreign Patients, the study sample consisted of 120 patients, 120 questionnaires were distributed to them, the number of the respondents was 105, representing 87.5% from the study sample. The researcher used several statistical methods in testing these hypotheses, including the percentage, frequencies, Mean and Range. The research concludes that there is a statistical significent relation between Customers's Perception and The growth in Medical tourism in Artemis. Based on the major findings and conclusions mentioned above, the following recommendation .Cost factor and Speciality factor is most important in Medical Tourism and to boost Medical tourism Revenue generation these factors should be taken under consideration. The outcome of this perseption for medical tourism is the level of satisfaction attained by the patients and that satisfaction is to be measured by the Recommendation made by that Patient and the repeated visits.

Key Words: Medical Tourism, Care Institute, Health

The concept of medical tourism is not a new one. The first recorded instance of medical tourism dates back thousands of years to when Greek pilgrims traveled from all over the Meditearean to the small territory in the Saronic Gulf called Epidauria. This territory was the sanctuary of the healing god Asklepios. Epidauria became the original travel destination for medical tourism.

Medical tourism also called medical travel, health tourism.The term initially coined by travel agencies and the mass media to describe the rapidly-growing practice of traveling across international borders to obtain health care. It also refers pejoratively to the practice of healthcare providers traveling internationally to deliver healthcare

In the context of global health, "medical tourism" is a pejorative because during such trips health care providers often practice outside of their areas of expertise or hold different (i.e., lower) standards of care. Greater numbers than ever before of student volunteers, health professions trainees, and researchers from resource-rich countries are working temporarily and anticipating future work in resource-starved areas. This emphasizes the importance of understanding this other definition.

Problem of the study

The customer perception plays a major role into medical tourism, the effect of Customer's perception appeared in the study at the Artemis Health Care Institute.

Objective of the study

The main aim is to study customers' perception towards Medical Tourism in Artemis.

Hypotheses

1. There is a statistically significant relationship between the Customer's Perception (in specialised services, Native food availability) and The growth in Medical tourism in Artemis.

2. There is a statistically significant relationship between the Customer's Perception (in Cost, location,Assistance) and The growth in Medical tourism in Artemis.

VARIABLES STUDIED

Independent variables: Customer's Perception (specialised services, Native food availability, Cost, location, Assistance)

Dependent Variable: Medical Tourism

METHODOLOGY

The study population consists of different foreign Patients, the study sample consisted of 120patients and 120 questionnaires were distributed to them. Primary data was gathered through questionnaires and data obtained was analyzed using different quantitative techniques.

REVIEW OF LITERATURE

Factors that have led to the increasing popularity of medical travel include the high cost of health care, long wait times for certain procedures, the ease and affordability of international travel, the kind of specialised services, and improvements in both technology and standards of care in many countries.

A forecast by Deloitte Consulting published in August 2008 projected that medical tourism originating in the US could jump by a factor of ten over the next decade. An estimated 750,000 Americans went abroad for health care in 2007, million and half in 2008, Six million in 2010 and the growth in the number of Americans went abrroad for Health Care is the Prosective loss as revenue.

According to an article by the University of Delaware publication, Daily:

The cost of surgery in India, Thailand or South Africa can be one-tenth of what it is in the United States or Western Europe, and sometimes even less. A heart-valve replacement that would cost $200,000 or more in the US, for example, goes for $10,000 in India--and that includes round-trip airfare and a brief vacation package. Similarly, a metal-free dental bridge worth $5,500 in the US costs $500 in India, a knee replacement in Thailand with six days of physical therapy costs about one-fifth of what it would in the States, and Lasik eye surgery worth $3,700 in the US is available in many other countries for only $730. Cosmetic surgery savings are even greater: A full facelift that would cost $20,000 in the US runs about $1,250 in South Africa.

Popular **cosmetic surgery travel** destinations include: In South America, countries such as Argentina, Bolivia, Brazil and Colombia lead on plastic surgery medical skills relying on their experienced plastic surgeons. In Bolivia and Colombia, plastic surgery has also become quite common. According to the "Sociedad Boliviana de Cirugia Plastica y Reconstructiva", more

than 70% of middle and upper class women in the country have had some form of plastic surgery. Colombia also provides advanced care in cardiovascular and transplant surgery.

However, perceptions of medical tourism are not always positive. In places like the US, which has high standards of quality, medical tourism is viewed as risky. In some parts of the world, wider political issues can influence where medical tourists will choose to seek out health care.

HYPOTHESIS TESTING

1. There is a statistically significant relationship between the Customer's Perception (in specialised services, Native food availability) and the growth in Medical tourism in Artemis.
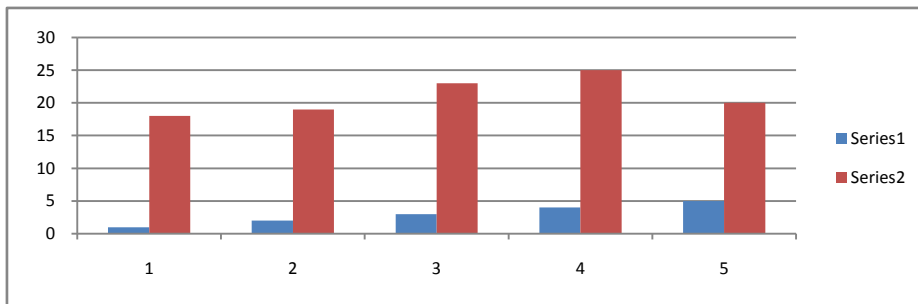
This Hypothesis is divided into the following sub-hypothesis

- There is a statistically significant relationship between the Customer's Perception (in Specialised services) and The growth in Medical tourism in Artemis.
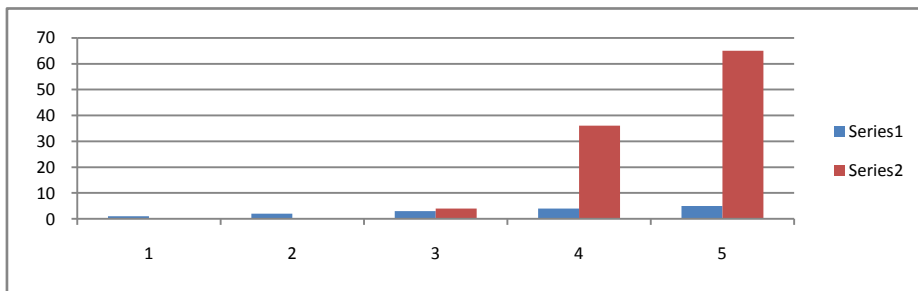
Mean is "4.58" and the Range is "2"

- There is a statistically significant relationship between the Customer's Perception (in, Native food availability) and the growth in Medical tourism in Artemis.
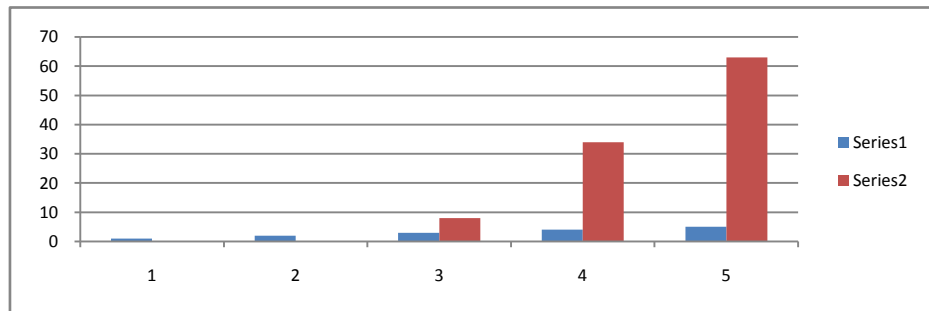

Mean is"3.09"and the Range is "3"

2. There is a statistically significant relationship between the Customer's Perception (in Cost, location, Assistance) and the growth in Medical tourism in Artemis.
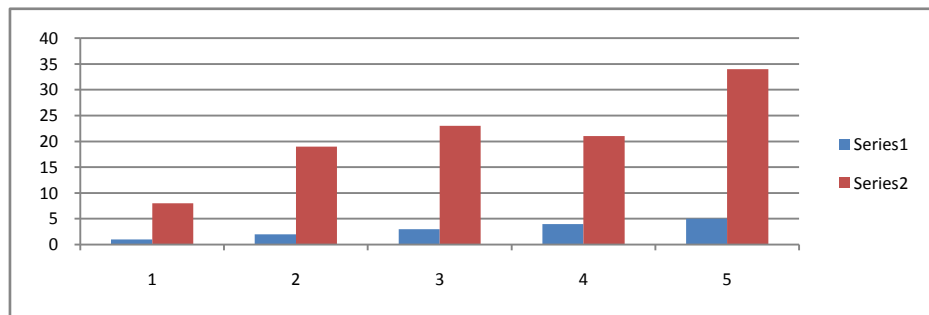
This Hypothesis is divided into the following sub-hypothesis

There is a statistically significant relationship between the Customer's Perception (in Cost) and the growth in Medical tourism in Artemis.
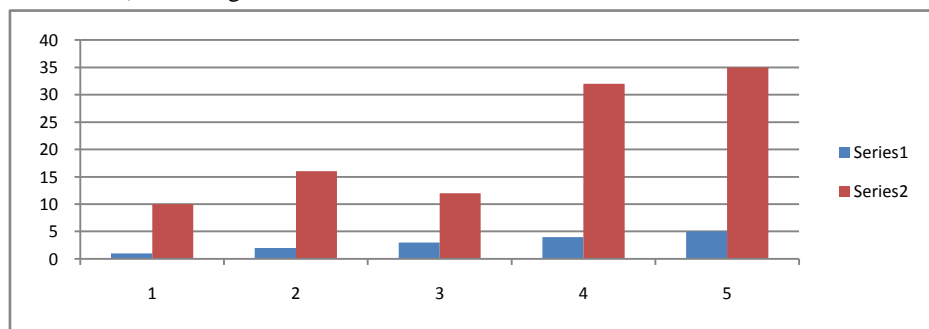
Mean is "4.52" and the Range is "2"

- There is a statistically significant relationship between the Customer's Perception (in Location) and the growth in Medical tourism in Artemis

Mean is "3.51" and the Range is "4"

- There is a statistically significant relationship between the Customer's Perception (in Assistance) and the growth in Medical tourism in Artemis

Mean is "3.62" and the Range is "4"

MAJOR FINDINGS

In this study, the researcher examined customer perception in to Medical Tourism. The findings of this study are compelling and a number of conclusions may be drawn as detailed below.

- Customer's Perception significantly affects Medical tourism. There is a statistically significant relationship between the Customer's Perception and The growth in Medical tourism in Artemis.

- The Mean gives the clear indication regarding the Preference of choice in front of customers, Cost and Specialised Services are having Maximum Mean of "4.52" &"4.58" respectively. Which prove these two factors most important to the Growth of Medical Tourism.

- The Range is another statistical factor which makes the picture clear regarding the Preference of customers. As the Range is less the validation of result done. Cost and Specialised Services both are having the Range of "2", which is least in the study. It proves the maximum number of Customer Prefer these two parameters for boosting the Medical Tourism.

RECOMMENDATIONS

Based on the major findings and conclusions mentioned above, the following recommendation is provided. Cost factor and Speciality factor is most important in Medical Tourism and to boost Medical tourism Revenue these factors should be taken under consideration.

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ADMINISTRATION DURING MOURYAN EMPIRE: KAUTILYA'S CONTRIBUTION

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ABSTRACT

The history of ancient Indian administration begins from the Harappan times and continued up to the beginning of the first millennium till the establishment of the Mughal administration. The modern principles of Administration had their roots in ancient Indian Administration. Ancient Indian administration was observed and described by Kautilya. He, who was also known as Vishnugupta or Chanakya, was the Prime Minister of Chandragupta Maurya (345-300 B.C.). This work deals with Kautilya's Saptang theory and its relevance in the present era of governance. The means for good governance is promotion of rational will and moral power of people. For Kautilyan king, in the happiness of his subjects lies the rulers' happiness, in their welfare his welfare, whatever pleases himself he shall not consider as good.

Keywords: Administration, Kautilya, Amatya and Saptang.

The discipline of administration is as old as the civilization itself. In the Indian context, Indian administration is one of the oldest administrative systems in the world. The history of ancient Indian administration begins from the Harappan times and continued up to the beginning of the first millennium till the establishment of the Mughal administration. In the earlier times, village administration gained precedence over administration of the state. Gandhian concept of village administration is rooted in the Vedic times. The epics Ramayana and Mahabharata make a mention of administrative officers and their relevant departments.

But a detailed mention of the administration of the State is found in Kautilya's Arthasastra. In ancient India, the empires were divided into provinces, provinces into districts and districts into villages and urban and rural centers. The modern principles of Administration had their roots in ancient Indian Administration. For example, the principle of hierarchy had been given a practical shape and coordination was very much present between the departments.

Ancient Indian administration is by and large, considered synonymous with Kautilya - the most celebrated figure of Indian administrative history. His celebrated work Arthashastra is the most important work on administration in ancient India. Kautilya is said to have lived somewhere between the fourth and third century B.C. and Arthashastra, the oldest text on administration of the world was written sometime between 321 and 300 B.C

Kautilya who was otherwise known as Vishnugupta or Chanakya was the Prime Minister of Chandragupta Maurya (345-300 B.C.), the founder of Mauryan dynasty. According to historical sources, it was Chanakya who made Chandragupta Maurya, the King of Magadh. Through his statesmanship and diplomacy, Chanakya established the Mauryan suzerainty over the whole of northern India. The name Of Kautilya or Chanakya in India symbolizes diplomacy and statesmanship. Kautilya is often compared with Machiavelli (1459-1527),whose name is considered to be synonymous in the West with political realism.

KAUTILYAN THOUGHT

At the time when Kautilya was living, India consisted of a number of small states, which were constantly at war with each other. There was very little peace within the States either. But the troublesome environment had produced one great political thinker Kautilya. He has not been superseded in depth of thought and breadth of vision by any subsequent political thinker in India Kautilya is credited with being the founder of the Arthasastra tradition as distinguished from the Nitisastra tradition He was the first to make political Economy an independent discipline; while paying lip service to the ideal of right, he propounded a theory of politics which dealt with the immediate practical concerns of polity. He was also known for his exceptional, frank and candid ideas. He wrote with complete detachment, and sometimes cynicism, about issues of politics.

One of the basic presuppositions of Kautilyas thought is his acute awareness of the dangers of anarchy as well as the absolute necessity to transcend it by establishing order in society. Kautilya too used the simile of larger fish eating the smaller when anarchy prevails. He was convinced that the society can never hope to be in peace without a strong State. With this as the backdrop to his ideas, he repudiated any idea of attacking the state authority or slaying the ruler. He is conscious that a weak king encourages impoverishment, greed, and disaffection in his subjects. When people are impoverished they become greedy and overturn the State. Kautilya puts more emphasis on the need for the rulers to curb the unrighteous and to protect the righteous, by respecting the leaders of the people and not deposing the worthy.

Although Kautilya is in favour of a strong king, it may be doubted whether he was in favour of an absolute monarchy. In his state the king had to work under so many restrictions. He further held that the king was never the proprietor of the soil and hence could not be called absolute. But in Kautilya's times the state had become highly bureaucratic. Indeed the bureaucratic apparatus described in Kautilya's Arthasastra very closely resembles the bureaucratic structure we have today.

KAUTILYAS WELFARE STATE

In Kautilya's book, the idea of a welfare state is repeated with great force. According to him, the king must ensure that people of the four castes and four orders of life keep to their respective path, repetition duties and occupations. He warns that a reckless prince will easily fall prey to enemies. There are three virtues he admired the most. He enjoins that the King must provide for the orphans, the aged, the helpless and the afflicted. Helpless women must be provided subsistence by the state when they are pregnant. like king is also required to construct dams, rivers, and roads, to maintain forests, and provide help and superintendence to places of pilgrimage. He is also to supervise the reservoirs constructed by cooperative enterprises of the people and to ensure that those who do not work get no gain from them. The king must protect agriculturists from molestation and other kinds of oppression, forced labour and oppressive taxes. During famines, the king is asked to help the people by providing seed and provisions. He was convinced that a vicious and unrighteous king who ignores the welfare of his subjects would fall a victim to popular fury or become vulnerable to enemies. Such a state in which people are not happy is a weak state.

The idea of a positive state is taken up and the king is authorised to create conditions for a good life, by not only digging wells, canals, and constructing dams, planting trees, preservation of forest but also by providing 'the infrastructure for trade, commerce and

industry through construction of roads and providing an impetus for navigation. He was the first thinker who consciously thought of an all-India state or empire

Kautilya was not only concerned with corruption of officials but also of everyone in public life For instance he proposed that, there should be a superintendent of merchandise to exercise control over trade practices so that traders are not able to oppress the people The king is enjoined to punish thirteen types of criminals after ascertaining their activities with the help of the spies Kautilya's Vision was undoubtedly rooted in the classical ideas of virtue and he admired courage, truth, fortitude and valour in all. He did not much interest in pure philosophical speculati9n but was more concerned with Practical moral virtues He thought that a minister possessing only theoretical knowledge was likely to blunder.

Saptang Theory of Kautilya

According to him, the constituent elements of the state are the following:

1. The king who exercised political authority (The 'Svamin)
2. The officials, who advised him on public administration (The Amatya)
3. Territory (Janapada)
4. The forts (The Durga)
5. The army (The Danda)
6. The treasury (The Kosh)
7. Allies (Mitras)

The Svamin or the King is central to the life and death of the State. The best qualities of the king are: Born of a high family, godly, possessed of valour, seeing through the medium of aged persons, virtuous, truthful, not of a contradictory nature, grateful, having large aims, highly enthusiastic, nor addicted to procrastination, powerful to control his neighbouring kings of resolute mind, having an assembly of ministers of no mean quality and possessed of a taste for discipline these are the qualities of an inviting nature."

The second important element of the State, the 'amatya' was like the minister or mantri. Kautilya maintains that no man can run a State, single handed and needs a central team of advisers. The council of ministers should consist of as many members as the needs of the kingdom required. According to him the king should consult with three or four amatyas but not more as a general rule.

Kautilyá uses the terms janapad and 'paura' in a precise manner. Janapada meant essentially the realm or the people of the country, while 'paura' stood for the citizens of the towns and of the capital. As regards the people, Kautilya says that it should be prosperous enough to be able to pay taxes, should be loyal and should habitually follow the orders of the king. Regarding territory, he goes on to say that it should have the best of natural resources and the neighbouring States should not be allowed to become very powerful.

The Durga is as important as the janapada and is the symbol of the defensive and offensive capacity of the State Kautilya also gives a very detailed and interesting description of the fortified capital which was to be the seat of the royal treasury Kautilya descnbes four types of durga-Audik, Parvat, Dhanvan and Van Durga.

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The army is essentially associated with forts and with the major problem of defending the country. Kautilya states that the king in his military dress and having mounted on a horse or a chariot, or an elephant, shall go to see his army drawn up in military array. This is the standing army which Kautilya calls the best army purely composed of soldiers of Kautilya caste. He talks of a well organised military department and Ii commander-In-chief Is so capable as to order either the advance or retreat of the army

Kautilya's Arthashastra opens a new chapter in the history of Indian finance. Aft; making a distinction between war economy and peace economy he mentions the cause responsible for the prosperity and depletion of treasury. The King is advised to take one-sixth part of the produce and there must be sufficient currency arid valuable mineral like gold. The money In the treasury must be collected by just means and must be vast enough to let the State survive on it for a long time In case of emergencies.According to Kautilya allies are valuable to the ruler in time of need. Allies should be made on a permanent basis.

To us, the most important and instructive part of Arthashastra is the portion on the machinery of government. This portion reveals a perfect mastery of details of administration on the part of the author, which could have developed only as a result of actual experience of administration. The central executive machinery comprised the king his trusted advisers (Council of ministers) and the departmental heads having their offices in the capital.

KAUTILYAN ADMINISTRATIVE STRUCTURE

Administration of the day as enumerated by Kàutilya comprised the following:

1. The central executive machinery
2. Mantri - parishad or the consultative body
3. The civil service
4. The provincial and local government

The principle of co-ordination is a natural corollary to this division of work. The central executive machinery comprised the king, his trusted advisers and the departmental heads having their offices in the capital. Mantris formed the topmost part of the administrative pyramid and were appointed by the king. The three words - amatya, sachiva and mantri - have the same sense, namely minister or counsellor.

Kautilya makes a distinction between mantris and the mantriparishad. The chosen few were the mantris and the purohit, while the mantri-parishad consisted of junior ministers of middle and lower rank. The mantri - parishad, or council of ministers, functioned in complete secrecy. It was composed of an inner and outer body.

The chief functions of the Mantri Parishad were:

*   Commencement of the work not begun.
*   Completion of the work begun
*   Improvement of the accomplished work.
*   Proper execution of the order passed.
*   General supervision over administration of the country.

IMPORTANCE OF KAUTILYAN CONCEPTS IN PRESENT DAY ADMINISTRATION

Indicators of Good Governance: The indicators of good governance, however, have not changed so much as it may appear, at least in India. Kautilya's arthasastra has chosen the following indicators of good governance.

King must merge his individuality with duties: The first indicator of good governance is that the ruler should surrender his individuality in the interest of his duties. The concept that a constitutional government is an effectively and regularly limited and restrained government is a much more recent innovation. No unlimited and unrestrained government can be a good government, howsoever good or noble be the ruler. Kautilya's king acts in concert with the seven organs (saptang) and values their advice.

A properly guided administration: Proper guidance excludes commitment to an individual, his family or his whims and caprices. At the same time, this indicator assumes that civil service, by its very nature, cannot be responsive and responsible.

Avoiding extremes without missing the goal: The third indicator is that good governance must avoid the extremes but not miss the goal.

Discipline life with a Code of Conduct for King and Ministers: This will also apply to the mantris, and other 18 chief officials of the state because their code of conduct and behaviour would become a model for others to follow as prescribed in the Gita.

Fixed salaries and allowances to the King and Public Servants: The fifth indicator is that salaries and allowances of all public servants including the top should be fixed and reasonable. The king's salary was fixed and he was not entitled to draw a penny more than that, said Kautilya. He even prescribed the amount of the salary that the latter were to receive. The eldest queen was to get 48,000 panes and priest 250 panas. Even the rates of travelling and duty allowance were fixed.

Law and Order - Chief Duty of King - Theft Losses to be made Good from King's

Carrying out preventive punitive measures against corrupt officials

Replacement of ministers by good ones by the king

Emulation of administrative qualities: Certain administrative qualities worth emulation in modern-day administration are emphasised by Kautilya. Some of them are uniformity in administrative practice; competent ministers; and the king possessing qualities of leadership, intellect, energy, good moral conduct and physical prowess.

Pursuing good governance even amidst instability

Conclusion

In the end of good governance is happiness and welfare of the people but unlike Bentham's utilitarianism, in India we have not approved Charvak. It is better to be a Gandhi or Socrates dissatisfied than a pig satisfied. The means for good governance is promotion of rational will and moral power of people. For Kautilyan king, in the happiness of his subjects lays the rulers' happiness, in their welfare his welfare, whatever pleases himself he shall not consider as good.

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