

S.No.	Items	Infrastructure grant received	Utilization of Infrastructure Grant	Utilization of grant under New Construction Headitem wise)	Utilization of grant under Renovation up gradation headitem wise) Amount in Rs.	Utilization of grant under Equipment head (item wise) Amount in Rs.
1	Music Lab Equipments					95,600
2	Chemistry Lab Equipments					1,07,600
3	Furniture Items for Hostel				1,12,640	1,50,328
4	Equipments for Fine Arts Department					17,500
5	Chairs					1,51,191
6	Computers				2,60,000	1,51,191
7	SPSS Software				4,70,000	7,34,800
8	Water Cooler					1,19,898
9	Home Science Equipments					1,05,270
10	DST R Camera for History Dept.					1,84,633
11	Online UPS					1,88,250
12	Physics Equipments					62,500
13	Printers					1,35,658
14	Computer Tables				1,13,400	71,640
15	Equipments for History Dept.					44,500
16	Projectors					88,814
17	Washing Machine for Hostel				3,44,500	
18	Podium				1,93,000	
19	Lubrication & Fixing of Grills over Boundary wall of the college				5,55,000	
20	Projection Screen				1,90,000	
21	Digital Teaching Device				1,09,440	
22	LED Display (LG) for Library				13,20,000	
23	Fan (100 No's)				61,040	
24	Photostat Machine				1,99,900	
25	Ad for e-Tender (Paver Tiles and Multiswall sheet)				1,84,400	
26	Ad for e-Tender (Kota Stone)				40,500	
27	Window AC				24,135	
28	Iron Stand Hood with Paint & Writing for RUSA				85,800	
29	Multiswall Carbonated Sheet (Mata Garga Auditorium) (Through e-Tender)	1 Cr. 50 Lacs	1,01,07,249		1,362	
30	Fixation Kota Stone in Hostel (Through e-Tender)				2,21,045	
31	Revolying Chairs (5 No's)				6,06,670	
32	Signage Board for College					19,440
33	Reading Room -Library				1,99,200	
34	Online UPS				1,89,900	
35	Equipment Installation					2,92,000
36	Psychology Lab Equipment				83,650	
37	Printer					1,41,264
38	UPS Installation					33,980
39	Gym Flooring				13,030	
40	Gessers for Hostel				1,93,851	
41	Repair of Gym Equipments				64,810	
42	Whitewash of Gym Room				1,78,475	
43	Beautification of Canteen Area				24,000	
44	Whitewash of College Building				1,93,800	
45	RCC Benches for College				1,99,200	
46	Books For College				1,45,730	
47	Compost Pit Unit					38,000
48	LED Bulb, Tube Light & Fans Under UJAI A Scheme for College & Girls Hostel				1,61,800	
49	Lab Software					31,240
50	Dustbins					35,588
51	Electrical Items					53,600
52	Repair & Tie Terracing of College Buildings & Hostel & Gurudwara Sahib Room			29,812		
53	Advertisement for e-tender (Multisports Outdoor Ground)			29,812	68,59,426	32,17,981

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## DATA WAREHOUSE- A KEY TO MANAGEMENT DECISIONS

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### Abstract

A data warehouse is a subject-oriented, integrated, time-variant, non-volatile collection of data in support of management's decision making process. Data warehousing is the data management and analysis technology. Data in the data warehouse is preprocessed and presented such that it facilitates the cross functional monitoring and assessment of the overall direction of the organization. Thus, it is the hub for an intelligent management decision support. Successful implementation of a data warehouse requires a high-performance, scale able combination of hardware and software, which can integrate easily with existing systems, so that users can use data warehouse to improve their decision-making. A data warehouse is incomplete until it provides the exploitation tools that enable end users to view analyze and report on data in ways that support their decision-making. Data marts, data mining, data modeling and metadata are some other important concepts attached with data warehousing, the knowledge of which helps to a great extent in data warehouse implementation. Business intelligence data warehouse is the combination of two terms frequently used in the data mining and analysis field. When used together, vendors are trying to emphasize that they offer more services than just data warehousing alone. Because business intelligence can encapsulate a wide variety of services and tools, combining the terms into business intelligence data warehouse reflects that the vendor offers everything an organization needs, including the basics of data warehousing. Many organizations prefer to purchase business intelligence tools and data warehousing as a combined business intelligence data warehouse system in order to increase the efficiency of the integrated system. The key advantages of using a Data warehouse business intelligence system is that it makes it much simpler to analyze and report on the information extracted from the data entered into the system. In the cleansing stage of the data warehousing process, all inconsistencies in the data are determined and taken care of before the data enters the ETL stage. The effectiveness of the data warehouse application intensifies especially when the operational data resides in distributed, non-homogenous systems and replace manual data gathering and reconciliation procedures. Therefore, data warehousing can be useful to not only commercial sectors but also to sectors like government, health care, insurance, manufacturing, finance, distribution, education. The goal of a data warehouse application in an organization is to increase the effectiveness of the Decision-making and direction setting process. Data in the data warehouse is preprocessed and presented such that it facilitates the cross functional monitoring and assessment of the overall direction of the organization. Thus, it is the hub for an intelligent management decision support. A data warehouse is incomplete until it provides the exploitation tools that enable end users to view analyze and report on data in ways that support their decision-making. The aim of the paper is to generate the knowledge of data warehousing concept and its advantages in the era of globalization. To study the structure and application of data warehousing. Acquiring right information at the right time from the huge ocean of data is becoming difficult day by day. Data warehouse helps to convert the information overload in to meaningful strategic information. It is very useful to overcome the limitation of traditional tools by displaying different dimensions as required. Thus, a well defined and implemented data warehouse can be used to understand trends and make better forecasting decisions.

## ROLE OF HUMAN RESOURCE ACCOUNTING IN INDIA

CHAHAT GUPTA

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### ABSTRACT:

*"Great vision without great people is irrelevant" Any business entity or institution strives hard for achieve profits, reputation in the society, customer retention and loyalty, business expansion and eliminating competition. All these goals can be made possible by the employees of such organizations. It is undeniable truth that a well managed and highly cohesive workforce is the back bone of any organization. Human resource accounting has very much significance not only for the management, but also for the analyst and even for employees. It helps the management in better utilization, planning management for human resources in the organization while for analyst. Even today, when a good deal of work has been done in this field, it is very much unfortunate that there is not only set pattern or generally accepted method either for valuation of human resources or for their valuation. Since the beginning of business and services, human elements are becoming more important input for the success of any corporate enterprise. It helps the management to frame the effective policies of human resources. HRA provides quantitative information about the value of human asset, which help them to channelize the available skills, talents, knowledge and experience of their employees more effectively. Therefore, HRA has very high significance not only for the management, but also for the analyst. It is now followed by most of the medium and large scale companies in India as there is awareness of the benefits in terms of revenue, productivity, flexibility in skill development. An attempt has made in this paper to evaluate the HRA practices of different companies along with its usefulness in HR decisions. The basic objective of the paper is to study the Human Resources Accounting Practices, to identify the issues and challenges, to examine these issues and challenges regarding HRA.*

**Keywords:** Human resource accounting practices, valuation of human resources, skill development.

### INTRODUCTION:

Human beings working in an organization are the real assets of an organization. An organization with incompetent persons will fail sooner or later, whereas on the other hand, any enterprise having competent staff may survive and perform very well even in adverse situations. Employees must be regarded as valuable assets of an organization. It is very as to note even till today, our accounting researchers could not develop a foolproof accounting system to value the most important and valuable asset of an enterprise, that is human being. HRA is sub-system of total accounting system which in turn a part of total management information system. HRA should not be regarded as an isolated tool. Joint efforts by accountants, behavioral scientists and personnel managers are desirable for the development of well defined theory of HRA. The business organizations have now realized that no production and performance is possible without willing participation and support of human skill of the concern. Human resources are increasingly recognized as the valuable assets for the business. Thus the argument has often been made in favor to have disclosure of such assets and other transactions in the financial statements as par with other tangible assets.

Even after serious efforts made by the researchers and professionals over thirty years, a few companies are disclosing human resource accounting information. In India, none of the regulatory authorities or bodies has issued proper guidelines for valuation and reporting of human resources and its accounting and this might have created obstacles in the development of HRA practices in India. So, a number of questions regarding HRA practices in India. These are:

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**A STUDY OF FINANCIAL PERFORMANCE:  
A COMPARATIVE ANALYSIS OF STATE BANK  
OF INDIA AND ICICI BANK**

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Chandigarh, India

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**ABSTRACT**

*Exponential growth and development of a country's public and private sector banks are the major contributors towards the socio-economic development of a country. The major difference between the two sector banks is of their approach towards their contribution to growth. State bank of India (SBI) and Industrial Credit and Investment Corporation of India (ICICI) are the two leading banks of India in the public and private sector. A country's financial system is reflected by the efficiency in the financial operations of its commercial banks. This study sets out to apply various profitability ratios of the SBI and ICICI Bank so as to compare and analyze their financial performance. The study analyzes and reflects a difference of performance in the working of SBI and ICICI Banks. Data used for the study is secondary in nature. On the basis of the study, it can be said that SBI has large scale based operations than ICICI Banks.*

**Keywords:** ICICI, SBI, Profitability Ratios, Financial Performance.

# Issues in the Implementation of CSR

Chahat Gupta

(Assistant Professor, G.G.S. College, Chandigarh, India)

**Abstract:** Corporate Social Responsibility plays a vital role in developing countries like India. The CSR has emerged in last two decades when Indian organizations realized that it is important to sustain in cut throat competition. It has been noticed a paradigm shift from corporate philanthropist to being socially responsible. Now the success of the organizations is based on maintaining good relations with all people of society such as individuals, groups and institutions. It is easy to win the confidence of the customers through CSR which further helps in growing the business. Besides, there are many organizations who conduct campaigns so as to create awareness among corporate, civic bodies and government bodies about the valuable importance of corporate social responsibility. The major problem is that nobody has clear about what exactly it encompasses. The Government of India has made it mandatory for organizations to spend at least 2% of its net profits on CSR. Companies are required to maintain the transparent balance sheet. Companies are incorporating their corporate social responsibility initiative in their annual report. This paper discusses the role and importance of corporate social responsibility. This study also attempts to know the major issues/challenges faced by Indian firms in its implementation and suggests remedial measures for effective implementation of CSR initiatives.

**Keywords:** Corporate Social Responsibility, issues, challenges, remedial measures

## I. INTRODUCTION

The importance of CSR emerged during the last decade but now it is becoming an increasingly important activity to businesses nationally and internationally. Corporate Social responsibility means the way of doing business in such a way that has significant impact on the development of the society. Now the companies have become more transparent in accounting and other activities due to pressure from the various interest groups of the society. To achieve the more success, it is mandatory for companies to behave in an ethical and socially responsible manner towards the various interest groups of the society. This indicates that companies should maintain a balance with various interests such as consumers, communities, business partners and employees. New legal rules and regulations were imposed to ensure equal employment opportunities, product safety, worker safety and environment protection.

Corporate Social responsibility is a process in which all the companies together take actively part in the welfare of the society. Today, the concept of CSR has undergone radical change. Companies have been willing to inform about their CSR initiatives to their stakeholders as well in their annual reports and now the companies disclose their every activity regarding CSR. Business enterprises have undertaken CSR initiatives in the areas of environment protection, poverty alleviation, education, green environment, product responsibility, waste management. Ethical responsibilities are voluntary on the part of the company and a company is not under any obligation to do so. Therefore, the company should act in an ethical way towards various stakeholders. Ethical responsibilities also include paying fair wages and fair treatment to workers.

The topic of corporate social responsibility has been captioned under many names including strategic philanthropy, corporate conscience, corporate citizenship, social performance, sustainable responsible business. According to Dr Ratnam, the concept of CSR had different meanings depending on the stakeholders and depending on the specific situation. The term "Corporate Social Responsibility" came into common use in the late 1960s and early 1970s as a result of an influential book by R. Edward Freeman. Corporate social responsibility is the procedure of assessing an organization's impact on society and evaluating their responsibilities.

Bowen has suggested that the "social responsibility of businessman refers to the obligations of businessman to pursue those policies, to make those decisions or to follow those lines of action which are desirable in term of objectives and values of our society.

European Commission's described CSR as: "A concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis."

World Business Council for sustainable Development defined CSR as "the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society.

### Carroll's four Types of Responsibilities

Archie Carroll has differentiated Corporate Social Responsibilities into four types. These are as under:  
**Economic Responsibilities**



## Emerging trends in HRM of corporate sector

Chahal Gupta

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### Abstract

Human Resource Management is a philosophy, while Human Resource Development includes the activities and processes undertaken to promote the intellectual, moral, psychological, cultural, social and economic development of the individuals in an organization, in order to help them to achieve higher human potential as a resource for the community. It is a continuous process by which the employees are assisted in a planned way to develop capabilities. Since 1990, viewpoint of management towards its employees began to change, role of contribution of human resources as a talent pool also become so vital that most of the organizations started to focus their vision and mission on the people who work for them. The roles & responsibilities of human resource management are transforming due to change in government policies, unions, labor legislations & technology. Now, organizations need to place greater emphasis on attracting human capital rather than the financial capital as Human Resource Management has the responsibility to maximize efficiency & profit but in the emerging scenario, the role of HR manager is changing rapidly. Companies having the ability to foresee the business needs with their workforce needs will gain the decisive competitive advantage. The trends have taken place in the organization, human resource planning, job design, motivation, recruitment, skill development and employee relations. The challenges can be faced by HRM effectively, if proper strategies are implemented. Hence, the role of HRM will be more significant in future due to the emerging scenario. The management of human resources has now assumed strategic importance in the achievement of organizational growth & excellence. This paper attempts to know the functions performed by HRM in Corporate Sector, role of HRM in Current Scenario, future challenges before managers & emerging HR trends in India.

**Keywords:** human resource management, human resource development, emerging trends, role of HRM

### Introduction

The term 'Human Resource' refers to the individuals which comprises the workforce of an organization. Human Resource Management (HRM) deals with recruiting, managing, developing and motivating people including specialized support and managing system for regulating compliance with employment and human rights standards. The origin of HRM function arose in those organizations which introduce welfare management practices. HRM has witnessed many changes in last 2 decades. Economic liberalization in 1991 created a hyper competitive environment as International firms entered the Indian market bringing with them innovative and fierce competition, which forced the Indian companies to adapt and implement Innovative changes in HR practices. The management of Human Resources has now assumed significant importance in the achievement of organizational growth and excellence.

More and more companies are operating across geographical and cultural boundaries. While most have adapted to the global reality in their operations, many are lagging behind in developing the human policies, structures and services that support globalization. The human resource function faces many challenges during the globalization process, including creating practices that will be consistently applied in different locations/offices while also maintaining the various local cultures and practices and communicating a consistent corporate culture across the entire organization. To meet these challenges, organizations need to consider the HR

function not as just administrative service but as strategic business partner.

Companies should involve the human resources department in developing and implementing both business and people strategies. The process of globalizing resources, both human and otherwise, is challenging for an company. Organizations should realize that global HR function can help them utilize their existing human talent from across multiple geographic and culture boundaries.

### Literature Review

Cascio, 1991: Financial returns associated with investment in progressive HR practices are generally substantial.

Becker & Gerhart, 1996: Organizations' worldwide are under pressure today to continually improve their performance. The major trends behind these competitive pressures are globalization, advances in information technology and increasing deregulation of global markets. As a result of these changes in the global economic environment business strategy, the field of human resource management is rapidly changing more than ever today.

Tomaka 2001: Without an efficient workforce, organization lose their ability to compete, both locally & internationally, eventually leading to poor organizational performance and thus ending up with little or no economic success.

Collins and Smith 2006: Recent researches on HRM show

## MICROFINANCE: A TOOL FOR POVERTY ALLEVIATION

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Promod Bhargava \*  
Chahat Gupta\*\*

### ABSTRACT

Year 2005 was called international year of microfinance by United Nations. In present years, microfinance has become an effective tool for reduction of poverty. It provides various financial services to low-income and poor people, including customers and the self-employed people. It includes various financial services such as deposits, savings, payment services, insurance and micro-credit to the poor. The importance of microfinance cannot be undermined, where many people in India is living under poverty and many people do not have an access to various banking facilities. Microfinance is one of the important tool for socio-economic development of the country. It plays crucial role to remove the property and economic development. In India, Self help Groups (SHGs) and Microfinance Institutions (MFIs) are the two most important approaches to eradicate the poverty. Self help Groups (SHGs) - Bank Linkage Programme dominates the micro-finance which has major aim to providing financial services to the unreached poor. Microfinance through SHGs has brought number of changes in the life of people. The growth of the microfinance industry has become possible with strong efforts of Government, Non-Government Organizations (NGOs) and as well as the donors who seek microfinance as a important tool for eradicating poverty. Thus, services of micro finance also helps in the improvement of resources allocation and helps to promote the economic growth and development. This study attempts to identify the current status and role of microfinance in the development of India. It also reviews the performance of SHG-Bank Linkage Programme in India.

**KEYWORDS:** Micro Finance, Financial Services, Poverty, NGOs, Self Help Groups (SHGs).

### Introduction

Since independence in 1947, the Government of India and Reserve Bank of India have made strong efforts to provide the credit facilities to the poor people because Traditional aids during previous years have not helped in solving this major problem of poverty eradication. So, this resulted in search for new alternative policies, systems, procedures and various other ancillary services that would fulfill the requirement of poor people. As there are other development tools also but microfinance has penetrated the poorer group of the society. There is number of people who not have any access to the basic education and primary health care, similarly, there is majority of those poor people without access to microfinance. Microfinance provides various services such as loans, payments services, money transfers, savings, deposits and insurance to the poor and their micro-enterprises. This definition is not only confined to the people who are below poverty line, but it also includes low income households as well.

Microfinance is regarded as an adequate tool for financing technological applications and small scale activities in the rural areas. The provision of financial services enables them to manage the resources so that they can improve their livelihoods and cope up with the various uncertainties which arise from time to time. It is now evidenced that access to the financial services is one of the vital instrument for the economic development. In many nations, poor people don't have access even to basic

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## E-Commerce in India: Opportunities and Challenges

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### Abstract

Electronic commerce commonly written as e-commerce is buying and selling of products and services by businesses and consumers over the internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, internet marketing, online transaction processing, electronic data interchange, and inventory management systems. Due to the popularity of e-commerce, there is tremendous increase in exchange of goods and services both regionally and globally. This paper represents the opportunities for wholesalers, producers and for people. This paper discusses about the trends of e-commerce in India and the factors that would be essential for future growth of e-commerce in India.

**Keywords:** e-commerce, recent trends, challenges, opportunities

### Introduction

Electronic commerce or e-commerce means dealing in various goods and services through the electronic media and internet. On the internet, the vendor directly sells the products to the customer using digital shopping cart and allows the customers to make the payment through various means such as credit card, debit card or EFT payments. E-commerce includes not only buying and selling goods over the Internet, but also the various business processes within the individual organizations that support the goal. The positive effects of e-commerce are already appearing in all areas of business, from customer service to new product design. It provides the new type of information based business processes to attract the customers like online advertising and marketing, online customer service. It helps to reduce the costs in managing the orders and interacting with the wide range of suppliers and trading partners. Major Indian portal sites are now selling wide range of products and service form greeting cards, flowers and movie tickets to groceries and computers. E-commerce is transforming the shopping experience of Indian customers. The introduction of electronic data interchange spreads into producers, retail traders, stock market operations and travel reservation etc. which resulted in high growth of the economy. The term e-commerce means doing business online with the help of computer, fax, telephone and e-mail.

In 1972, the term 'E-commerce' used by IBM for the first time. In 1973, with the invention of computers the first successful transaction was carried out between the European Union and USA. In 1995, the introduction of internet in India marks the beginning of e-commerce in the country. Internet and Mobile Association of India states that Indian online retail market is expected to grow at the rate of 52% and will reach USD 36.7 billion in 2020.

The main reason behind the growth of e-commerce in India is to provide the wide range of the products with minimum price. In modern era, every business unit wants to join the online business because of increasing number of internet users in India.

### Modes of E-commerce

#### 1. Consumer to Consumer (C2C):

It finds innovative ways to allow the customer to interact with each other and by doing so; they can sell the goods and services to each other.

#### 2. Business to Consumer (B2C):

B2C transaction is conducted over the internet between a business and the consumer e.g. an online publisher may sell his book to a customer and receive payment without meeting him/her.

#### 3. Business to Business:

It refers to the situation in which one business makes the transactions with another.

### Objectives of the study

1. To analyze the present trends & e-commerce in India.
2. To know the opportunities of e-commerce in India.
3. To examine the barriers of e-commerce in India.
4. To find out the factors which are responsible for the growth of e-commerce in India.
5. To study the users of e-commerce in India.

### Research Methodology

This research is based on secondary data. For the purpose of study, the data have been collected from various articles, journals, books and websites etc. It has been used to study the evaluation, conceptual framework of e-commerce, present trends, future prospects and barriers of e-commerce.

### Analysis of Data

#### A) Internet Users in India

India had more than 100 million internet users in the year 2010 and this value reached 121 million users by the end of 2011, which make it the third largest country in internet population. It was found that number of internet users in 2015 is triple i.e. 243 million. It shows the increasing number of internet users in India.



## ROLE OF GOVERNMENT IN NURTURING WOMEN ENTREPRENEURSHIP IN INDIA

Chahat Gupta

Research Scholar, Punjabi University, Patiala

### ABSTRACT

Entrepreneurs play key role in the economic development of the country. Entrepreneurs are those who have skills as well as the initiative which is necessary to bring new ideas to market and to take the right decisions at right time to make the business profitable. A "women entrepreneur" is any women who organizes and manages her business with risk and initiative. In recent days, due to rapid growth of industrialization and globalization, the status of women in India has been changing continuously. Now, women have shifted from kitchen to higher level of professional activities with the spread of education and increasing awareness. It has been observed that Entrepreneurship has been as male-dominated phenomenon from the very early age, but now the time has been changed, where women play a major role to promote the business. Now, the women putting their steps at par with the men in the almost all fields. The role of Women entrepreneur is inevitable. Now-a-days, women have entered not only in the selected professions such as lawyers, doctors and teachers but play a pivotal role in professions like trade, industry and engineering. The Present paper attempts to study what are the major reasons for the slow growth of women entrepreneurs in India and what are the obstacles which are faced by women entrepreneurs in India. The main purpose of this paper is to analyze the role and policies of Indian Government in nurturing the women entrepreneurship. This paper also emphasizes on the growth of women entrepreneurship in India.

**KEYWORDS:** Women Entrepreneurs, Role in India, Government Policies.

# Values and Materialism Dilemma in College Teachers of Punjab

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## Abstract

This paper observes that materialism perceives physio-chemical facilities to be the source of happiness and contentment but in reality it is not so. The paper argues that establishment of right understanding within a human coupled with the fulfilment of relations are also essential for ensuring human happiness. Educational institutions and the educators are the connecting string between the young minds and their aspirations. If these aspirations are provided with the right understanding, the rat race of materialism might stop. What if these educators themselves are slaves of this conviction? To evaluate and to know better understanding of teachers' tend on materialism the present paper uses the scale on the basis of Material Success, Material Centrality, Material Happiness and Non-Materialistic divided at 10 statements for 421 teachers working in colleges of Punjab. The outcome of the study presents a very saddening picture.

**Keywords:** Materialism, Happiness, Material Success, Material Centrality, Material Happiness, Non-Materialistic

## Introduction

In the pursuit of 'Happiness', human being has entrapped himself in the never-ending desire which was traditionally considered as non-utilitarian (social status, novelty) (Scott, 2009). A materialist expectation of quality of life are influenced by the perception of material possessions (wealth, physical facilities) of their immediate related human beings (family, friends or even neighbors and colleagues) or the society, community they live in or the occupation, social class or ethnicity they belong to. Materialism is not stagnant, it is conscious as it changes from one state to another state in a sequence. It is a chain of change which moves in slow motion from lower state to upper state, from ordinary state to extra-ordinary state. From the point of spirituality, this whole existence is full of intrinsic materials. Numerous are coming into existence and numerous are getting vanished without any trace or being discovered by this humankind, which depicts the law of nature in the form of temporality. Yet human being gets attached to the dependence on those continuously vanished materials. Thus, materialism is the exaggerated desire for material goods by making money and accumulating physical facilities as a mean of ultimate goal of happiness & fulfillment.

Rise in materialism can be due to the differences in the historical era, cultural ideas or can be due to an individual's perception and perspective which can be consequent to the depravity or absence of key motives of an individual, that is, social relations, family ties, self-esteem, feeling of meaningful existence, etc. over the past many centuries. There have been many researches in the field consumer research, psychological, economic and social field but nothing or scanty in the field of education. Thus, this present paper attempts to bring forth the facet of education institution and of the educators to the front for the concept of Materialism. But the limitation of the study is that only factors' scale have been identified in this present study. There is scope for further research about the motivators and antecedents of materialism in the education system.

## Literature on Values and Materialism

### Definitions:

Values are considered as "a collection of guiding principles, what an individual considers to be morally right and desirable in life, especially regarding personal conduct" (Nanda, 1997). In addition, in reality it should be "Universal Human Values", which is nothing but the true manifestation of the path of existence (living in harmony and co-existence) in various dimensions of human interaction in terms of his participation in the universal order, that is, at individual level, at family level, at the level of society and at the level of nature (Gaur, Sangal, & Bagaria, 2013).

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**RESEARCH ARTICLE**

## Values and College Teachers: Contemporaries or Foes? - A Case Study of Punjab

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### ABSTRACT:

'Values' are socially approved desires and goals that are internalized through a process and become an integral part of individual's persona which stand him out from the sheep crowd and have the capacity to reflect the ethos of the society. These values are not specific to one person but have a holistic purview i.e. Universal Human Values. The recent widespread of anomie (normlessness) has put question mark on the very concept of 'Values' among us. Even the education sector has not been left untouched. A teacher plays an important role in imparting value based lifestyle in the young minds and if the orientation of these teachers is solely towards money making, it will have ripple effect of disaster on the society. From the past 50 years, level of education and literacy has increased with a simultaneous increase in the dishonesty. It can be stated that values have been deeply infected and have congruent impact on behavior and the decision making. To evaluate and to know better understanding of teachers' value system, the present paper studies 10 variables in two aspects i.e. personal and professional and brings into in a light the value systems of teaching profession of 421 teachers working in the colleges of Punjab. The outcome of the study reveals sparkling and interesting results regarding the value system of the college teachers.

**KEY WORDS:** Personal Values, Professional Values, College Professors, Value Systems, Impact on behaviour.

### 1. INTRODUCTION:

Present technological era has led to the professionalism in all walks of life. This professionalism has affected every aspect of the society even the education system and the educators as well. Due to this, people are becoming materialistic and individualistic. This phenomenon has given rise to so many problems at all four levels of human living, that is, at the level of individual, family, society and nature. This rat race has resulted in pursuit of accumulation of physical facilities.

The education institution and the educationist are the catalysts for establishing goodwill and harmony in the society. But in the present scenario teachers at college and university level are indulging into malpractices. The solution lies in the value based society whereby the society is fearless and is based on trust. Mutual enrichment is the mantra. Thus there is a need of value based society which can be achieved through education and teachers who themselves have values in them and role of teachers in imparting values becomes paramount and a teacher can only be considered successful when they will prepare generation for life not for any particular profession. Present work is an effort to go into the details of different aspects of values and the present value profile of college teachers in Punjab Province, India. Activities which are taking highest time in

**Measuring Financial Inclusion in Rural Punjab: A District Level Study**

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**Abstract**

This paper attempts to measure financial inclusion level at the district level (Rural) in the state of Punjab. The study covers all the 22 districts and is carried out for the year 2015. For measuring financial inclusion, five indicators namely branches per lakh of population, per capita saving accounts, per capita deposits, per capita credit and credit-deposit ratio have been taken to be the representative of financial inclusion level. The study found overall low level of financial inclusion amongst the districts (Rural) of Punjab and also found presence of huge inter-district variations in terms of selected districts.

**Key Words:** Financial Inclusion, Branches, Deposits, Credit, Accounts, Per Capita

**Introduction:** Punjab, also known as the 'Bread Basket of India' is the northernmost state of India, covering an area of 50,362 sq. km constituting about 1.53% of the total geographical area of the country. It is the twentieth largest state of India in terms of area and sixteenth largest state in terms of population comprising of 22 districts. The state is boarded by Jammu Kashmir to the north, Himachal Pradesh in the east, Haryana in the south and southeast, Rajasthan in the southwest and Pakistan province of Punjab to its west. In terms of Human Development Index 2014, the state occupied fifth rank amongst the Indian states (Kundu 2015). Its share in the GDP of India stood at 3% in the year 2013-14. Amongst the three sectors of the economy namely;

primary, secondary and tertiary sectors, tertiary sector contributed almost half to the Gross Value Added of the state in the year 2016-17 as per the advance estimates. Of the total area of the state, almost 96% is rural and only 4% is urban. More than 60% of the state's population is rural as per census 2011.

Since, banking is an important segment of tertiary sector and majority of the state's population lives in rural areas so it is important to study the financial inclusion level in rural Punjab. Financial inclusion has been adopted as an important policy objective by Government of India, to curb glaring disparities across different regions of the country as well as different segments of

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**Determinants of Inter-District Disparities in Financial Inclusion in India**

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**Abstract**

This paper attempts to identify the determinants of inter-district disparities in financial inclusion in India using a Financial Inclusion Index (FII) for 632 districts of India developed by the author (2017). The study considered literacy rate, degree of urbanization, banking habits and proportion of working population as the main socio-economic determinants of financial inclusion. The sources of variations have been studied by applying the techniques of correlation and step-wise regression with district-wise Financial Inclusion Index as dependent variable and the selected socio-economic indicators as independent variables. Among the four variables literacy rate and proportion of working population turned out to be non-significant with the remaining two variables emerging as important in step-wise regression test. However, urbanization turned out to be the single most important source of inter-district variations in financial inclusion across India explaining 31% of the variations.

**Key Words:** Financial Inclusion Index, Literacy Rate, Urbanization, Banking Habits, Working Population

**Introduction:** Almost all the countries across the globe are making efforts to promote financial inclusion as a prerequisite for achieving the goal of inclusive growth. Access to easy and affordable finance especially to poor and weaker sections of the society has been recognized as a key objective to reduce poverty and ensure sustainable development. India is no exception. Indian government has also identified financial inclusion as an important pillar of inclusive growth and has launched various schemes to bring the financially excluded population under the umbrella of formal financial sector. However, the major problem faced by India is not only the presence of large population base which is financially excluded but also the growing

regional disparities across its various regions, states and districts as well as classes. Regional disparities are almost inevitable in the course of development; some regions offer more advantages due to natural, administrative and historical factors than others and regions which gain a lead tend to become more and more prosperous. Though, balanced development is not an essential precondition to achieve higher growth and overall development at the national level but it is of paramount importance for integrated development of national economy.

At the time of independence, Indian banking was urban biased and thus concentrated mainly in urban areas. The banks were



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## Banking Outreach in Rural India: A State Level Analysis

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### Abstract

This study attempted to analyze and estimate the status of banking outreach in rural India to measure the level of financial inclusion across 36 states and UTs of India for the year 2015. Banking outreach has been measured using six variables representing access, availability and usage dimension of banking outreach. The state-wise (rural) composite index of the selected variables has been prepared to represent the overall position of development of formal financial sector in each state and the states have been ranked on the basis of their FII (financial inclusion index) scores. The study shows low level of banking outreach (rural) across different states of India as only 25% of the states have been found to be in the above average category. The findings also depict presence of wide disparities amongst the states in terms of the selected indicators. The study holds greater relevance because now a day, all the plans and policies of the government are directed towards reducing disparities for promoting inclusive growth. Since widening rural-urban divide is a major concern in India so the study adds to the existing literature by offering some important policy implications for the promotion of financial inclusion in rural India.

**Keywords:** Banks, Branches, Credit, Deposits, Financial Inclusion, Outreach, Rural, States.

### 1.1 Introduction

Though disparities, be it economic or social or regional, are inevitable and altogether cannot be eliminated but for the overall growth and well being of any economy, it is important to make efforts to narrow down these gaps. India is also facing a major challenge in terms of growing disparities. It is increasingly being realized that the progress made by country in terms of high GDP is not





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## Financial Inclusion in Rural India: A District Level Study

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### Abstract

In India, financial inclusion has been recognized as an important pillar of inclusive growth. It is the prerequisite for ensuring sustainable development for the large proportion of the population especially those living in rural areas. This paper measures financial inclusion level in rural areas of India at the district level by constructing a comprehensive Financial Inclusion Index (FII), incorporating 15 indicators representing three dimensions of inclusive finance covering branches, deposits and credit. The study covers 623 districts of the country for the year 2013. The results portray presence of glaring disparities among rural areas of different districts in terms of selected indicators. Further, the maximum disparities have been found in the indicators pertaining to usage of financial services. The overall financial inclusion level has also been found to be low, as only 196 districts out of 623 have index value above the average value of 50

**Keywords:** Financial Inclusion, Branches, Deposits, Credit, Index, Variations.

### 1.1 Introduction

Today, the world is facing a major challenge due to presence of glaring disparities in access to health, education and finance (IMF Staff Discussion Note/15/13). The prevalence of large scale disparities across regions, gender as well as different income strata has put the attention of policy-makers and researchers towards the importance of inclusive growth and efforts are being directed to draw plans and policies to narrow down these glaring inequalities. The 2030 Agenda for Sustainable Development adopted by world leaders which includes a set of 17 SDGs also focuses on fighting inequality and injustice to promote inclusive growth. There is global consensus to the

# Analysing Disparities in Financial Inclusion in Punjab: A District-Level Study

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The focus on sustainable development has put the concept of 'inclusive growth' as a high priority agenda across the globe and all countries are diverting their efforts to achieve it. India is no exception. The Government of India (GOI) has recognised financial inclusion as an important pillar for promoting inclusive growth. This paper measures financial inclusion level in Punjab state by constructing a comprehensive Financial Inclusion Index (FII), incorporating 22 indicators representing three dimensions of inclusive finance relating to branches, deposits and credit. The study covers 20 districts of the state for the year 2013. The results portray presence of glaring disparities in FIIs across different districts and 12 out of 20 districts have been found to be in the below average category in terms of their level of financial inclusion measured on the basis of index value. Further, maximum disparities have been found in the indicators pertaining to credit penetration.

**Keywords:** Financial Inclusion, Branches, Deposits, Credit, Urbanisation.

**JEL Classification:** G2, G21, G28, I3.

## Section I Introduction

Although balanced regional development has always been one of the most important objectives of the Government of India since independence, yet regional disparities have experienced an upward trend over a period of time. Accordingly, it was realised in the Tenth Five Year Plan that the concept of regional disparities must go beyond economic indicators and should include social dimensions as well. Further, it was realised that keep aside inter-state disparities, even the problem of intra-state inequalities could not be addressed and regional disparities continue to persist within all states (including the relatively prosperous ones) to a greater or lesser degree. Thus, the focus on inter-state disparities masked the incidence of intra-state disparities. The Tenth

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## Financial Inclusion and Females: State Level Analysis in India

**Jatinder Kaur**

### Abstract

To check growing disparities, the policy makers in India have recognized financial inclusion as an important building block of inclusive growth. Financial inclusion refers to providing access to formal financial services at reasonable cost to all without any discrimination. To give a boost to promote financial inclusion in India, PMJDY was launched in August 2014. The plan envisages universal access to banking facilities with at least one basic banking account for every household. Since India is facing a daunting task of curbing gender gap disparities, so this paper attempted to measure the level of financial inclusion amongst the Indian females across all the 36 states and UTs of India. The level of financial inclusion has been measured using the number of female accounts in banks in proportion to the female population. An effort has also been made to study the usage of these accounts by females using the indicator of money deposited in these accounts. The study found that though in terms of 'one account per household' almost all the states have achieved 100% financial inclusion but in terms of gender, females lag far behind as even at the national average also the per capita female account value is less than one. Besides, the study also found presence of huge disparities in terms of female accounts across different states of India. Of the 36 states, only 11 states had at least one account per female and the remaining states cut a sorry figure in bringing their women under the umbrella of formal financial sector.

**Keywords:** Financial Inclusion, Females, States, Accounts, Deposits, Disparities

### Introduction

Indian policy makers have recognized financial inclusion as an important pillar of inclusive growth. There is a general consensus that in order to curtail the growing disparities across different areas as well as across different sectors and classes, it is crucial to reach at the people below the pyramid. To achieve this, it is essential to bring these people under the umbrella of formal financial sector to ensure easy access of credit to them. Access to safe, easy and affordable credit and other financial services by the poor and vulnerable groups, disadvantaged areas and lagging sectors is a pre-condition for accelerating growth and reducing income disparities and poverty. In view of this, Financial Inclusion has been identified as a key dimension of the overall strategy of inclusive growth in all plans and policies of the government. Financial inclusion broadly refers to providing access to formal financial services at reasonable cost to all without any discrimination. Rangarajan Committee (2008) defined it as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost. As per Raghuram G. Rajan Committee (2009), financial inclusion, broadly defined, refers to universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products.

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## Human capital and financial inclusion: An empirical study across districts of India

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### Abstract

Human capital and Financial Inclusion are the two important pillars of inclusive growth and play a crucial role in reducing poverty and socio-economic inequalities in the society. India has also recognized financial inclusion as an important parameter to promote inclusive growth. This paper attempted to study the relationship between FII and Human Capital represented by Literacy Rate and Work- Participation Rate (Employment) amongst the 632 districts of India. The study used Financial Inclusion Index (FII) developed by the author (2017). Of the two indicators representing human capital, Literacy rate has been found to be important variable explaining variations in FII. As the study found that most of the financially excluded districts are dominated by primary sector (agriculture based) so analysis was also carried out replacing Work Participation Rate by Cultivators' Participation Rate. Interestingly, it turned out to be an important indicator along with literacy rate. However, its negative association with FII revealed the presence of low productivity and lower per capita earnings in agriculture sector. The study concluded that India can improve the level of financial inclusion by investing in education and providing skill and training to its work-force to improve its productivity and income level. This is also needed to shift some work-force to other high productive sectors of the economy i.e. secondary and service sector. It is only by investing in education and the skill of its work-force; India can reap the advantage of Demographic Dividend and curtail variations and inequalities.

**Keywords:** inclusive growth, financial inclusion, human capital, literacy, employment

### Introduction

Human Capital is the driver of economic growth and a key stimulus of economic development of every nation. Human capital refers to the skill and knowledge possessed by the population of a country. OECD defines it as "the knowledge, skills, competencies and attributes embodied in individuals that facilitate the creation of personal, social and economic well-being" (OECD, 2001) <sup>[20]</sup>. The country which has well-educated, skilled and healthy people is considered to have better human capital than the country with low level of education and poor health. Human capital can be improved by investing and improving formal education, training, health and well-being of the people. Such investments bring returns to the individual as well as to the economy as a whole. Individuals benefit from higher earnings, and the economy as a whole benefits from higher productivity. Thus human capital is an important pillar of growth of an economy. However, today, the world is facing a major challenge due to presence of glaring disparities in access to health, education and finance (IMF Staff Discussion Note/15/13). The prevalence of large scale disparities across regions, gender as well as different income strata in terms of human capital has put the attention of policy-makers and researchers towards the importance of inclusive growth and efforts are being directed to draw plans and policies for the investment in the education and training of the people at the bottom of the pyramid to narrow down these glaring inequalities. To cut down these disparities is the major challenge of the time as disparities hamper the economic growth by depriving the ability of lower-income households to stay healthy and accumulate physical and human capital

(Galor and Moav 2004) <sup>[20]</sup>. It is universally accepted that by adopting policies of better access to education and health to the poor and middle class, these disparities can be narrowed down. Thus human capital occupies a key position in promoting inclusive growth and investing in the human capital of those at the bottom of the pyramid is the need of the hour. The 2030 Agenda for Sustainable Development adopted by world leaders at the United Nations Sustainable Development Summit which includes a set of 17 SDGs also focuses on fighting inequality and injustice to promote inclusive growth. Since access to safe, easy and affordable finance is the basic requirement for investing in human capital so financial inclusion is akin to the overall strategy of inclusive growth. The concept of inclusive growth is multifaceted and has financial inclusion as one of its main building blocks. There is no denying the fact that the extent of investment in human capital depends upon the income level of an individual and if resources are made available to the people with low income, they will definitely invest in education and health thus leading to better human capital. It is also true that better the human capital more will be the level of financial inclusion and thus growth will be more inclusive. Thus human capital and financial inclusion are the two sides of the same coin (inclusive growth) and go hand in hand. Improved human capital leads to better earnings prospects thereby helping in narrowing down inequalities while Inclusive finance is the pre-requisite for improving human capital which in turn adds to inclusive growth by curtailing the disparities. Inclusive finance and better human capital are the essential conditions for reduction of poverty and socio-economic inequalities in

# Regional Disparities in Financial Inclusion in Kerala: District-Wise Analysis

JATINDER KAUR

## Abstract

Though Financial Inclusion efforts can be traced back to 1960s the term was explicitly used in India for the first time in 2005-06 when it was recognized as an important policy objective for promoting inclusive growth in the country. It was realized by the policy makers at the time of initiation of 11<sup>th</sup> Plan that despite persistent efforts to promote balanced regional development the disparities continue to rise in India. There was a widespread perception all over the country that disparities among states, within states, between rural and urban areas and between various sections of the community are steadily increasing in the past few years and that the gains of the rapid growth witnessed in this period have not reached all parts of the country and all sections of the people in an equitable manner. Thus, the 11<sup>th</sup> Plan laid stress upon promoting inclusive growth which continued to be the main objective of 12<sup>th</sup> Plan (2012-2017) as well and Financial Inclusion constitute an integral part of inclusive growth. Kerala along with Goa became the first 100% financially inclusive state in terms of opening of bank accounts. This paper is an attempt to measure financial inclusion level of the districts of Kerala by constructing a comprehensive Financial Inclusion Index (FII), incorporating 22 indicators representing three different dimensions of inclusive finance relating to branches, deposits and credit. The study covers 14 districts of the state for the year 2013. The results portray presence of glaring disparities in FII across different districts and 9 out of 14 districts have been found to be financially excluded when volume of deposits and credit is also considered along with number of accounts. Further, the maximum disparities have been found in the indicators pertaining to credit penetration.

**Keywords:** Financial Inclusion, Disparities, Deposits, Credit, Financial Inclusion Index

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## BANKING OUTREACH IN RAJASTHAN: A DISTRICT LEVEL STUDY

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### ABSTRACT

*Rajasthan is India's biggest state in terms of area contributing around 5% to country's GDP. Though, the state is on the path of development yet it is far behind in comparison to other states of the country in terms of various socio-economic indicators. At the same time, the state is also suffering from presence of glaring disparities. This paper attempted to measure the level of banking outreach across the different districts of the state and analyzed the extent of disparities prevailing within the state. Banking outreach has been measured using three dimensions of financial services namely; accessibility, availability and usage. The Index of financial inclusion (IFI) had been prepared using distance-from-average method for normalization of indicators. On the basis of index values, the districts were divided into two categories i.e. above average and below average districts. The findings of the study revealed low level of banking outreach in majority of the districts as only around one-third of the total districts appeared in above average category and remaining two-third of the total districts were found to be below the average. The results also depicted presence of huge disparities in banking outreach across different districts of the state.*

*Keywords: Banking Outreach, Disparities, Regions, Financial Inclusion, Composite Index.*

### Introduction:

Rajasthan is India's biggest state encompassing an area of 3.42 lakh sq. km. constituting about 11% of the total geographical area of the country. The state contributed about 5% towards India's GDP in the year 2013-14 and was ranked seventh in terms of its share towards country's GDP. In the early 1980s, Rajasthan was one of the BIMARU states, a term coined by Ashish Bose who analyzed the major states of India on the basis of selected demographic indicators and found Bihar, Madhya Pradesh (MP), Rajasthan, and Uttar Pradesh (UP), which together accounted for nearly 40% of the population of the country in 1981, lagging far behind the other states. Later on various researchers, on the basis of the economic growth experienced by these states concluded that these states were no more BIMARU and have been well on the path of progress and showing lots of improvement. However, a study conducted by Vinita Sharma (2015) on the same pattern as by Bose for the year 2011 concluded that though these states have individually made a lot of progress in most of the demographic indicators but in comparison to the national average, these states still continue to be

backward and did not show any convergence to the national average. In May 2013, Raghuram Rajan Committee proposed a new index of backwardness which used ten equally weighted indicators consisting of per capita consumption expenditure, education, health, household amenities, poverty rate, female literacy, percentage of Scheduled Caste/Scheduled Tribe population, urbanization rate, financial inclusion and physical connectivity and divided the 28 states into three categories namely; relatively developed states, less developed states and least developed states. All the BIMARU states continued to appear in least developed categories. However, in terms of order of performance, northern states of Rajasthan and UP performed better than other states and were ranked 19<sup>th</sup> and 20<sup>th</sup> respectively.

Shukla and Banerjee of People Research on India's Consumer Economy, in their study compared states and UTs of northern region with the rest of India in terms of household well-being measures based on 2011 census data. They considered a set of 25 indicators across broad development measures of well-being namely access to basic amenities, quality of housing, financial inclusion and household asset

## DISPARITIES IN FINANCIAL INCLUSION IN INDIA: A DISTRICT LEVEL STUDY

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### ABSTRACT

*This study attempted to analyze financial inclusion levels across 632 districts of India covering all the 28 states and seven UTs. For measuring financial inclusion level, a comprehensive Financial Inclusion Index (FII) was developed by covering three important dimensions of financial inclusion i.e. branches, deposits and credit consisting of 22 variables. On the basis of their index score, all the districts divided into three categories namely: districts with high level of financial inclusion, medium level of financial inclusion and low level of financial inclusion. The findings of the study revealed low level of financial inclusion in majority of the districts as around 69% of the total districts were placed in low category. Further, the results revealed presence of wide disparities amongst these districts. Though, the study covered only banking dimensions but it can be extended to other players involved in financial inclusion like insurance companies, post-offices, non-banking financial companies, micro-finance institutes etc.*

**Keywords:** Financial Inclusion, Branches, Deposits, Credit, Districts, Index, Disparities.



## FINANCIAL DEPTH, DISPARITIES AND GROWTH IN MAHARASHTRA

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### ABSTRACT

*Maharashtra is one of the most developed states of India but at the same time suffering from presence of glaring disparities. This paper measured the level of financial depth across its districts and analyzed the extent of disparities prevailing in the state. Financial depth was measured using volume of deposits and credit as a proportion of gross domestic product. On the basis of mean value of the state, the districts were divided into two categories i.e. above average and below average districts. The findings of the study revealed low level of financial depth in majority of the districts as less than 25% of the districts appeared in above average category. To study the association between financial depth and economic growth, Spearman's rank correlation was applied and the results depicted strong positive association between the two. The study measured financial depth by taking total outstanding credit but to gain further insight into the sectoral pattern, it can be extended by measuring sector-wise financial depth of the three sectors individually viz. agriculture sector financial depth, industrial financial depth and tertiary sector financial depth.*

**Keywords:** Financial Depth, Gross Domestic Product, Disparities, Regions, Economic Growth.



## Factors affecting financial inclusion: A case study of Punjab

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### Abstract

This paper attempts to identify the factors affecting financial inclusion in the state of Punjab using a district level Financial Inclusion Index (FII) developed by the author (2017) for the said state. The study has been undertaken by considering literacy rate, degree of urbanization, district gross domestic product and proportion of working population as the main socio-economic determinants of financial inclusion. To identify the important determinants of financial inclusion, the techniques of correlation and step-wise regression have been applied. The district-wise Financial Inclusion Index has been taken as the dependent variable and the selected socio-economic indicators as independent variables to draw conclusions. Among the four variables, except the indicator concerning proportion of working population, the rest all three indicators were found to have significant positive association with the level of financial inclusion. However, urbanization turned out to be the single most important determinant of inter-district variations in financial inclusion in Punjab explaining 53% of the total variations while the three variables together explained 79.2% of the variations in financial inclusion.

**Keywords:** financial inclusion, urbanization, literacy, gross domestic product, working population

### Introduction

Punjab, one of the northernmost states of India, is bordered by the Pakistani province of Punjab to its west, Jammu & Kashmir in the north, Himachal Pradesh in the northeast, Haryana in the south and southeast, and Rajasthan in the southwest. Punjab is also known as the 'Bread Basket of India' and led to first Green Revolution in the country. The state has an area of 50362 sq. km, of which almost 96% is rural and only 4% is urban. About 62.5% of the state's population is rural. As per census 2011, the state had a literacy rate of 75.8%, with male literacy rate at 80.4% and female literacy rate at 70.7%. During the year 2013-14, the state contributed around 3% to India's GDP, measured at constant prices. The state is experiencing a fall in the share of primary as well as secondary sector to the Gross State Value Added (GSVA) which has come down from 30.81% in 2011-12 to 25.84% in 2016-17(Advance) and from 25.40% in 2011-12 to 24.75% in 2016-17(A) respectively. However, the share of tertiary sector which comprises of services sector has increased considerably from 43.79% in 2011-12 to 49.41% in 2016-17(A).

In terms of growth of banking which constitute an important part of the tertiary sector, the state has 6168 offices as against 134858 offices in the country constituting around 4.6% of the total offices. The state contribute about 3% of the total deposits of the country while its share in credit stood at about 2.7% of the total credit as on march 2016. Despite being one of the progressive states in India, it is suffering from presence of glaring disparities especially in terms of financial inclusion. The author developed a comprehensive district-wise composite index of the financial inclusion across the state for the year 2013, incorporating 22 indicators representing three important facets of financial inclusion namely; branches,

deposits and credit (Kaur J. 2017)<sup>[1]</sup> In the study it was found that 12 out of 20 districts constituting 60% of the total districts, fell in the below average category in terms of their level of financial inclusion measured on the basis of their index values. Further, the maximum disparities were found in the indicators pertaining to credit penetration. The present paper is an attempt to identify the factors responsible for these disparities in financial inclusion amongst the districts of the state using the same index developed by author.

### Review of Literature

Though many researchers have measured financial inclusion at regional level by incorporating different variables representing different dimensions of inclusive finance, but not much work has been done to identify the various factors associated with the development of financial inclusion. Some of the research work done in this direction has been discussed below:

Nitin Kumar (2012) in his study used six factors, namely population density; average population per bank branch; per capita net state domestic product; credit deposit ratio; the level of industrialization and individual employment status to examine their impact on the level of financial inclusion across different states of India. The author concluded that regional economic conditions of a state greatly influence its level of financial inclusion.

Kuldeep Singh & Anand Singh Kodan (2012) in their study used literacy, employment rate, sex-ratio, per capita net state domestic product and urbanization as the factors of financial inclusion amongst the states of India. The authors found per capita NSDP and urbanization as the two important indicators having significant and positive impact on the level of financial inclusion across different states of India.



## FINANCIAL INCLUSION IN RURAL KERALA: A DISTRICT LEVEL STUDY

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### Abstract

*This study measured financial inclusion levels across rural areas of all the 14 districts of Kerala state, one of the most developed state of India, by constructing a comprehensive Financial Inclusion Index (FII) incorporating nine indicators representing three different facets of financial inclusion i.e. bank branches, deposits and credit covering both geographical and demographic penetration. The extent of variations amongst these areas in terms of selected indicators has also been examined. The results depicted presence of low level of financial inclusion across different districts as only five districts were found to be in above average category. Huge variations were also found to be present in the indicators representing usage of formal financial services in terms of money deposited and credit taken as well as in availability of banking services measured through presence of branch network.*

**Key Words:** Financial Inclusion, Variations, Districts, Indicators, Index

### Introduction

Kerala is one of the most developed states of India with highest literacy rate, best Public Health care system, high Human Development Index (HDI) and best Physical Quality of Life Index. The state topped the list of 29 states in the first ever Public Affairs Index on good governance prepared in 2016 by Public Affairs Centre based on various economic, social and infrastructure aspects of development in different states. In India Today State of States rankings-2016 also, which ranks the states across ten categories, Kerala emerged on the top in overall rankings and showed signs of improvement in all the indicators over previous year except in one indicator relating to inclusive development in which the state slipped three ranks. Kerala economy has been moving on a high growth trajectory and the downfall in the inclusive development ranking indicates signs of rising inequality that is not in line with the main policy objective of government i.e. promoting inclusive growth. The concept of inclusive growth was explicitly adopted in India during

## AN IMPACT OF INFLATION AND EXCHANGE RATE ON STOCK RETURNS: EVIDENCE FROM INDIA

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### Abstract

The study investigates the existence of relationship between Indian stock market and two macro economic variables namely, inflation and exchange rate. It covers a data period from April 2011 to March 2017. Multivariate Regression Model has been employed to investigate the relationship between BSE Sensex returns as dependent variable, and macro economic variables namely inflation (CPI) and exchange rate (USD- INR) as independent variables. Multicollinearity between independent variables has been tested by calculating Variance Inflation Factor and Tolerance statistics. Both the tests paved the way for application of multivariate regression as multicollinearity among independent variables is not found. The Results of multivariate regression show evidence of positive significant relationship between inflation and stock returns and insignificant relationship between exchange rate and stock returns in India. The findings suggest that Indian Stock Market is driven by inflation.

**Keywords:** Stock returns, Inflation, Exchange rate



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### INTRODUCTION

Financial markets play a crucial role in the foundation of a stable and efficient financial system of an economy. The stock markets and their indicators in the form of indices, reflect the potential, the direction and health of the economy. There is extensive group of macroeconomic variables that influences the stock prices in the share market. The literature provides plethora of studies performed in international and national context to examine the relationship between stock market and macroeconomic variables. The present study extends the existing literature in the Indian context. This study takes into consideration two macroeconomic variables – Inflation and Exchange Rate, and a widely used composite index of the Indian Stock Market– BSE Sensex.

#### Literature on effects of inflation on stock market

**Omran and Pointon (2001)** examined the impact of the inflation rate on the performance of the Egyptian stock market. It was found that there is short and long run relationship between the stock market performance variables and inflation rate. **Wongbampo and Sharma (2002)**

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## AN EMERGING DESTINATION FOR MEDICAL TOURISM: A STUDY OF INDIA

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Chandigarh*

### Abstract

Medical tourism in India has emerged as the fastest growing segment of tourism industry. It has become a favored destination for people from all over the world for medical care and for various treatments. This paper presents the current scenario of Medical Tourism industry in India. It also highlights the reasons for increase in medical tourists in India. Furthermore, it presents the various initiatives taken by Government of India to promote medical tourism in the country. It has been found that for almost all treatments, India has cost advantages. Its price is the lowest among any nation in the world. Furthermore, Ministry of Tourism (MoT) has taken various steps to promote medical tourism in foreign markets. Medical visa is initiated for medical tourists and various international trade shows/ road shows are being organized by MoT. For development and growth of medical tourism industry, MoT also provides financial assistance to Medical Tourism Service Providers under Market Development Assistance (MDA) scheme.

**Keywords:** Health tourism, Medical tourism, Medical care



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### INTRODUCTION

Medical tourism is a new form of a niche tourism market which has been rapidly growing in the recent years. Johnston *et al.* (2011) define medical tourism as a term involving people who travel to a different place to receive treatment for a disease, ailment, or condition, and who are seeking lower cost of care, higher quality of care, better access to care, or different care than they could receive at home. Carrera and Bridges (2006) define medical tourism as —the organized travel outside one's local environment for the maintenance, enhancement or restoration of an individual's well-being in mind and body. According to Whittaker (2008), medical tourism encompasses primarily on bio-medical procedures combined with travel and tourism. According to Goodrich & Goodrich (1987), medical tourism is the attempt to attract tourists by deliberately promoting its health-care services and facilities, in addition to its regular tourist amenities. In other words, Medical tourism can be defined as the process of traveling outside the country of residence for the purpose of receiving medical care.

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**Factors Influencing Tourist Satisfaction in the State of Punjab**

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**Abstract**

Tourism industry has been among fast growing industries in recent years due to improved infrastructure and focus of various countries on tourism. This industry along with hotel industry has been a great source of revenue and employment. In India, there has been a recent wave of active tourism development. 'Incredible India' has been there to promote cultural, religious and other types of tourism. However, there have been inter-region or inter-state variations concerning tourism initiatives and tourism development. In the wake of this disparity, the study has focused on measuring the relative satisfaction level of tourists visiting Punjab. For this purpose, a sample of 200 respondents from Punjab has been selected. Data was collected using scaled questionnaire covering almost twenty-three variables contributing to tourist satisfaction. Factor analysis was used to reduce the number of variables to six major factors. It was found that tourist destination was the major component of tourist satisfaction followed by facilities at hotels and guesthouses and at last the facilities of reservation etc.

**Key Words:** tourism, satisfaction, factors, destination.

**Introduction**

Tourism is an industry that has assumed global proportions today. Tourism is one of the world's largest economic sectors and one that continues to expand very rapidly. This smokeless industry has attracted the attentions of the nations because of the economic and social advantages. It involves movement of millions of people. Many countries are seeking to develop tourism for its benefits (Kumar 1998). Tourism today is considered the fastest growing component of the global trade. It is an effective instrument of the economic development by creating employment opportunities, generating income and earning foreign exchange. This industry has also backward and forward linkage with other sectors as well such as transport, construction, handicrafts, manufacturing, agriculture etc.

**Tourism In India**

India with its abundant range in natural, geographic, cultural and artistic resources has huge potential to grow in tourism sector. Over the years, this industry has touched new heights and brought opportunities for development of Indian economy. Tourism is particularly important to vast and variegated country like ours as it contributes to national integration, promotes social and cultural ambience and plays a key role in socio-economic development). According to World Travel Tourism Council (WTTC) tourism contributed to 9.6% of India's GDP and ranks 7<sup>th</sup> in the world in terms of total contribution towards countries' GDP. The sector provided 40.3 million jobs in 2016, which ranks India 2nd in the world in terms of total employment supported by Travel & Tourism<sup>1</sup>. The number of Foreign Tourist

**TOPIC: E-SERVICE QUALITY CONCERNS IN INDIAN E-TOURISM INDUSTRY**

Pooja Malhotra

*Assistant Professor, Institute Name: Guru Gobind Singh College for Women, Sector 26, Chandigarh***Abstract**

Internet has significantly revolutionized travel industry in the last decade. The Indian tourism industry, which is at the stage of an upward growth, can be greatly influenced by e-tourism. It has become vital for E-service tourism companies to understand the customer requirement and meet their expectations by evaluating and improving their website quality. The study identified few dimensions of E-Service quality (information quality, customization, reliability, website design, privacy, access, responsiveness) on the basis of past studies. The Tamil Nadu tourism website has been evaluated on the basis the dimensions. The website has rich information content and good website design but the sometimes does not load quickly and has cluttered information.

**Keywords:** E-service quality, tourism, website, customer, Internet

**Introduction:** The recent advancement in technology has facilitated commerce around the globe. The mass acceptance of the electronic media as a vital and efficient means of communication has come to be seen as a dominant marketing force. Recent development in the realm of information technology has brought the internet and its component the World Wide Web to the attention of marketers. The internet represents one of the largest e-platforms for the business in the B2C sector which not only offers tremendous opportunities for marketers, but also innovative and dynamic way of conducting consumer markets (Hoffman 1995). The unique capability of the web to blend text, pictures, sounds and video clips into multimedia documents has pre-determined the extensive use of the internet beyond its traditional academic boundaries and made it a popular marketing medium globally. The advancement and spread in information and communication technology has spread a wave of competition among companies and brought about a change in their quality and methods of conducting business. According to Internet World Statistics (2014), nearly 40% of world population is internet users. The percentage of population with internet has increased from 15.8% in 2005 to 40.5% in 2014<sup>1</sup>

**Online Tourism Industry:** Internet has significantly revolutionized travel industry in the last decade. Tourism is defined as 'Services for the people travelling to and staying outside their usual environment for less than one consecutive year for leisure activities and could be more effectively viewed and evaluated as a market rather than an industry (Karekar 2014). The spread of electronic network has greatly transformed the business and consumer behavior even in Tourism Industry. E-services have out shined and have become one of the star features of this transformation. Tourism and internet are intricately related in today's world (Karekar 2014). As a result a new way of conducting business has evolved, even in tourism industry i.e. e-tourism. In fact e-tourism has now come to the fore front due to surge in the tourist activities

<sup>1</sup> [www.internetlivestats.com/internet/users](http://www.internetlivestats.com/internet/users)<sup>1</sup>

(I) Ritu  
April 2017

## THE INFLUENCE OF BRAND LOYALTY ON COSMETICS BUYING BEHAVIOUR OF FEMALE MILLENNIALS

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### ABSTRACT

*Due to the presence of unlimited choices with today's consumer, building brand loyalty has become a massive task for today's marketers. The previous researches conducted have acknowledged seven major factors of brand loyalty influencing the buying behaviour of the consumers. These factors are Brand Name, Product Quality, price, design, promotion, service quality and store environment. The purpose of the research is to investigate the influence of these brand loyalty factors on cosmetic buying behaviour of the female millennials. Data has been collected from 100 Females of millennial generation, conveniently selected from Chandigarh, a Union Territory. Pearson Correlation has been used in this study. The research results showed that all the factors of brand loyalty, namely, Brand Name, Product Quality, price, design, promotion, service quality and store environment have positive and significant relationship with cosmetic brand loyalty.*

**Keywords:** Female Millennials, Brand Loyalty, Cosmetics.



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## Changing structure of Indian corporate Boards: 2006-2011

Dr. Sonia Sharma

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### Abstract

This study aims to examine the board characteristics of the BSE listed selected Indian companies for the period 2006-2011. Using a sample of 231 companies over a period of six years an effort has been made to see how these board characteristics have been changed over the period of study. It was also examined whether any significant changes in board characteristics have been triggered by the Satyam scandal. Among 11 board characteristics, 7 board characteristics i.e. board size, board independence, board meetings, multiple directorships of inside and outside directors, ownership of nonexecutive directors and executive remuneration have changed significantly. While comparing board characteristics of sample companies in pre Satyam and post Satyam period, it was concluded that board independence, multiple directorships of inside and outside directors, promoter chairperson, non executive chair and executive remuneration have changed significantly. Therefore, it can be concluded that these changes were forced through regulations on companies and driven by their desire to improve their practices voluntarily so as to enjoy the benefits of globalization.

**Key words:** Board characteristics, board meetings, board size, Satyam Scandal

### Introduction

The boards of directors are increasingly being recognised as a critical success factor for corporations. The board has to perform the functions of strategic decision making, establishing objectives, policy formulation and monitoring or evaluating the performance of the management of the company. Therefore, there is always an overwhelming need to ensure that they discharge their responsibilities properly to protect and promote the interests of all shareholders as well as other stakeholders. In a dynamic environment, the new challenges boards will be facing are likely to be even greater than those they faced during the 1980's and 1990's. This happened due to the continued globalisation of the economy and corporations and rapid advances in

information technology. Therefore, a number of the more promising initiative for empowering boards have now become widespread practices e.g. having a greater proportion of outside directors, selecting a broader profile of directors so that the board is more representative of the society, holding meetings only with outside directors, requiring directors to own the stock and comply with board governance guidelines. Corporate boards play an institutional role, governance role and strategic roles in the functioning of corporations (Goodstein et al., 1994). The effectiveness of boards depends upon board characteristics. This implies that certain board characteristics may lead to better corporate performance. Given the increasing importance of boards, it is important to

## A STUDY OF INFLUENCE OF BELIEF AND ATTITUDE AND LEARNING ON BUYING BEHAVIOUR

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### ABSTRACT

*The term consumer behaviour is a very versatile and a vast term and has witnessed lot of changes in the past few years. The most unpredictable thing is consumer behaviour and the only permanent thing is change. There is a need to understand the relationship between the learning and belief and attitude of consumers and the income earned by the respondents. The current research attempts to find out the relationship between these factors by taking the response from consumers from Chandigarh and Mohali using questionnaires. The results state that the consumers earning more than 1000000 per annum are the least affected respondents by these factors.*

**Keywords:** consumer behaviour, belief and attitude, learning, income.

### INTRODUCTION:

Consumer behaviour is one of the most versatile behaviour ever witnessed by the marketers. The marketers' efforts to track the same have remained unfruitful and futile as the change in consumer behaviour is not dependent or related to any particular factor. The psychology of the consumer is affected by the beliefs and attitude a consumer has towards a particular brand or a product and the attitude which is formed by the consumers through their own experiences or experiences of the people around the buyer. The consumer behaviour is highly influenced by various factors on a whole and the future purchase by the consumer is dependent on the past experiences towards that particular brand. In the words of Schiffman and Kanuk (2004)<sup>1</sup>, in the context of consumer behaviour, they say that "attitude is a learned predisposition to behave consistently in a favorable or unfavorable manner for a given object." Every consumer has specific belief and perception towards different products. Prominent psychologist Allport(1935)<sup>2</sup> described attitude as "the most distinctive and indispensable concept in contemporary social psychology." An attitude is an evaluation of an attitude, ranging from extremely negative to extremely positive. Attitude influences the attention to attitude objects, the use of categories for encoding information and the interpretation, judgment and recall of attitude-relevant information. Attitude also influences the attention to attitude objects, the use of categories for encoding information and the interpretation, judgment and recall of attitude-relevant information. Attitude is learned and not unconsciously acquired depending upon the basis of their needs and the environment they live in. Attitude is an ever changing phenomenon. Eg: when a person gets a job, he might prefer wearing Tommy Hilfiger clothes as his informal dress and peter England as his formal wear and when he gets married, he might acquire attitude for a complete family car like swift and buy durables from Samsung. There are four main

## FEMALE FETICIDE: THE TRUE PICTURE

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### ABSTRACT

*In today's world, when girls have reached to the heights of the moon and Mount Everest is also not a difficult deal to crack by any female. This is a time, when one has to take an action in order to remove this ill in the society. The number of females in India has decreased to a considerable limit and it is projected that if this scenario continues then in the next 20 years, females would be the most hidden word in the country. Though many reasons are found to be the cause of this problem but there is a solution to every problem and it needs to be curbed.*

**Keywords:** Female, feticide, dowry, sex ratio. .

### INTRODUCTION:

Indian families are considered incomplete without at least two children in a family. In the rural areas of the country, families are found to be having children upto four to five also, though with the advancement of birth control policies so launched by the Indian government, the families in the urban areas have been made aware of the importance of having only two children in a family but the Indian society seems to be in continuous efforts of having a boy to ensure having a successor for their family name. Indians have many Goddesses in their Hindu religion specially and they pray these Goddesses to wish for money from their Laxmi mata, intellectual knowledge from Saraswati mata and prosperity from Durga mata but they are not found to be wishing for a girl as a child in their family. The birth of a girl child is still found to be an inauspicious event if a girl is born in a family. The Indian government has prohibited the gender detection before birth else Indian society would have been left very less sex ratio if the gender determination would not have been banned in India. Though these sex determination techniques are still prevalent but not at large anymore (under Pre - Conception and Pre- Natal Diagnostic Techniques Act, 1994) the declining sex ratio has been arrested since 20 September, 1994. The detection of the gender of the fetus and section of the gender has become a punishable offence in the eyes of Indian Law. In many parts of the country, the desire of having a son is so prevalent that the socio economic status is also determined by the infant boys in the family. The desire of having a son is driven by such intense pressure that the expecting mothers are forced to adopt abortions in case the second child is also happened to be a girl child. At the same time, this kind of pressure is more intense in case the first child in the family is already a girl child. During the earlier times, the elderly lady in the village used to made estimate about the gender of the unborn child but those estimates were at times accurate and wrong in few cases which with the technological advancement has almost eradicated.

## **CORPORATE SOCIAL RESPONSIBILITY: IT'S PAYBACK TIME**

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### **ABSTRACT**

*Corporate social responsibility is not a new term anymore; it has been gaining importance worldwide. The reason behind this is the growing awareness amongst corporations regarding their responsibility towards the society and the need to give back to the society what we get from it. There are many corporations in India and abroad which have been actively contributing towards the CSR and have been gaining importance and goodwill across the world. There is a need to understand the importance of CSR and create awareness amongst the other corporations which are not contributing to it to take necessary steps and actions to get more involved into CSR practices.*

**Keywords:** CSR, corporations, responsibility, social, programs.

### **INTRODUCTION:**

Since the late nineties, Corporate Social Responsibility have come under the scanner of the policy makers, i.e. the government, stakeholders of the company, customers and even the non-profit organizations. The basic root of CSR started in India after the introduction of Corporate Social Responsibility Voluntary Guidelines in 2009 by the Ministry of Corporate Affairs (MCA, 2009) that culminated in the enactment of Section 135 of the Companies Act 2013 (MCA, 2013), which made it mandatory for all the corporations mandatory to send as well as disclose their CSR disclosures.

This has been made mandatory in all Indian companies whereas in other countries, it is a voluntary act to indulge in CSR activities. The first formal initiative was undertaken by the Government of India Corporate Social Responsibility Voluntary Guidelines in 2009 by the Ministry of Corporate Affairs (MCA, 2009), the core elements of which included care for all stakeholders, ethical functioning, respect for workers' rights and welfare, respect for human rights, environment and social developmental activities. The Guidelines of 2009 were followed in 2011 by the National Voluntary Guidelines of Social, Environmental & Economic Responsibilities of Business, also issued by the MCA (MCA, 2011). The gap between the philanthropy and the actual move towards social motives has actually been removed with the introduction of these rules. It has also been observed that the Indian scenario has been entirely different than those in the developed countries.

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*With Best Wishes*

*Bhatt*

Publishing Manager  
(Mrs. Babita Bhatt)



**Story Telling in Salman Rushdie's Fiction for Children:****A Postcolonial Take****Dr. Harnect Kaur Sandhu**

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Chandigarh, India

**Abstract**

The present paper seeks to focus on two works by Rushdie, *Haroun and the Sea of Stories* (1990) and *Luka and the Fire of Life* (2010), the latter being a sequel to the former. Most of Rushdie's canon has received great interest from the academic and critical industry which surrounds it. However, the works selected for study in this paper have not received a great share of this attention. This paper would afford a tri-pronged study of the aforementioned texts, written originally for Rushdie's children as books which are must reads for children today. The child protagonists of these works, siblings Haroun and Luka, and their father, Rashid Khalifa, are indeed representations of Rushdie and his sons, Zafar and Milan. The paper would highlight how the two children struggle with the limits imposed on the freedom of expression of their father Rashid Khalifa, who is a story teller by profession, making these works allegories for the author's own tumultuous context. Finally, the paper would examine how the characters and place names are intriguing linguistic bridges to Indian culture.

**Keywords:** Postcolonial, children's writing, story telling, censorship.

**Story Telling in Salman Rushdie's Fiction for Children:****A Postcolonial Take**

The word 'Postcolonial' has been used quite liberally and profusely in the last four decades or so to refer to cultures and societies of recently decolonized spaces. The link between language, economics and power was substantially displayed by the heaping of English onto the native languages and societies, as the English language became a major weapon of colonial masters. Consequently, colonialism, imperialism and capitalism came to share mutual ground as one fed on the other. The resultant silencing of the native language became a violent and destructive act of colonialism with the pushing of indigenous languages into the background. Serious deliberations are needed to explore the question that by forbidding children in schools from communicating in their native tongues, are we encouraging the rise of neo-colonialism, which promises to leave Postcolonialism behind.





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Sandhu, H.K. "Erasure of Identity..." pp. 16-23

## **Erasure of Identity and the Quest for Self Articulation in Black Slave Narrative**

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### **Abstract**

The present paper intends to study a slave narrative memoir *Twelve Years a Slave* (1853) by Solomon Northup, a born free African-American man from New York State who is kidnapped and sold into slavery. The book was adapted into *12 Years a Slave* (2013), a colossal Hollywood success, instrumental in 2014 being hailed as the year in which Black Cinema has bounced back to tell some complex, honest and unflinching stories about life in America. The protagonist, Northup, had to work in cotton plantations for 12 years in the state of Louisiana before he could be rescued and released. The paper will highlight Solomon Northup's epic struggle against the violence perpetrated by the malevolent owner of the plantation as Northup strives to hold onto his identity which is being erased in front of his eyes. The paper will analyse how the book grapples with issues of racial identity, exploring a young man's suffering and frustration for no fault of his.

### **Keywords**

Black memoir, slave narrative, identity, violence, memory

## **Cultural Re-appropriation and Re-location: Rituparno Ghosh's *The Last Lear***

Harneet Kaur Sandhu

**Submitted: 10 June, 2017, Revised: 21 June, 2017, Accepted: 01 July, 2017.**

**Abstract:** This paper seeks to look at an adaptation of Shakespeare in a post-colonial context, the film *The Last Lear* (2007), directed by Rituparno Ghosh, and based on Utpal Dutt's play *Aajker Shahjahan*. The present paper pays special attention to a work which though based on Dutt's life has less political overtones, dealing rather with his more artistic concerns. Directed by another talented and exceptional Bengali, Rituparno Ghosh, the movie describes the twilight years of an eccentric Shakespearean actor, based on Utpal Dutt's own life and experiences as a theatre actor. *The Last Lear*, therefore, explores a very crucial sequence of influence from the Elizabethan and European stage to regional theatre in India in the early twentieth century to the world of contemporary Indian cinema in English. *Aajker Shahjahan* (1985) is a semi-autobiographical play encapsulating the dynamics of performance, politics and the legacy of a theatre actor.

**Keywords:** Adaptation, Cultural appropriation, Theatre, Stage.

The origin, evolution and development of Indian English drama has been extensively debated upon and documented. The Vedic Age saw the initiation of a new medium which explored and communicated the way and truth of life, co-mingling with religious and scriptural tales. As history tells us, this development of a new performance based story telling medium owes its establishment to the four Vedas, the celestial architect, Vishwa Karma and the manager, Bharta. *Natyashastra* is the treatise that all scholars of Indian theatre return to eventually to chronicle its movements through time and history. Consequently, Sanskrit theatre flourished till the fifteenth century but lost its way thereafter due to invasions in India, reviving only around the end of the nineteenth century. However, the genre, on the whole, has not seen the heights of Indian fiction or poetry, despite the contribution of several stalwarts.

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Retelling Stories of the Forgotten Heroines in Julia Alvarez's *In the Time of the Butterflies*  
and *In the Name of Salome*


**Abstract**

Dominican Republic as a nation has a long political history. It witnessed for thirty one years a brutal regime of Rafael Trujillo. It was one of the cruelest and violent regime ever known. The people of the country struggled and resisted the dictator to get the country where the world sees it today. Julia Alvarez, a Dominican American writer fictionalizes her work around the regime and its turmoil. She intermingles facts and fiction to create her protagonists and make them look more human rather than divine. She chooses history of her home country to bring out the stories of courageous women who were unknown until then. The Mirabal sisters gave a tough resistance to the dictator and were untimely murdered by the regime's forces, leading to the assassination of Trujillo six months later. On the other hand Salome Urena, writes poetry to awaken nationalism in her country. This paper focuses on the reasons behind Alvarez's retelling of the stories of women of her country. History narration has been for long a male tradition, Alvarez disrupts this. When a woman writer rewrites the history the main points of importance and focus shift. The dormant, non-existent "other" comes to the forefront with her side of story. So it is important to reconstruct the stories of the forgotten heroines rather than idolize God-like heroes.

**Keywords:** History, Feminist historian, Reconstruction, Fact and Fiction, Resistance, Patriarchy

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## अम्बेडकर के विचारों की वाहक: आधुनिक दलित कविता

डॉ० आराधना

सार

आधुनिक दलित कविता अत्यन्त साहस तथा आत्मविश्वास के साथ दलित मुक्ति में अपना योगदान दे रही है। अम्बेडकर के द्वारा दिखाए गए आदर्श राष्ट्र के स्वप्न को वास्तविकता का जामा पहनाने के लिए कटिबद्ध दलित कविता में पीड़ा, संघर्ष तथा ओज के स्वर सुनाई पड़ते हैं। तथाकथित सवर्ण साहित्यकारों की कटु आलोचना इनको निरुत्साहित करने के स्थान पर इनके संकल्प को और भी अधिक दृढ़ता प्रदान कर रही है। दलित कविता मनोरंजन का साधन नहीं है। यह तो दलितों के हाड़-माँस तथा रक्त की कविता है। दलितों के जीवन तथा उत्साह को प्रकट करने की कविता है। उनके विकास तथा पुनर्वास की कविता है। दलित मुक्ति संग्राम इन कवियों के लिए एक यज्ञ है जिसमें समिधा की तरह जलने के लिए दलित कवि प्रस्तुत हैं। यह कविता दलितों के आत्मसम्मान को जगाने के लिए प्रयासरत है। उन्हें आत्मसम्मान तथा प्रतिष्ठा के साथ जीने के लिए प्रेरित कर रही है।

मैं उस अतीत को बहुत करीब पाता हूँ  
जिसे जिया था तुमने अपने संघर्ष में  
तुम्हारे विचारों में  
मुखर होता है एक रचनात्मक विप्लव जो समाता है  
मेरे रोम रोम में  
बाबा तुम मरे नहीं हो  
जीवित हो हमारी चेतना में  
हमारे संघर्ष में  
जो मुक्ति संग्राम लड़ा था तुमने  
वह जारी रहेगा उस समय तक  
जब तक कि हमारे  
मुरझाए पौधों के हिस्से का सूरज  
उग नहीं जाता है 11

(असिस्टेंट प्रोफेसर, गुरु गोविन्द सिंह कॉलेज फॉर विमैन सैक्टर-26, चण्डीगढ़)



# Widowhood: A Curse in Medieval India

Dr. Bhajan Singh

## Abstract

*Widowhood, according to Hindu religious philosophy was the result of karma, or the deeds in a previous life and as such, an experience which the widow amply deserved. Therefore, in medieval society, widow was considered a burden. She had to spend whole life in devotion and observance to religious rites in the hope of reuniting with her husband in the next life. She had to live a miserable life. She had to live on plain barley or wheat bread, and eat but once in a day. She had to cut her hair and abandon her ornaments. She had to remain content with worn out and discarded clothes. Thus, one of the factors, which encouraged the practice of sati was the degraded position of a Hindu widow. In the present paper, an attempt has been made to trace the position of widow and various features of her exploitation in medieval India.*

In medieval society, most traumatic moment for woman was the death of her husband because without husband she had no separate identity in the family and society. Widow had only two options either to burn herself with the dead body of her husband or to lead a tortured life, which was full of sufferings and misery. We have numerous records which show that the burning of a widow (sati) was better for her than the life of bitterness and shame which awaited her refusal to submit to this ordeal.

## I

In medieval India, like earlier period, Hindu widows had not much choice, second marriage was not allowed to them, and this has been noticed by the travellers who visited India during this period. According to Alberuni, an Arab traveller of eleventh century, 'if a wife lost her husband by death, she could not marry another man'. Even the widows of young age were not allowed to re-marry. Barbosa, a Portuguese official, who visited Vijayanagara in the first quarter of sixteenth century, mentions that if the husband died, the wife never married again, how young so ever she might be. Tavernier and Palsaert, described same fate of Hindu widow. J. Ovington, who visited Bombay and Surat in 1690, has mentioned that in Surat, widows of six or seven years had remained unmarried for the rest of their lives. Manucci, the Venation traveller (1699-1709), mentions that when a Brahman died, the widow could never marry again, though she might be only four or five years of age.

Widow's re-marriage was considered bad. Della Valle, an Italian traveler, who visited India in 1623-24, mentions that among the Hindus, if any widow wanted to re-marry, she was accounted as bad and infamous. Thevenot, a French traveler visited Surat (India) in 1666, mentions that if a widow married again, she was turned out of the caste or tribe. To dissuade the Kunbis and other tribes of Maharashtra where widow re-marriage was common, Santoji, a deputy-subadar of

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# Women's Economic Dependence in Early Times of India

Jasneet Kaur\*

{Abstract:- In this article attempt has been made to know that whether dampati's co-ownership rights in family property helped women to gain economic independence or not.}

The evolution of proprietary rights of women has vital importance for the study of their economic independence. In almost all the civilizations of the world, especially patriarchal societies the proprietary rights of women were recognized in early time very tardily. For long time, she was part of the moveable property of the patriarchal so no question regarding holding property. For instance, when Frisians had to pay taxes, they gave their women and children to Rome. Even in early periods of Rome, wife can be sold by the husband. She could not own any separate property and after husband's death, she was passed under the tutelage of other male relations<sup>1</sup>

However, in Europe, the women could hold land property or inherit as nominal right in feudal period. The women were really pawns in the hands of the kings. In the campaigns, if the noblemen died, then the European king immediately married their widows to the barons of his choice. Because the king would not let the land under the control of those who could not fight in his wars. Women were important as horses, which were useful in wars, save as living titles to landed property.<sup>2</sup>

In early times of India, Women too were regarded as chattel. In the Vedic Age, they were given away as gifts.<sup>3</sup> We find in the *Mahabharata* as a token of regard for Krishna Dhritarashtra propose to give hundred slaves.<sup>4</sup> . It was deemed in the case of Yudhishtira when he staked Draupadi in the gambling that husband have natural proprietary right in the wife. We find the wife was staked by the husband in a famous gambling hymn of RigVeda.<sup>5</sup>

In the *Mahabharata*, when Dharma staked his wife, there was loud hiss in the assembly<sup>6</sup> which shows that proprietary right of the husband in the wife was recognized theoretically but in actual practice it was socially stern disapprobation. Therefore appeared that inhuman or intoxicated persons exercising it.<sup>7</sup> Only confirmed gambler could think to stake his wife sometimes in the Vedic age. Otherwise in the cultured circles, husband and wife regarded as co-owner dampati in the family property.

According to the approved theory of Vedic age, husband and wife should be joint owners in household property. At the time of marriage, husband took a solemn vow not to transgress economic interests and rights of the wife. The joint ownership theory led to number of corollaries and fortified the position of wife against the husband. However, it seemed not have taken place as such.<sup>8</sup>

Apastamba concluded theory of joint ownership that in the absence of husband the wife could incur normal expenditure on the household.<sup>9</sup> In case wife was superseded unjustly,

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## **Examining the Life of Pandit Guru Datta Vidyarthi : An Inquiry into Legitimizing the Vedic Science.**

**Dr. Surinder Kaur**

The paper would chronicle the life history of Pandit Guru Datta Vidyarthi (1864-1890) and along with it map out the various trajectories that led to the legitimation of Vedic sciences as a parallel world view as opposed to Eurocentric scientific learning. The credit for infusing a new life into the pursuit of scientific temper undoubtedly can be attributed to Pandit Guru Datta Vidyarthi. All his life his zeal for Vedic science can be traced to the belief that Vedic Rishis knew the link between mathematics and religion. The scientific and spiritual life was intertwined in Vedic India. Mathematical formulas and laws were often taught within the context of spiritual expression (mantra). Undoubtedly for all this and much more Pandit Guru Datta Vidyarthi was an iconic figure in the scientific, educational, cultural and political history of colonial India. His endeavor for the expansion of Vedic scientific temper and Vedic knowledge is considered path-breaking. The late 19th century and the early 20th century during British rule in India constituted a period of Indian "revitalization" — in science, arts, and literature. Pandit Guru Datta was the product of this period. It was a period of cultural and intellectual upheaval which threw up outstanding men and women who committed themselves to construct a progressive and self-sustained independent India. This Research Paper provides an insight into the life and works of Pandit Guru Datta Vidyarthi and his attitudes towards western science and technology and later his campaigns to spread Vedic science which was losing its magnitude due to the introduction of western science and technology in British era. It is imperative to mention that he was the first Indian professor of western science in Government College, Lahore but his historic contribution was in the field of popularising Vedic science and Vedic knowledge among the common people. He was an enthusiastic educationist, a fierce patriot, a devoted social worker and the catalyst behind popularising Vedic knowledge among populace amidst the fire of new western science. During his short span of his life of only twenty six years, he was able to make a difference in this world.

Pandit Guru Datta Vidyarthi was born on 26th April 1864 in Multan (Punjab). His father was a renowned scholar of Persian Language and Literature and was a teacher in a Government school in Multan (Punjab). His mother was very religious minded. Pandit Guru Datta Vidyarthi since his childhood acquired the quality of religiosity from his mother. He developed an enthrallment for the celestial, heavenly and unearthly entity. The time had a great effect on him. Pandit Guru Datta was taken away from theism as the Macalay's system of English education laid a heavy burden on him. On successful completion of high school education in Multan, Pandit Guru Datta moved to Government College Lahore from where he eventually got a Master's degree in Physical Science. Ruchin Prasad Sahu (a great Scientist), Lala Lajpat Rai (an Indian Punjabi author and politician) and Mahatma Hansraj (an Indian educationist and follower of Arya Samaj) were his college mates and friends. All were supporters of western science and technology and wanted to bri

## Scientific Temper and Indigenous Imagination; Chronicles of Professor Ramchandra's Quest.

Dr. Surinder Kaur

The spirit of scientific learning percolated to the Indian masses primarily as a byproduct of the process of Westernization. The credit can be attributed to historical process as well as personalities. This paper would argue that undoubtedly the socio-historical milieu did have a role but the contributions of Professor Ramchandra played the role of a catalyst. In promoting the scientific temper among the masses especially in Northern India. His contributions as a scientific educationist and translator did wonders to the indigenous learning methods. Professor Ramchandra scientific temper and an zeal to take vernacular learning to new heights was the central theme around which the development of scientific education in India can be chronicled.

By the closing decade of nineteenth century the Hindus, the Sikhs, the Muslims were attempting to shape a modernity of their own. The introduction of scientific and technical education, and laying of various technological projects had a tremendous impact on their lives. The educated Punjabi elites subjected tradition and faith to the scrutiny of reasoning and realism. However that period also saw a section of Punjabi group accepting anything western and almost rejecting everything Indian. This sweeping trend of westernization was gradually replaced by a sense of nationalism. They began to feel that without an understanding of the achievements of the past, a nation can sustain its pride. It was at this juncture, many Punjabi professors, like Ramchandra (1821-1880) made significant contribution to the popularization of science among the people of Punjab and Northern India.

The nineteenth century was a period of critical evaluation and introspection of forms of knowledge of the intellectuals, who were exposed to the philosophy of European Enlightenment through British colonial expansion. The reaction to this stream of thinking essentially took three forms. The first was complete westernization, where traditional learning was considered to be too irrelevant. The second manifestation was revivalism, in which modern scientific developments were telescoped into the past. The last response was of revitalization, according to which traditional knowledge needed to be resuscitated and strengthened, wherever necessary with the help of modern knowledge.

Professor Ramchandra who was one of the pillars of Delhi renaissance provided the most striking example of increasing Indian acquaintance with science. The renaissance, which started in Delhi before the revolt of 1857, brought a lot of changes in the atmosphere of Delhi. It was the result of Indian intellectuals contact with the western science literature and philosophy which were taught in the Delhi College- established by British in 1825 financed by the Muslim nawabs of north India. Delhi College, which was established for the promotion of Persian, Arabic and Urdu literature, later became the one of the important center of vernacular scientific learning. When English was introduced in Delhi College on the recommendation

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## SUSTAINABLE APPROACH TO REBUILD DYEING IN THE TRADITIONAL CRAFT OF CHAMBA EMBROIDERY

*Rohini Arora\**, *Ritu Mathur†*, *Veena Gupta†*

Chamba state of Himachal Pradesh was famous for embroidery known as *pahari* embroidery. The most popular article made was embroidered coverlets and hangings known as *dhkanu* (square coverlets) or *chhabu* (circular coverlets) used for covering the ceremonial gifts as well as offerings made both to gods and rulers (Sharma, 2009). In later centuries, unavailability of silk yarns and inappropriate use of colours adversely affected the quality of the embroidered products. Hence, a sustainable approach was adopted to achieve the aesthetics of embroidery and to explore new possibilities under changed circumstances. This study was undertaken to develop standardized recipes for dyeing base cloth and untwisted yarns used for embroidery in the traditional colour palette by natural dyes available locally. Natural sources of dyes that were easily available to the artisans in Chamba were selected for dyeing. Also, due to limitations of infrastructure available with artisans, ease and simplicity of application of dyes was of utmost importance. Bleached cotton fabric was dyed in a colour used traditionally for embroidery. The shades developed for embroidery yarns were similar to those used in earlier times in 18<sup>th</sup> century. Dyed fabric and embroidery yarns were colour fast to washing, dry cleaning and light. Intervention with the artisans was carried out by conducting interactive workshops and follow up field visits to Chamba which helped in capacity building of the artisans and to reorient themselves towards sustenance of the traditional form of craft.

**Key words:** *Pahari* embroidery, sustainable approach, colour fastness test, Chamba embroidery.

In India, the concept of sustainable textiles is ancient, deeply rooted and seen in most of its folk art forms and processes. In textiles, sustainability means that various steps involved in production process have no hazardous environmental impact, are safe for human health and yield products of superior quality. It was witnessed in the spectacular embroideries of *Pahari* region, especially Chamba, where the colours used for embroidery were harmonious and were produced using a restricted range of vegetable dyes (Hall, 1996). Before the introduction of aniline dyes in the Indian markets, silk threads were dyed with natural organic colouring materials. These mellow colours were more pleasing to the eye and thus, the resulting works possessed greater aesthetic appeal (Ohri, 2001). The earliest piece of embroidery (Fig. 1a), believed to be made by Bebei Nanki in the

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## Development of Design Catalogue for Sustenance of Traditional Craft of Chamba Embroidery

Rohini Arora, Ritu Mathur & Veena Gupta

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## Study on development of criteria's for suitability of fabrics for Chamba embroidery

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### ABSTRACT

In embroidery, selection of right kind of fabric was imperative in achieving ultimate effect. Chamba embroidery was one of the finest embroideries of India. However, for sustaining the craft in local environment, it is crucial to study the traditional resources, their significance along with contemporary substitutes available in recent times. In the field survey conducted it was observed, varied fabrics were being used for Chamba embroidery which were not suitable in terms of fiber type, thickness and color. It was one of the prime factors contributing towards decline of quality of embroidered products. The present research was undertaken to develop criteria's for selection of fabric appropriate for double sided embroidered coverlets, articles with folk embroidery and single sided embroidery. Varied range of fabrics was collected and documented in form of fabric catalogue. The relationship between thread count of different fabric types and its effect on embroidery was studied. These embroidered samples were closely examined to see if the needle passed through the fabric easily, double sided satin stitch appeared same on both sides of fabric and whether the stitches laid flat on the fabric surface or not. It was also found that higher thread count resulted in finer fabric and produced better quality of workmanship. Fabrics with lesser thread count were found suitable for simpler and less detailed work such as floral, animal figures or for utilitarian purposes with single sided embroidery.

**Key Words :** Chamba embroidery, Folk embroidery, Fabric catalogue, Thread count, Satin stitch

### INTRODUCTION

Embroidery was the embellishment of fabric with thread, accessories and other decorative materials such as horns, shells, beetle wings, metals and mirrors which were held on fabric using diverse stitches. In traditional embroideries selection of base fabric was considerably done which was suitable with thread and stitches, to create an overall mesmerizing effect. Similar observations were made in exquisite Chamba *rumals*; the cloth used was a

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# Doped Quantum Sized Gold Nanoclusters

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**Abstract** We have carried a combined Gupta (GP) potential and Density Functional Theory (DFT) study of endohedral doped tubular Au<sub>24</sub> cage with transition metal M (M=Au, Cu and Ag). The GP calculation predicts that endohedral Au doping makes the Au<sub>24</sub> cage more stable as compared to Cu and Ag atoms doping. However, DFT results predict that the Cu doped Au cage is more stable. The difference in the results of the two approaches can be explained by the observation that GP favors Au-Au bonding over Cu-Au and Ag-Au bonds. The study indicates that for the application of GP to small binary gold clusters its careful re-parameterization is called for.

**Keywords:** Doped Gold Clusters, Gupta Potential (GP), Density Functional Theory (DFT)

## I. INTRODUCTION

Binary nanoclusters often present novel and interesting structures which are important to understand their chemical and physical properties. At present, a systematic search for global minimum (GM) structures for clusters involving more than 20 atoms is still extremely demanding for high-level calculations because of computational limitations in exploring vast areas of configuration space [1-3]. Empirical and semi empirical potentials have been developed to overcome such computational limitations. These potentials are believed to be suitable for modeling noble metals. It is, thus, important to check the predictions made by these potentials. An analysis in terms of structural families is particularly meaningful, as it allows one to roughly predict the order of stability among

structural motifs on the basis of a minimal number of calculations. Gold clusters Au<sub>n</sub> exhibit intriguing geometrical structures and size-dependent evolution. They favor the two-dimensional planar structures up to  $n = 13$ , a perfect tetrahedron at  $n=20$ , tubular structures at  $n=24$  and 26 [4, 5]. The possibility to form a hollow tubular Au<sub>n</sub> cluster by closing a segment of the SWGNT (Single Wall Gold Nanotube) has opened the possibilities of new stable doped structures in competition with other possible structures. The structural and magnetic properties of the tubular Au<sub>24</sub> doped with different 3d transition-metal atoms M (M = V, Cr, Mn, Fe, Co, and Ni) have been studied by Yang et al. using scalar relativistic DFT calculations. It is found that all of the M@Au<sub>24</sub> clusters retain their tubular structure while the dopant atom is located at the center of the Au<sub>24</sub> cluster [6].

The transition bimetallic clusters, particularly of Au, Ag, and Cu, have received much attention because of their particular physical and chemical properties and potential technological applications in solid-state chemistry, materials science, nanotechnology, catalysis, biology, and medicine. [7-9]. Structural and electronic properties of M<sub>2</sub><sup>-</sup> doped Au<sub>n</sub> (M = Ag, Cu;  $n = 1-10$ ) clusters have been studied by Zhao et al. [10]. Although a number of studies have been carried out on gold clusters doped with Ag and Cu atoms, they are confined to a smaller size range. Also there is limited literature available on combining different approaches i.e. Semi empirical and Ab initio, to study Gold clusters and their doping. We have chosen Au<sub>24</sub> tubular cages for doping with

# Doping of Different Geometries of Gold clusters - A Perspective

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## Abstract

Gold clusters are known to form many cage like geometries such as Au<sub>20</sub>, Au<sub>24</sub>, Au<sub>32</sub>. The shape of these clusters varies from Tetrahedral (Au<sub>20</sub>) cage to Fullerene like (Au<sub>32</sub>) and tubular form (Au<sub>24</sub>). These geometries provide favorable positions for both exohedral and endohedral doping. We present Density Functional (DFT) study of stability cage like geometries of gold clusters with different dopants like Si, Ge. It is found that same dopant behaves differently for different shape of gold cage. For Au<sub>32</sub>, Silicon atoms preferred exohedral position while for tubular Au<sub>24</sub> it preferred endohedral arrangement. In both cases the dopant tends to increase the stability of Gold cage.

**Index Terms**—Nanoparticles, Doped Gold clusters, DFT, Structural Properties

## I. INTRODUCTION

Nanometer sized gold particles, opposed to the bulk gold, are not noble. Gold clusters are intensively studied both computationally and experimentally for their catalytic activity and the reactivity [1-3]. In doped gold clusters the chemical activity can be tuned because the introduction of a dopant atom induces changes in electronic charge distribution and leads to geometric reorganization [4, 5]. Gold is known for its remarkable different geometrical structures. They favor the two-dimensional planar structures up to  $n = 13$  and a perfect tetrahedron at Au<sub>20</sub> followed by tubular structures at Au<sub>24</sub> and Au<sub>26</sub>, and a highly stable Au<sub>32</sub> cage [6] cluster with the icosahedral ( $I_h$ ) symmetry same as C<sub>60</sub>. These structures have been widely studied as a suitable candidate for doping with different atoms [7]. Deng et al have studied DFT optimization of structures of Au<sub>32</sub>Ag<sub>n</sub> ( $n = 1-31$ ) clusters and found hollow cage-like Au<sub>31</sub>Ag is the most stable in all the studied Au-Ag mixed clusters, and is even more stable than Au<sub>32</sub> [8]. There is

lot of studies on doping of gold clusters with Ag and Cu atoms but they limited to smaller size range. Another important dopant can be Silicon. Si clusters have been investigated both experimentally [9] and theoretically [10] for their potential applications as building blocks to build up well controlled nanostructures. A joint experimental and theoretical study on the structures of gold clusters doped with a group-14 atom: MAu<sub>x</sub> (M = Si, Ge, Sn;  $x = 5-8$ ) have shown that these doped clusters have a strong tendency of forming stable planar structures [11]. As Si doped gold clusters can form a stable geometry. Hence it is of interest to study the interaction of Si atoms with Au<sub>n</sub> clusters of various dimensionalities.

In our present work we will perform the DFT study on the effect of doping single Si atom in different structure of Gold i.e. Au<sub>32</sub> and Au<sub>24</sub>. With Si and Ge atoms doping we can have early onset of 3D geometries in small planar gold clusters. We have calculated the binding energies, bond lengths, HOMO-LUMO gaps of these clusters.

The organization of the paper is as follows. The computational details are given in Section 2, results and discussions are presented in Section 3

## II. METHODOLOGY

We have used the SIESTA code, based on Density Functional theory method. The electron density functional is treated by the generalized gradient approximation (GGA) with exchange correlation functional parameterized by Perdew, Zunger and Ernzerhof (PBE) scheme [12, 13]. The pseudo potentials for Silicon atom is generated with atomic valence electron  $3s^23p^2$ . For Silicon, cut off radii are:  $s$  (1.77),  $p$  (1.96),  $d$  (2.11) and  $f$  (2.11). The valence states were described using DZP (double-zeta + polarization) basis sets. The reciprocal space integrations are carried out at the gamma point. The clusters are optimized inside simulation cell of 15 Å and energy cutoff of 200 Ry.

# SELF-REALIZATION: A GATEWAY TO EXCELLENCE

**Dr. Savneet**

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## ABSTRACT

*Living is an art, a skill, a technique. One needs to learn and practice the technique of living. As this art of living is not taught in the educational institutions people go through a mechanical routine thus becoming a victim of stress and strain.*

*True progress and evolution is directed towards one goal alone that is the pursuit towards excellence. A human being attains full stature on gaining self- consciousness. The knowledge of self is very important in life. The process of reflecting, contemplating upon knowledge is mañanal.e reflection.*

*This paper is an attempt to understand Vedanta: A philosophy which enunciates the eternal principles of life and living. On the basis of teachings by Guru Nanak and Vedanta an attempt would be made to equip people with a clear intellect to meet the challenges of the world.*

**Key words:** Excellence, Sikhism, Vedanta and Virtues

## I. INTRODUCTION

The divine law of life is that one shall be pure, free from mental agitation and suffering. The true self is peaceful and blissful. When one stays away from the self and runs after the world, then pain and suffering inflicts the person. Self is the theme of all religions. The problem facing humanity today is that none wants to look within one self. People are enchanted by fascinations of the external world.

The world has no happiness inherent in it. The pleasure and the joy which we get from the world is a reflection of the bliss with one self. The supreme bliss is reflected the world over in every object and being, in every perception, emotion and thought.

The way to ride over monotony and misery of the world and moving towards excellence is to find everlasting peace and happiness is to pursue and reach the source i.e discovering the self within which is the nucleus of true happiness.

The theory of self-realization is that a life of excellence is based on the actualization of human potentialities. In psychology, this is called "self-development." [1]

The essential question to be answered by self-realization philosophy is "Which capacities should be developed?" Often it is said that "we must become intimately, passionately, subjectively aware of everything about our existence. One has to take the leap of faith that full living requires-to make one vulnerable to all that can happen." But can this really be done? [2]

According to Parthasarthy (1978): Self-realization is said to be achieved through 4 types of spiritual practices.





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## NON-PERFORMING ASSETS AND BAD LOANS IN THE BANKING SECTOR AND ITS RECOVERY PROCESS IN INDIA

CHAHAT GUPTA

Assistant Professor, Sant Baba Bhag Singh Memorial Girls college, Moga

### ABSTRACT:

In India, Non-Performing assets are one of the major concerns for banks. NPAs are the best indicator for the health of the banking industry. NPAs reflect the performance of the banks. NPAs are the primary indicators of credit risk. NPAs constitute major portfolio of the banks portfolio and hence are an inevitable burden on the banking industry. With the introduction of international norms for income recognition, assets classification, managing NPAs has emerged as one of the major challenges faced by the Indian banks. So, banks are required to make a requisite provision against sub-standard assets, doubtful assets and loss assets for unrecoverable amount of loans and advances. The magnitude of NPAs is comparatively higher in Public Sector Banks than Private Sector Banks. To improve the efficiency and profitability of banks, NPAs need to be reduced and controlled. Hence, the success of a bank depends upon methods of managing NPAs. A high level of the NPAs suggests high probability of a large number of credit defaults that affect the profitability and net-worth of the banks and also erodes the value of the asset. The problem of the NPAs is not only affecting the banks but also the whole economy of the country. So, it is necessary to bring down NPAs to improve the financial health in the banking system. For this purpose, the recommendations of Narasimham Committee, Verma Committee and other implementation measures like Lok Adalats, DRTs, SARFAESI Act 2002 have been taken some valuable steps to solve the problem of NPAs. An attempt is made in this paper to understand NPAs, the status of NPAs in Scheduled Commercial Banks, strategies to reduce NPAs and the recovery process of NPAs.

**Keywords:** NPA's, Non- Performing Assets, Income Recognition, Credit Management, Risk Management.

### INTRODUCTION:

The major motive of all business undertakings is to maximize the wealth for its owners. The wealth can be maximized by accelerating the revenues and reducing costs. The objective of wealth maximization remains un-achieved if all the revenues are not collected because non-collection does not reduce profits only but erodes capital also. The investments in capital asset must be optimized. Unproductive assets must be eliminated or reduced in order to enhance the return on investment

It has been argued by a number of economists that a well-developed system enables smooth flow of savings and investments and hence, supports economic growth. (King and Levine, 1993), Goldsmith 1969). A healthy financial system can help to achieve efficient allocation of resources across time and space by reducing inefficiencies arising out of the market frictions and other socio-economic factors. Amongst the various desirable characteristics of a well-functioning financial system, the maintenance of a few non-performing assets is an important one. NPAs beyond a certain level are indeed cause for concern for everyone involved because credit is essential for economic growth and NPAs affect the smooth flow of credit. Banks raise resources



## A Study of the Influence of Extrinsic Factors on Consumer Buying Behavior

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*Abstract: The consumers are believed to be the king of market, the products are no more designed for the consumers, the products are rather now designed as per the tastes and preferences of consumers only. The consumer buying behavior is indeed a very complex process as it is highly influenced by various intrinsic and extrinsic factors on a whole. Their behavior, their taste and preferences is determined by the intensity of influence of these factors on them. Some consumers are more influenced by extrinsic factors and some by intrinsic factors but the role of these factors can not be denied. The present research paper examines the role of occupation and age in the buying behavior of the consumers towards branded readymade garments in the city of Amritsar. Primary data was used to gather information from 100 respondents who were into the purchase of branded readymade garments. It was found that there the influence of reference group is the highest whereas the lifestyle is the least influencing factor as far as the consumer buying behavior is concerned.*

*Keywords: Consumer behavior, occupation, age, residential background, consumer, extrinsic factors.*

### I. INTRODUCTION

This is an era of brands, an inclination on a large scale is found towards the purchase of branded readymade garments by the consumers of almost all the age groups, educational background or occupation background. Though the taste and preference of each consumer may vary from place to place or their residential area to be more precise but the vast increasing trend towards these garments have given a major setback to the manufacturers of unbranded garments.

The awareness amongst the consumers has increased manifold due to the high amount of exposure to the media and the availability of ample amount of varieties in the market. A study was conducted in the city of Amritsar in order to analyze the influence of age and occupation on the consumer purchase behavior towards the branded readymade garments. Furthermore, a comparison of these factors was made with the other extrinsic factors which included reference group, situational factors, role and status, culture and sub culture, lifestyle and product quality and features.

The brands have captured the market, the consumers no more buy products by its price, quality or features, more stress is given upon the brand tag attached with it. The awareness of consumers is a main factor in their buying behavior. At the same time the consumers of different age groups behave in a different manner towards the same brand or product. The age group to which an individual belongs helps in the development of his/her tastes and preferences of that particular brand or product. An individual of teenage group will have a different taste and preference towards a brand than a working individual or a consumer who is above 50-60 years of age. At the same time, the occupation of a person makes a lot of difference in the tastes and preferences of a consumer, occupation helps in the determination of types of individuals, a person sits with, works with and stays for the major time period, so he/she tends to develop a taste or preference towards it as per what is more suitable towards that type of occupation a person is into. For eg: a brand or a product preferred by a professional will be entirely different than a person into business or a student.

Though there are many other extrinsic as well as intrinsic factors which influences consumer buying behavior, but as there is no end to research, so in order to confine the research, these two extrinsic factors have been considered. The extrinsic factors which are considered for the purpose of research in the current paper are situational factors, which includes the location of store and the internal environment of the store including the music, ambience, nature of salesman and store hygiene. The second extrinsic factor considered is role and status, which a person has in the society, followed by reference group which includes the reference by the friends, family and peer groups. Culture and sub culture are the next extrinsic factor which includes the influence of culture and sub culture to which a respondent belongs and its influence on the consumer buying behavior. Product quality, features and after sales services is the next extrinsic factor



## Significance of Intrinsic Factors on Consumer Buying Behavior

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*Abstract: A lot of effort is always made by the marketers to predict the consumer choice and the factors which directly or indirectly influences their purchase behavior. Every individual has a personality and beliefs and attitude of their own. Their preferences and their impression about a product or a service may have been formed on the basis of many factors which may be in his/ her control and some may be beyond the control. The brand image is built due to the influence of these factors. The intrinsic factors of an individual are not so easily influenced but have a direct impact on their purchase behavior. As far as the educational level of consumers and annual income earned by them is concerned, the intrinsic factors have an impact to some extent. This paper aims at studying the relationship amongst these. Primary data was used to collect data through well designed questionnaire and a sample was collected from the respondents from Chandigarh. It was concluded that the personality is the least influencing factor whereas the influence of learning is found to be highest in consumer buying behavior.*

**Keywords:** *Intrinsic factors, education, purchase behavior, annual income, research, influence, significance.*

### I. INTRODUCTION

The consumer behavior is considered as the most unpredictable behavior, it is dependent upon many intrinsic and extrinsic factors on a whole. Intrinsic factors are the internal factors which are the base as a formation of their inner self, e.g. personality, perception, belief and attitude and cognition etc. The impact of one factor may be high on one and at the same time may not be influencing the other at all. The consumer behavior shows how the consumer behaves. Many studies and researches have been done to study the consumer behavior and to predict the consumer behavior but no static or fine results have been found. There are many factors which may be intrinsic or extrinsic which influences the consumer behavior and helps in developing an image about a particular product or service. The factors which are external and beyond the control of an individual are known as extrinsic or external factors including the external environment, situational or location of stores, political environment, economic environment and influence of friends, family and peer group etc. These factors differ from person to person. At the same time, the influence of these factors may differ from age of age, occupational level, residential background, educational level, income, social class and status. Sometimes, a consumer is found to be inclined to purchase a particular product or service not because of his/ her personal likes towards it or dislikes towards other competing products and services but due to the influence of other factors, like his/ her social class or role, or the personality of that individual.

The intrinsic factors of an individual defines his/ her character, personality and the beliefs and attitude they carry for a particular product or service. Two individuals under same circumstances, same situations, same level of income, education, or occupational level tend to have different perception and attitude towards the same product or service because of the intrinsic factors influencing their choice and preference. The present study analyses the influence of the intrinsic factors in relation to the annual income and educational level of the consumers. Six intrinsic factors have been included in the present research namely, motivation, personality, belief and attitude, cognition, perception and learning. With the passage of time, these intrinsic factors help in the development of the temperament of the consumer. Motivation as the name suggests means, "to motivate" shows the factors which motivates or encourages a consumer to buy a particular product, it can be a financial motive, need based motive or luxury fulfillment based motive. The second factor, personality, is formed with the influence of various factors (both internal and external), though some of the factors may be there by birth only whereas some are developed with the passage of time. Belief and attitude means what a respondent believes based on his/ her own knowledge or experience about a product which further helps in the formation of their attitude towards it, be it a positive or a negative attitude. Cognition means involving in the conscious intellectual

## THE JOURNEY OF CSR DEVELOPMENT THROUGH MODELS AND THEORIES

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### ABSTRACT

The concept of Corporate Social Responsibility was in existence since ancient times and long before Bowen's formal term in 1950's and after that the journey of evolution of the 'term' CSR started. There are many models and theories pertaining to CSR. The primary objective of the present review article is to bring forth the journey of Corporate Social Responsibility, the evolution of various theories and models representing CSR and the authors have also made an attempt to compare the models and theories which are most prevalent and adapted. The main limitation of the present article is that these models and theories are not tested empirically by the authors.

**Keywords:** Corporate Social Responsibility, CSR Theories, CSR Models

### INTRODUCTION

In the Indian context, Social Responsibility and Responsiveness was always present whether in direct way or in an underlying manner. This can be substantiated with the ancient India era during the period of Chandragupta Maurya in the 4<sup>th</sup> century BC where we can find the numerous of management ideas, thoughts and practices in the 'Arthashastra' (Principles of Economics and Administration), known as first treatise in Public Administration, which was the brainchild of Kautilya (also known as Chanakya and Vishnugupta) in which he has mentioned *Prajasukhesukhamrajyahaprajanamchahitehitam, Natmapriyambhitamrajanahaprajanam chahitampriyam* which means 'in the happiness of his public rests the king's happiness, in their welfare his welfare. He shall not consider as good only that which pleases him but treat as beneficial to him whatever pleases his public'. Moreover, even before Kautilya's 'Arthashastra', the most ancient form of literature, the Rig Veda also obligated the king to his subjects and has emphasized that the role of the king or the accumulator of wealth to take care of the welfare of the subjects (stakeholders) and in return the king will grow as the Sun grows and shines at dawn and after its rise. It is further expressed that whatever is given to the society, it returns getting multiplied several times (*Corporate Social Responsibility: A Philosophical approach from an ancient India Perspective; Munlapan, Balakrishnan; Das, Mohan; International Journal of Indian Culture and Business Management, Vol.1, No.4, 2008.*)

Additionally, in the Rig Veda it is stated that "Armanomokahartham jagathatitayacha" which means 'the dual purposes of our life are emancipation of the soul and welfare of the world'. The people involved in the governance/ leadership should never put ahead their personal gain over the greatest good of serving the society without any personal interest. The Vedic philosophy further guides business in the quote 'May we together shield each other and may we not be envious towards each other. Wealth is essentially a tool and its continuous flow must serve the welfare of the society to achieve the common good of the society (Albharva-Veda 3-24-51). Every scripture written on India or in India like 'Arthashastra', 'Ramayan', 'Mahabharat', 'Bhagawat Gita', 'Upanishads', 'Vedas',



VARIATIONS IN FINANCIAL INCLUSION AMONGST INDIAN STATES: HOW FAR, HOW NEAR?

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"I resist the temptation of asking you to guess how many people are actually excluded. Two billion people worldwide remain without a bank account; two billion people do not have a bank account. Now, there has been improvement, because it's 20 percent less over the last three years, but still two billion is a massive number."

IMF chief Christine Lagarde at Institute for New Economic Thinking Conf. on Finance and Society, 2015.

Abstract

Financial Inclusion is a buzzword across the globe and there is a broad international consensus on the importance of financial inclusion as a powerful social development instrument. It is a well recognized fact throughout the world that inclusive growth cannot take place without inclusive finance. So, all the economies are directing their efforts towards promoting financial inclusion. In India, nearly 47% of the population does not have access to formal finance. There is not only presence of larger proportion of financially excluded population in India, but lots of variations also exist across different regions of the country. To ensure balanced and sustainable growth, India needs to put efforts not only in bringing the financially excluded population under the umbrella of financial inclusion but also to curtail down the presence of glaring disparities across different regions of the country. This paper is an attempt to measure the extent of variations in financial inclusion across different states of the country by carrying out time series analysis and study their magnitude in two phases namely, pre-reform phase and post-reform phase by constructing index of financial inclusion.

Key Words: Financial Inclusion, Regional Variations, Time-Series, Index, Variables.

Introduction

Financial Inclusion is a prerequisite to ensure inclusive growth. It plays a crucial role in promoting sustainable economic and social development of the country. Despite broad international consensus on the importance of financial inclusion as a powerful social development instrument, over two billion people across globe continue to be financially excluded from the formal financial sector. As far as Indian scenario is concerned, the World Bank's Global Financial Index 2014 stated that only 47% of population (Age 15+) in India has access to formal bank accounts indicating that about nearly half of the population is excluded from the formal financial access. Further, only 14.4% of the population saved at the formal institutions in the past year while figure for the money borrowed stood at just 6.4% showing a downward trend from 7.7 in 2011. A pertinent point to be mentioned here is that the Global Index data exclude Northeast states, remote islands, and selected districts. If these states are also included, the percentage of population having access to formal banking will come down significantly as most of the studies have concluded that north-eastern states lie at the bottom in terms of financial inclusion. Thus, India has a long way to go to ensure financial inclusion.

Though a focused and structured approach towards financial inclusion in India started in 2005 when RBI decided to implement policies to promote the same and the term gained further momentum in 2006, when Government of India constituted a "Committee on Financial Inclusion" under the chairmanship of Dr. C. Rangarajan, but to bring the masses into the combat of formal financial sector has always remained the priority of government plans and policies. The nationalization of major commercial banks in 1969 was an important landmark in the history of financial inclusion as it was intended to shift the focus of banking from class banking to mass banking. It was followed by a number of initiatives like introduction of Lead Bank Scheme, setting up of Regional Rural Banks, Service Area approach, Self-help Groups etc. The following table gives a summary of the key national financial inclusion initiatives undertaken by the government since the inception of planning era.

Key Financial Inclusion Initiatives of GOI

PERIOD	INITIATIVES
1960s, 70s	<ul style="list-style-type: none"> <li>• Focus on increasing credit to the neglected economy sectors and weaker sections of society</li> <li>• Development of the rural banking ecosystem including RRBs, rural and semi-urban branches etc</li> <li>• Implementation of the social contract with banks</li> <li>• Nationalization of Banks</li> </ul>

# Translation Challenges and Universal Networking Language

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## ABSTRACT

This paper presents challenges being faced in designing automatic translation software. There are many approaches to automatic translation like Direct, Rule based, Transfer based, Statistical based and Interlingua. A brief description of all the approaches and their advantages and drawbacks are discussed. Universal Networking Language (UNL) based on Interlingua approach can be used especially for translation among multiple languages because it requires knowledge of UNL and of the language which user wants UNL to support. User can then get translated text in any of the languages supported by UNL without even being oblivious to any other language. It is less expensive approach also. This paper also gives brief introduction to UNL and how it can overcome many of the challenges in translation.

## Keywords

Machine Translation, Machine Translation Approaches, Interlingua, Challenges in Machine Translation, Universal Networking Language, Overcoming challenges in Machine Translation using UNL.

## 1. INTRODUCTION

Language is one facet that discerns man from all other species on the earth, because it is one asset that no other creature possesses. On one hand, it allows a man to express himself and on the other, it facilitates him in gaining knowledge. Knowledge is assumed to be a service to mankind as it results in new ideas, new information and it helps in acquiring more knowledge also. There are numerous languages in the world and India is linguistically diverse country as according to 2001 census, there are 22 constitutionally scheduled languages, 100 mother tongues and approximately 1000 documented languages and dialects. India is a country which symbolizes unity in diversity. According to Marc Twain, India is the place where human languages originated, history evolved, legends born, and diverse cultures developed. Multiple languages give language freedom to its people, but it also results in perplexity among masses due to usage of different languages in different parts of the same country. Freedom of language is the birthright of every individual, so to overcome with the problems due to multiple languages, few simple measures can be taken. One of the best possible solutions, in the current era of technological revolution can be providing tools which can translate data into the language of the user. The word *Translation* means converting text, written/spoken, from one language to another. For communication among people with different linguistic usage, there arises a need to translate written/spoken language of one group of people for understanding by the other group who are trying to communicate with one another. For effective communication, two people need to understand each other's language appropriately either by using the same language or by using a mediator who can translate language used by one person to another person's language. Communication between

sender and receiver group(s) is incomplete if the receiver does not understand the information from the sender effectively in the context in which it has been communicated.

Human translators are doing translation among group of people having different language of communication since centuries. Although human translators are impeccable in their performance, yet scarcity of translation specialists is a problem for the growing translation markets around the world. However, with the advancement in technology, this process has become automated to some extent. Translation nowadays is not restricted to communication of one's ideas only, but it is required by people for expansion of their business also. Automatic Machine Translation is conversion of text from one language to another by using a machine. Many automatic translation procedures are in use these days. Some of these automatic machine translators need human intervention for effective translation while some are capable of doing it automatically. Due to increase in demand of translation and that too at faster speed as well as in multiple languages simultaneously, machine translation has become a necessity in today's fast paced global interactions. Although the study and development of automatic language translators has been going on since 1947 [18], yet it is becoming an increasingly important topic for researchers due to increased requirement of communication in the era of globalization and use of numerous languages worldwide.

## 2. CHALLENGES IN TRANSLATION

Translating written text can pose several challenges which are illustrated as follows:

### 2.1 Language Structure

Languages can be differentiated in the way they order words in sentences; some languages follow SOV (Subject-Object-Verb) structure like Hindi, Punjabi, Hungarian, Turkish, Japanese etc.; while some follow SVO (Subject-Verb-Object) like English, Malay, Germanic, Thai etc. Some languages follow VSO structure like Irish, Arabic, Hebrew etc. [7] and very few languages follow VOS structure like Palauan, Tzotzil [12]. Translation may become difficult when a sentence in source/target language follows one type of structure and in target/source language follows another.

### 2.2 Translate or Transliterate

This is another challenge in translation field that how to decide whether a word in source language is to be translated or transliterated, where transliteration means representing word given in source language into a word in target language, in which the character set of the target language only need to be used, keeping the pronunciation of the original word intact. Some words in a sentence are required to be translated, whereas some words do not need to be translated but rather transliterated like name of countries, states, people, places, organizations etc. In some cases it becomes difficult to make such a differentiation among words. For example, a simple



# Investigating Attributes for Performing Quality Analytics in Web Learning Environment

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## ABSTRACT

Quality is directly connected with satisfaction of the user and one will satisfy providing the training surroundings which provides full technical, infrastructure support and interactive user interface. Quality Analytics is that the discovery and also the systematic machine analysis of knowledge statistics to search out meaningful patterns particularly valuable in areas wealthy with recorded information. Quality Analytics of web application surroundings evaluates the appliance supported varied relevant quality parameters like Business Qualities, Generic Qualities, System Qualities and Learner Response Qualities. These parameters should be targeted upon to style analytical pattern to watch the user behavior. If any of the web-based application fails to deliver these then it clearly reflects the compromise within the quality of the merchandise. ISO/IEC 19796-1 international customary focuses on quality management and assurance in e-Learning and it's also necessary to scrutinize and assess the results generated by various quality factors in dynamic net based environment. This paper proposes analytics based mostly technique to generate and monitor values of some vital quality factors. Effective assessment of those factors is useful in standardization the overall performance of dynamic net based surroundings and the analytics make sure the user behavior towards the web application.

## General Terms

Web Applications, Quality Attributes, Quality Analytics.

## Keywords

Quality Analytics, Quality Components, Web Environment, Information Process Model.

## 1. INTRODUCTION

Web applications of any area of e-services, information sharing, inventory, education etc., has undergone intensive development as associate degree inevitable results of the recent proliferation of net technology. e-Learning is one of the most popular area in which thousands of users/learners are finding the web resources for the useful information retrieval. Ancient means that of learning prohibit the learner to sure learning ways, at a selected time and place whereas e-learning services produce wider horizons for organizations and people United Nations agency square measure concerned in teaching and learning. These environments facilitate the delivery of considerable components of education through the employment of tools and materials that square measure accessible directly to the learners' home or workplace, and at any time. Additionally, the advancements in technology, that square measure want to enhance the interactivity and media content of the online and therefore the increasing quality of delivery platforms, produce a perfect setting for the enlargement of e-learning systems. However, issues may arise

as a result of the outstanding increased reliance on e-learning systems at completely different levels across education. The growing variety of accessible e-learning systems and therefore the commercialization of those systems highlight the need of quality evaluations of on-line revealed learning materials. Though quality analysis of learning materials in e-learning systems became more and more vital, the actual analysis standards and ways for information quality (IQ) in such systems haven't however reached a accord. What is more, criteria and ways utilized to gauge e-learning materials and systems ought to have specific characteristics that take issue from the methods want to measure typical learning materials. To resolve this problem, comprehensive and specific quality criteria square measure required to develop a reliable measuring technique for this type of data (Bozula & Morgun, 2008). Moreover, the required context and the views of the users have to be compelled to be thought-about once shaping quality in associate degree e-learning context. It's additionally vital to outline acceptable criteria to explain quality (Stracke, 2007).

Quality assurance within the dynamic setting is the need of the hour. It is achieved with the assistance of applicable quality analytics. So as to possess the standard analytics for the given net learning setting it's necessary to trace the given application. Trailing is useful to grasp the dynamic behavior of the appliance and also the analytics give the results of continuous watching as knowledge patterns [5], [6]. The processing of knowledge patterns is tedious process as they are helpful for the further evaluation of quality analytics pattern. Data visualization through these patterns is helpful to possess insight into the dynamic setting. At now of your time quality is examined and warranted as per the parameters promised at the time of choice. These analytics will additionally useful to tune the performance of the appliance.

## 2. ANALYSIS OF QUALITY COMPONENTS

There area unit range of Learning Management Systems (LMS) and Learning Content Management Systems (LCMS) frameworks to style and implement e-learning applications and services for learners. There is no pre outlined criteria to select the simplest appropriate framework for any given application domain. Choice of specific learning management system and content management system can have an effect on the standard of the product in addition because the service. e-Learning applications give education to the learners through technology [8], [9]. The first focus of e-learning service is to meet the wants of learner keeping in sight the quality of content, service and delivery. e-Learning applications targets students as their users and therefore the domain in which the appliance deals is that the course structure and content related to it. Once the lectures, analysis material and lessons are provided to the learner through e-technology then quality of



## Crawling the Website Through Keyword Optimization and Evaluating Its Quality Analytics

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**Abstract**— Success and quality of website is directly related with hits on the website. More the number of hits more will be the number of visitors successfully retrieving the relevant information from the website. Website and visitors are directly dependent on each other. Web crawlers act as inter mediator between visitor and the website. Crawlers find out the relevant match of websites as per the information desired by the visitor is entered. The visitors, crawlers and website works in the dynamic web learning environment. The dynamic environment information can be tracked using analytical tool. The statistics generated from the recorded information leads to better management and help the crawler to work in the right and relevant direction. The footfall of the visitor on the website and ultimately enhance the performance and the popularity index of the covered web site. This paper is focused on the implementation of the proposed solution in which keywords are monitored using analytical tool and solution is implemented to decrease the bounce rate on relevant keyword match. Effective assessment of these keywords is helpful in tuning the overall performance of dynamic web based learning environment and the analytics confirm the visitor behavior towards the website.

**Keywords**— Web crawler; Analytics; Dynamic Web Learning; Bounce Rate; Website

### I. INTRODUCTION

Today, websites are important communication channels that reach a massive audience. Measuring the effectiveness of these web-sites has become a key issue. However, there is no consensus on how to define web site effectiveness and which dimensions need to be used for the evaluation of these websites [1]. Effectiveness of information driven web sites are defined by the success of their information architecture in the literature. Effectiveness of the website is the true reflection of its quality. Better the quality effective will be the website. Web learning environment is a framework by which behavior of a website can be traced by the third party application. In this scenario the third party program is helpful in tracing the information relating the static and dynamic behavior of the web site. Web learning environment contains Web Server, Website, Users, Site Administrator and Tracking Application as component.

Web learning environment when tracked gives information about dynamic metrics of the website. This information is related with visitors of the website, their behavior and the website response to those users/visitors. Website and visitors relationship is depicted in Figure 1.

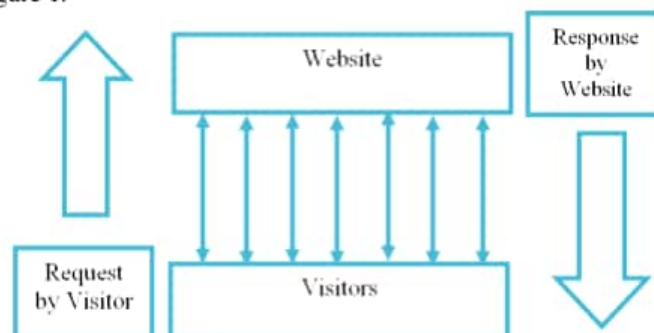


Fig 1: Website-Visitors Relationship

Dynamic environment of website deals with the changing properties of the attributes which are related to the website when it is being used by the visitor and processing is going on in the background.

### II. QUALITY ANALYTICS

Millions of websites are visited by millions of visitors daily. In order to provide the browse information of World Wide Web to the visitors search engines are used. Search engines are the efficient tools for end users to search relevant information provided by millions of websites. The responsibility of the search engine is to provide the user with the list of options available to find the relevant information. To generate the list according to the choices entered by the user, search

# Analytical Approach for Quality Assessment of Dynamic Web Environment through Metrics

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**Abstract**—Quality assessment of dynamic web environment is continuous process. Websites are used as important communication channels and information delivery tools with potential for reaching a wide audience. In the current scenario, websites are designed and developed according to ISO based quality models and customized further as per specific requirements. Therefore, evaluating websites at runtime in their dynamic environment has become a key issue warranting attention. In this regard, quality analytics are used to work on this issue and evaluate the relevant website on the basis of web analytics captured from dynamic web learning environment by exercising key performance metrics. This paper covers assessment of the website for its dynamic environment using web analytics captured for specific metrics. These metric directly related to the sessions, users, page views and bounce rate analysis for website. An analytical approach for the same has been discussed and the results are analysed for single sample website form business sector.

## I. INTRODUCTION

Assessment of quality for the effectiveness of delivery of information and services through website contents has become a challenging issue. Effectiveness of information driven from websites is defined by the success of their information architecture and it is the true reflection of its quality. Better the quality, more effective will be the website. This effectiveness helps to increase the popularity of website among the audience. Evaluation of the website is derived from the analysis of its metrics based on framework of web learning environment.

Dynamic web environment is a framework by which behaviour of a website and its audience can be traced by the third party application. Web analytical tools are generally used to act as third party tools for tracking dynamic web environment [1]. This information is correlated with users of the website, their behaviour and the website response to those users. Web learning environment contains Web Server, Website, Users, Site Administrator and Tracking Application as components. Dynamic environment of website deals with the changing properties of the attributes which are related to the website when it is being used by the visitor and processing is going on in the background.

Web analytics are helpful to focus on the effective and cognitive capabilities of a website. The qualitative and subjective assessment can be performed from the behaviour analysis of user community. The main focus of quality analytics is user satisfaction assessment. It also contributes to the emergence of website quality as an aggregate composite

that brings together formal metrics. Analysis of quality through analytics supports many measurement activities which further contribute in website success [2].

Quality of website can be assessed with the help of metrics where these metrics are the numeric summary of dynamic behaviour of users of website [3]. Analytical approach can be followed by identifying key metrics which contributes directly in quality assessment of website with respect to its dynamic environment. The next section discusses metric identification for quality assessment.

## II. METRICS IDENTIFICATION

Relevant metrics, which contribute towards enhancement of quality in dynamic web environment, need to be identified prior to applying analytical approach for quality assessment of dynamic web environment through metrics. Various metrics exist which deal with quality evaluation procedure for website. Metrics are shortlisted for dynamic time quality evaluation on the basis of two dimensions.

### A. Component Based Metrics

To understand and analyse dynamic environment, user behaviour has been analysed. Web attention model is the base to identify these metrics [4]. Five dimensions of web attention model that is audience share, website, visitor, visit and page are analysed to comprehend behaviour of the user with respect to website. The identified metrics based on components are listed in Table I.

TABLE I  
COMPONENT BASED METRICS

Component	Domain	Data Analysis Attributes
Visibility	Market	Audience share data
Popularity	Website	Unique visitor data
Loyalty	Visitors	Visit per person data
Depth	Visits	Pages per visit
Stickiness	Page	Time spent on per page

### B. Activity Based Metrics

The success of a website is determined through metric measurement of its four core activities such as Monitoring, Measuring, Segmentation and Assessment. These activities quantify the success of website and this success can only be achieved if the quality information and services are delivered

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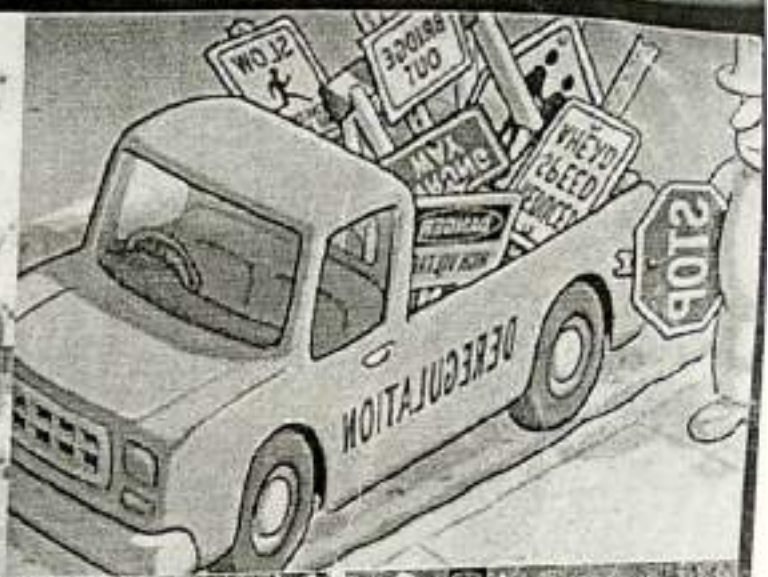
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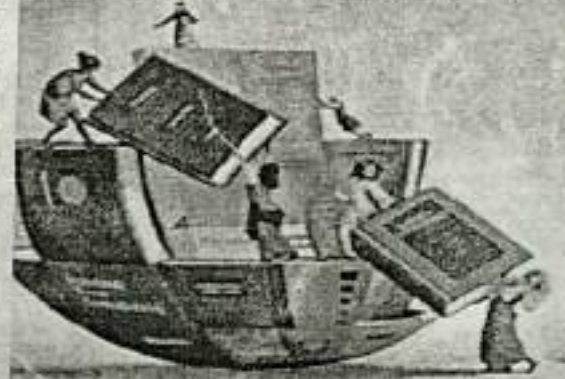
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## यौन उत्पीड़न की शिकार बच्चियों की व्यथा कथा : सूरजमुखी अंधेरे के

डॉ. आराधना\*

हिंसा का सबसे घिनौना रूप है बलात्कार और उसका भी निकृष्टतम प्रकार है-अबोध बच्चों से किया जाने वाला बलात्कार। आजकल अखबारों में हर दूसरे दिन बाल यौन शोषण की खबरें पढ़ने को मिलती हैं। अखबारों में प्रकाशित ये खबरें तो सूचना मात्र प्रदान करती है, ये समाचार आंकड़ों तक ही सीमित रह जाते हैं। साहित्यकार जब समाज में इस तरह का अनाचार होता देखता है तो उसकी लेखनी मचलने लगती है। वह आंकड़ों से आगे बढ़कर यौन हिंसा के शिकार पात्रों की मनःस्थिति को समाज के सामने रखने का प्रयास करता है। 'कृष्णा सोबती' हिन्दी साहित्य का एक ऐसा हस्ताक्षर है जिन्होंने अत्यन्त संवेदनशीलता के साथ यौन हिंसा की शिकार बच्चियों की मानसिक स्थिति तथा उलट-पुलट चुकी जिन्दगी का सच्चा, यथार्थ तथा बेबाक चित्र समाज के सामने प्रस्तुत करने का साहस किया है।

कृष्णा सोबती का उपन्यास 'सूरजमुखी अंधेरे के' 'रती' नामक लड़की के साथ बाल्यकाल में हुए बलात्कार के कथानक के माध्यम से ऐसी बेबस लड़कियों का चित्र पाठकों के सामने प्रस्तुत करता है। हमारा समाज सूरजमुखियों को खिलने के लिए आवश्यक प्रकाश प्रदान करने के स्थान पर अंधेरे में धकेल देता है। ये फूल बढ़ते तो हैं परन्तु अंधेरे में अर्थात् दुःख, पीड़ा, निराशा तथा कड़वाहट इनके अन्तर्मन में इतना गहरे पैठ जाते हैं कि वे मनोग्रन्थि का रूप धारण कर ले लेते हैं। घुटन, संघर्ष, संत्रास, अवसाद तथा कड़वाहट इनकी जिन्दगी की सच्चाई बन जाते हैं।

इस उपन्यास की नायिका 'रती' बाल्यकाल में यौन शोषण का शिकार हो चुकी है। वह इस घटना को भूलने का प्रयास करती है परन्तु समाज उस निर्दोष बालिका को नहीं बकशाता। रती जैसी लड़कियों का त्रास दोहरा है। एक ओर तो अबोध अवस्था में पुरुष की पशुता के कारण होने वाली पीड़ा तो दूसरी ओर समाज की निर्ममता। उसके सहपाठी उसके बारे में खुसर-पुसर करते हैं कि वह अच्छी लड़की नहीं है। बेचारी अबोध बालिका अपने लिए प्रयुक्त विशेषणों का कारण समझ नहीं पाती। उसके शब्दों में, "अहं... मुझे हमेशा लाल स्टार मिलते हैं। मैं अपनी किताब-कापियाँ सफाई से रखती हूँ। किसी से चीज़ नहीं माँगती। मैं अच्छी लड़की कैसे नहीं।" रती का इलाज करने वाले डॉक्टर की बेटी के माध्यम से बलात्कार की खबर सारे स्कूल में फैल जाती है। इस घटना को भूलने के प्रयास में लगभग सफल हो चुकी रती को 'वह हवाघर... वह भदा चेहरा... वह नीचे पटकता हाथ'<sup>2</sup> रह रहकर परेशान करने लगता है। रती अन्तर्मुखी होने लगती है। स्कूल में वह अकेले बैठने लगती है परन्तु समाज को यह भी बर्दाश्त नहीं। उसकी सहपाठिनें व्यंग्य करती हैं, "न से लड़कियों से ज्यादा लड़के भाते हैं"<sup>3</sup> तथा 'उसे जो चाहिए...वह लड़कियाँ कहीं से देंगी।'<sup>4</sup> धीरे-धीरे यह स्थितियाँ उसमें मनोग्रन्थि का निर्माण करने लगती है। लड़कों से भी दूर रहती है तो वे भी उसे नहीं बकशाते 'तोषी का भाई त्रिलोकी और पाशी हँसते हुए पास आ खड़े हुए। पाशी ने चिढ़ाकर कहा- कुछ खाओगी... खिलाऊँ, और अपनी निकर टटोलने लगा। रती की छाती में जमा कोई परनाला पिघलकर बाँहों की ओर बढ़ा और वह लोहा हो गया।'<sup>5</sup> वह शांत, संवेदनशील तथा कोमल बच्ची हिंसक हो जाती है तो वह उनसे मार-पीट करने लगती है। उसका व्यवहार उदंड हो जाता है। खाने की मेज़ से प्लेटें, गिलास उठाकर दनादन फर्श पर पटकने लगती है।

इस तरह के वातावरण में पली-बढ़ी रती जब जवानी में कदम रखती है तो उसे अपना अस्तित्व बेमानी लगने लगता है। स्वयं की नज़र में वह एक फीकी है। "एक फीकी औरत, एक लड़की, जो कभी लड़की नहीं थी। एक औरत जो कभी औरत नहीं थी।"

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# Unknown Sacrifices : Contribution of Women in Indian Freedom Struggle

Dr. Bhajan Singh

## Abstract

History of Indian freedom struggle would be incomplete without mentioning the contribution of women. Participation of women at large scale legitimized Indian freedom struggle. Women from liberal homes and conservative families, urban centres and rural districts, single and married, young and old, came forward and joined the struggle against British rule. They participated in demonstrated in the streets, went jails, suffered indignity there but they never step behind from the movement. They had to undergo innumerable difficulties and atrocities as political prisoners. Participation of women in freedom struggle validated Indian unity and re-shaped it. It legitimates their claim to a place in the governance of India.

The history of the Indian freedom struggle is a story of historic deeds and sacrifice of men and women. Participation of women legitimized Indian freedom struggle. The sacrifice made by women will occupy the foremost place in Indian History. Anti British feelings had emboldened the Indian women to such extent that they prepared to offer any sacrifice for the country. Women from liberal homes and conservative families, urban centres and rural districts, single and married, young and old, came forward and joined the struggle against British rule. Thus, history of Indian freedom struggle would be incomplete without mentioning the contribution of women. In this study, an attempt has been made to discuss in details participation and contribution of women in different freedom movements and their life in jails.

## I

Participation of women in freedom struggle began over a century before the country became independent. During the uprising of 1857, Rani Lashmoi Bai of Jhansi, gave courageous resistance of British. Begum Hazrat Mahal (died in 1879), refused British offered Rs. 12 Lakh pension and courageously participated in the revolt of 1857. Another woman Jhalkari Bai fought and laid her life during the uprising of 1857. By the early twentieth century, the awakening of women was complete. Women of Bengal and Punjab played an important role promoting the cause of freedom. A number of Bengali women wrote to the Viceroy in support of the Ilbert Bill that would allow the Indian judges to try cases involving Europeans. In 1889, four years after the Indian National Congress was founded, ten women attended its annual meetings'. In 1905, the British partitioned the province of Bengal. Women along with men protested against this division. Indeed, in Swadeshi Movement, women boycotted British goods and popularize swadeshi, crushed their glass bangles and observed non-cooking days as a ritual of protest'. In Delhi, Agyavati was a freedom fighter who took interest in the Swadeshi Movement. Sushila Devi of Sialkot addressed a series of lectures in 1910 in which she attacked the

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# Economic Position of Women in the Epics

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## ABSTRACT

*In this article attempt have been made to know the economic position of women in the epics that how it takes long to give a name to a custom or a system in use( in form of gifts given to women under different names ) and thus the idea of Stridhana was developed later on.)*

In the ancient societies, the attitude of man towards women was conditioned by her various roles as wife, mother, daughter and sister. She received protection, care and privileges due to her centipede qualities, conserving and inspiring. She was considered as an asset like Brahmanas, children and cows. But being weak creative, at the same time, she was subjected to restrictions, prohibitions and certain controls. As a member of opposite sex, woman was an object of infatuation, distraction and condemnation. All these aspects of woman were depicted in the epics comprehensively.

Primitive man was found it difficult to understand paternity. Therefore, it was natural for him to respect the mysterious power of fertility possessed by women, which inspired in him awe and respect for her. This power with great self-sacrificing qualities of motherhood was woman's greatest asset<sup>(1)</sup>. It led to mother worship in all primitive and ancient civilizations from the Mediterranean to the Indus valley. In countries like Egypt and Babylon this respect was also reflected in their laws<sup>(2)</sup>. During the crucial time of woman's life (i.e. giving birth to a child, primitive man had given support and protection to women. This dependence led to degradation in the status of woman according to the sociologists and feminists.

Although physical weakness was responsible for degradation of women and for many disabilities which will be shown later. It is really hard to estimate the effects of it. In the Epics as an *Abala* she has been assigned a degraded position<sup>(3)</sup>. In the *Samhitas* only bad women were considered to be

## A Forgotten Martyr - Madan Lal Dhingra

Jasneet Kaur\*

### Abstract

*The freedom of India was won by the blood of hundreds of nameless revolutionaries and their families who faced British barbarity with death, deportation, and imprisonment. One such fiery patriot was Madan Lal Dhingra who sacrificed his life at the altar of India's freedom. Madan Lal Dhingra went to the gallows on 17 August 1909. It is strange that no one in the Indian government has paid any attention to the forgotten Martyr. Therefore, the article talks about that the helpless rebel disowned by his own family due to repercussion of the Britishers and the people in general also not dared to collect information about Madan Lal Dhingra. Only in the seventies with Freedom Fighters Association the interest of writers and the government was invigorated which prompt serious research on the life of the Martyr.)*

Madan Lal Dhingra was perhaps the first Indian freedom fighter to be executed on British soil. While studying in England, he assassinated Sir William Hutt Curzon Wyllie, a British official, hailed as one of the first acts of revolution in the Indian independence movement in the 20th century.

Dhingra was born Feb 18, 1883 in Amritsar into a very rich family. His father, Ditta Mal, retired as a government civil surgeon, held the title of Rai Saheb, given by the British government. Ditta Mal shifted from his village Sahiwal in Sargodha district now in Pakistan, 1850. He had seven sons and a daughter. Three of his sons were trained medical doctors and three were barristers-at-law. One of his brothers, Bihari Lal Dhingra, was a notorious prime minister of Jind state. It was into such a family that the rebellious son was born. He did physical labour while studying science in Lahore, where he got influenced by the "Pagdi Sambhal Jatta" movement of Lala Lajpat Rai and Ajit Singh, uncle of Bhagat Singh. He had to work as a clerk, a Tonga (horse-driven cart) puller, and a factory labourer. Dhingra attempted to organise a union there, but was sacked. He worked for sometime in Bombay, before acting upon the advice of his elder brother and going to England for higher studies.

The partition of Bengal in 1905 generated, a wave of xenophobia resulting in rise of national consciousness among the people it charged their emotions, and encouraged them to aspire for the freedom of the country. (Vishva Bandhu, 2008). The congress responded by launching swadeshi and boycott movements. The social base of the movement was now extended to include, besides the elite class, a certain zamindari section, the lower middle class in the cities and small towns, students from schools and colleges on massive scale. Women came out from the homes for the first time and joined the procession. Soon the movement spread to other parts of India and especially the Punjab. In the Punjab national awakening was also gained impetus. Punjab was already simmering with discontent against the imposition of pre-emption bill, the enforcement of Bari Doab water rates, the canal colonization Bill and above all the Land Alienation Bill. The swadeshi fever in Punjab raised its head under the leadership of Lala Lajpat Rai and sardar Ajit Singh. There is every possibility that a sensitive person like Madan Lal Dhingra, who had recently entered the educational arena, might have been

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## Bhagat Singh : His thought and Ideology

Dr Surinder Kaur

### Abstract

*"Revolution means the ultimate establishment of an order of society in which the sovereignty of the proletariat should be recognized and a world federation should redeem humanity from the bondage of capitalism and misery of imperial wars. Revolution is made by labouring intellectuals and hardworking activists. Unfortunately, the intellectual side of the Indian Revolution has always remained weak. As a result, the essential elements of the revolution as well as the effects of work accomplished have not been sufficiently addressed. Therefore, it is necessary for a revolutionary to consider studying and reflection a sacred duty."*

— Sardar Bhagat Singh

History of Indian freedom struggle is unique and captivating. It reflects the harmonious blend of the revolutionary and non-violent way to get freedom from the British rule. The dynamic role of Punjab in the freedom struggle was played by Bhagat Singh and his associates consisting of Rajguru, Sukhdev, Chander Shekhar Azaad. Due to his revolutionary actions, outlook, and socialist ideas, Bhagat Singh's fame increased manifold. He gave a new dimension and meaning to his revolutionary movement. To him, gun and grenades were the double-edged instruments, meant to shake off the slumber of Indians on the one hand, and to compel the insensitive bureaucrats to realize that India needed 'Swaraj' and 'Socialism' on the other hand. His revolutionary movement was directed towards the attainment of nationalistic and socialistic goals. Later it was through his works that Indian national consciousness became largely influenced by the writings of Karl Marx and Lenin (advocates of socialist states).

The most important contribution of Bhagat Singh was to give a new meaning and contents to patriotism. The country till then was equated to mother, the patriotic songs either sang the grandeur and glory of mother India or represented its beauty and pain. For instance - in the song of *Vande Mataram*, all about mother India's lush green fields and soothing cool breeze were given attention and our National Anthem illustrates the map and geography of whole undivided India and the turbulent seas and oceans. In these songs, the people of India, proletariat class, struggling men, women and children who made up this whole country were clearly ignored. Bhagat Singh's patriotism sited the people determinedly at the centre of the country. He redefined the love for the country as love for the people. The people who had already taken up arms against the colonial rulers in "the Great Rebellion of 1857", and through the Ghadar party which challenged the British rulers from outside India, and the people who had begun to rise in numerous local and national struggles, and had been slaughtered by British bullets at Jallianwalla bagh in Amritsar, or heroes like Kartar Singh Sarabha who had kissed the gallows of death at the tender age of twenty all these real characters began receiving attention and adding new colour and passion to the concept of patriotism.

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## Research Article

# Hydromagnetic Stability of Metallic Nanofluids (Cu-Water and Ag-Water) Using Darcy-Brinkman Model

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Thermal convection of a nanofluid layer in the presence of imposed vertical magnetic field saturated by a porous medium is investigated for both-free, rigid-free, and both-rigid boundaries using Darcy-Brinkman model. The effects of Brownian motion and thermophoretic forces due to the presence of nanoparticles and Lorentz's force term due to the presence of magnetic field have been considered in the momentum equations along with Maxwell's equations. Keeping in mind applications of flow through porous medium in geophysics, especially in the study of Earth's core, and the presence of nanoparticles therein, the hydromagnetic stability of a nanofluid layer in porous medium is considered in the present formulation. An analytical investigation is made by applying normal mode technique and Galerkin type weighted residuals method and the stability of Cu-water and Ag-water nanofluids is compared. Mode of heat transfer is through stationary convection without the occurrence of oscillatory motions. Stability of the system gets improved appreciably by raising the Chandrasekhar number as well as Darcy number whereas increase in porosity hastens the onset of instability. Further, stability of the system gets enhanced as we proceed from both-free boundaries to rigid-free and to both-rigid boundaries.

## 1. Introduction

The concept of nanofluids has improved the heat transfer mechanism by replacing the suspension of micrometer sized particles with nanometer sized particles in conventional fluids. These nanometer sized particles are called nanoparticles which may be metals, metal oxides, carbides, nitrides, or semiconductors. The host liquids may be water, ethylene glycol, propylene glycol, and so forth. The magnificent idea of introducing nanofluids first came into the mind of Choi [1] who claimed the enhanced heat transfer with the addition of nanoparticles. Due to the ultra fine size of nanoparticles, nanofluids have overcome the limitations of micrometer and millimeter sized particles such as settling down in fluid, erosion, and clogging in channel or low thermal conductivity of fluids. Eastman et al. [2] found that dispersion of ultrafine particles in regular fluids improves the physical properties of that fluid. The enhanced physical properties of

nanofluids can be utilized in a vast variety of applications [3, 4]. A well comprehensive model for the enhanced thermal conductivity of nanofluids has been given by Wang et al. [5].

The problem of thermal convection for regular fluids has been discussed in length in a treatise by Chandrasekhar [6]. The problem of thermal convection for nanofluids has been initiated by Kim et al. [7]. Tzou [8] studied the problem analytically and used eigenfunction expansion method to solve the conservation equations given by Buongiorno and he found that critical Rayleigh number is reduced with the addition of nanoparticles. Nield and Kuznetsov [9, 10] investigated the onset of thermal convection in a nanofluid layer for porous/nonporous medium. Kuznetsov and Nield [11] further extended the problem using Darcy-Brinkman model. Effect of rotation on thermal convection has been accounted for by Bhadauria and Agarwal [12] and Chand and Rana [13] in porous/nonporous medium and it was

## ON THE HYDROMAGNETIC STABILITY OF A HORIZONTAL NANOFLUID LAYER WITH HALL CURRENTS

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**Abstract.** The paper investigates the hydromagnetic stability of a horizontal nanofluid layer heated from below in the presence of Hall currents. In addition to the Brownian motion and thermophoretic forces, Lorentz force is introduced due to high magnetic field. Boussinesq's approximation is used to linearize the hydromagnetic equations and perturbation equations are analysed using method of normal modes and one term Galerkin approximation. The critical Rayleigh number and critical wave number for alumina-water nanofluid and copper-water nanofluid for different values of Chandrasekhar number and Hall parameter are found. Copper-water nanofluid is found to be far less stable than alumina-water nanofluid. The mode of heat transfer is through stationary convection for the present configuration. Effect of Hall currents is to quicken the onset of convection whereas that of magnetic field is to postpone it.

### 1. Introduction

Chandrasekhar [1] has done a comprehensive work on the problem of thermal convection of a Newtonian fluid layer heated from below by considering different aspects of hydrodynamics and hydromagnetics. The convection problem has applications over a wide range of disciplines, including heat transfer, material science, physics and chemical engineering. Thus, there was a major requirement of highly suitable and conductive fluids, which lead to the invention of new class of fluids known as "nanofluids". Choi [2] was the first scientist who conceived the concept of nanofluid and claimed that by adding nanometer sized particles in base fluids heat transfer rate can be increased. Eastman et al. [3], Vadasz [4] and Choi et al. [5] contributed further in the field and reported the high thermal efficiency of nanofluids. These heat transfer enhancement characteristics influenced Buongiorno [6] to investigate the impact of these characteristics on convective situations and then the conservation equations for a nanofluid layer came into existence. By using conservation equations formulated by Buongiorno [6], Tzou [7, 8], and Nield and Kuznetsov [9, 10] examined the stability of a horizontal nanofluid layer uniformly heated from below. Studies pertaining to the effect of rotation have been conducted by Bhadauria et al. [11], Yadav et al. [12], and Chand and Rana [13]. They remarkably observed that for the case of stationary convection the addition of Coriolis force term and the difference in temperature have stabilizing effects while the reversed effect has been observed due to Brownian motion and thermophoresis. The subject of hydromagnetic stability has attracted the attention of many researchers in view of its applications to astrophysics, geophysics and engineering. Heris et al. [14] examined that magnetic field, nanofluids influenced the thermal performance of a two-phase closed thermosyphon and its





 Outline



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An analytical and numerical study  
for thermosolutal nanofluid  
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Jyoti Sharma <sup>a</sup> ✉ ... Jyoti Ahuja <sup>a</sup> ✉

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**RESEARCH ARTICLE**

## MHD effects for a rotating nanofluid layer for LTNE model

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### ABSTRACT:

Rayleigh-Bénard convection of a rotating nanofluid layer under local thermal non-equilibrium model in the presence of magnetic field is investigated. The impact of external applied forces rotation and magnetic field are exhibited by introducing Coriolis force term and Lorentz force term in the momentum equations along with the Maxwell's equations. For considering the impact of local thermal non-equilibrium between the fluid and particle phases; a two-temperature model has been considered. The problem is analysed by making use of the normal mode technique and one term approximation of Galerkin type weighted residual method. Due to thermal non-equilibrium three additional parameters Nield number, modified thermal capacity ratio, modified thermal diffusivity ratio and due to the presence of rotation and magnetic field Taylor number and Chandrasekhar number are introduced. The impact of these parameters on thermal Rayleigh number has been found analytically as well as numerically and presented graphically.

### 1. INTRODUCTION:

With the invention of nanofluids by Choi (1995), a lot of research work on the thermal instability of nanofluids has been done by Nield and Kuznetsov (2010), Gupta et al. (2013, 2015) and many others with the assumption that temperature difference at any location between the fluid phase and particle phase is negligible. But Vadasz (2006) had proposed that there is thermal lagging between the particle and fluid phase and therefore there is need to take account the local thermal non-equilibrium (LTNE). LTNE model for convective heat transfer has been dealt by Ingham and Pop (1998); Baytas and Pop (2002) and a few among several others. They found that system with LTNE model is found to exhibit less stability than LTE model. Due to applications of nanofluids in everyday technology like microwave heating, freezing of foods, rapid heat transfer through computer chips; study of LTNE model on nanofluids becomes important. In the present paper we investigated the combined impact of rotation and magnetic field on the thermal instability of a nanofluid layer under LTNE model. With the introduction of LTNE some additional parameters Nield number, modified thermal capacity ratio and modified thermal diffusivity ratio get introduced. The impact of all these parameters on the thermal instability of a nanofluid layer is found numerically & presented graphically. It is found that Taylor number, Chandrasekhar number, modified thermal diffusivity and modified thermal capacity ratio enhance the stability of the system while concentration Rayleigh number, Nield number, modified diffusivity ratio and Lewis number hasten the onset of thermal convection.

### 2. Mathematical formulation and conservation equations of a nanofluid for LTNE:

Let us consider a thin layer of rotating nanofluid in x-y plane in porous medium of porosity  $\varepsilon$  which is heated from below. The fluid phase and the particle phase of the nanofluid layer are considered to be in local thermal non-equilibrium which means that temperature gradient at any location between the two phases is not negligible. Thus the heat flow is described by two temperature model equations: one is for fluid phase and other is for particle phase. The lower and upper boundaries of the nanofluid layer have attained the temperatures  $T_0$ ,  $T_1$ , respectively. Nanoparticles are distributed in such a way that concentration of nanoparticles

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# MHD stability of a nanofluid layer using Darcy model: Introduction of oscillatory motions for bottom heavy configuration

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## **ABSTRACT:**

The impact of vertical magnetic field on the thermal instability of a horizontal porous nanofluid layer using Darcy model is considered for free-free boundaries. Brownian motion and thermophoretic forces are introduced due to the presence of nanoparticles and Lorentz's force term is added in the momentum equation along with the Maxwell's equations due to magnetic field. Normal mode technique and single term Galerkin approximation is employed to investigate the instability and derive the eigen value problem. It is found that the mode of instability is through oscillatory motions for bottom heavy suspension of nanoparticles. The reason for the existence of oscillatory motions is due to the occurrence of two opposite buoyancy forces i.e. density variation due to heating and density gradient of nanoparticles at the bottom of the layer. The thermal Rayleigh number increases with the increase of Chandrasekhar number and decreases with the increase of porosity. The effect of Lewis number, modified diffusivity ratio, concentration Rayleigh number and heat capacity ratio on the onset of thermal convection has been investigated analytically and presented graphically.

## **KEYWORDS:**

MHD stability of a nanofluid layer using Darcy model: Introduction of oscillatory motions for bottom heavy configuration.

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## A Guidance of Health Fitness and Exercise for Active Adults in Modern Society

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(Received 09 August 2016 – Accepted & Published 20 August 2016)

### Abstract

Health is freedom from disease and sickness. Without health, visualization of life is almost impossible. So, health is the primary need for each one of us. In the same way, to lead a productive and meaningful life, the world's greatest thinkers have stressed the importance of physical fitness. The Greek philosopher Aristotle stated that the body is the temple of soul and to reach harmony in Body, Mind and spirit, a human being must be physically fit. Health and fitness are really the best wealth. It is better than grain and gold. It is much better than land or building. You may be the master of millions; you may have vast property, but if you have no health, you cannot enjoy your existence. On the contrary, you may suffer a lot from physical pain and you may not earn anything. If you have good health and fitness, you will earn a lot of knowledge and wealth which will help you to lead a qualitative and meaningful life. The purpose of the present study is to provide the basic information regarding health, fitness and exercise paradigm. The study also describes the factors which influence the health, fitness and exercise programmes of an individual. It also suggests the various means and methods to improve the health and fitness level. Finally, it is concluded that by improving health and fitness, individual can lead a productive and meaningful life.

Key Words: Health, Fitness, Exercise

### INTRODUCTION

#### Factors Influencing Health and Fitness

There are many factors that influence a person's health and fitness. The first thing that comes to mind with most people is physical activity and nutrition. Besides physical activity and nutrition, there are many other factors which are found constantly affecting the health and fitness standard of living beings. With the constant threat of numerous health issues caused by various factors, it is obvious that everyone should be conscious about his/her personal health, fitness and mental well-being. The necessary changes in your everyday lifestyle are only the way to achieve good health and fitness. These changes do not have to be drastic to begin with, and should be things you enjoy and look forward to. The most important thing is to make an effort at improving all areas of your personal fitness and health. There are seven key components associated with the physical and mental aspects of health, fitness and mental well-being. Each contributes to overall health and fitness in its own way. To achieve total physical health and fitness, you must be aware of and work at achieving each of the seven key components. The seven key physical components to overall good health, fitness and mental well-being are:

## Effect of Yogic Practise on Healthy Life-Style

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(Received 15 August 2016 – Accepted & Published 25 August 2016)

### Abstract

In modern and knowledge era, due to technological advances and change in life style, people have increased stress. We cannot control them but can learn how to face them. Yoga is considered a mind-body intervention that is used to reduce the health effects of generalized stress. Yoga acts both as a curative and preventive therapy. According to medical scientists, yoga therapy is successful because of the balance created in the nervous and endocrine systems which directly influences all the other systems and organs of the body. Laboratory tests have proved the yogi's increased abilities of consciously controlling autonomic or involuntary functions, such as temperature, heartbeat and blood pressure. Regular practice of asanas, pranayama, yoga nidra and meditation, can help such diverse ailments such as: acidity, allergies, anger, anxiety, arthritis, asthma, back pain, common cold, constipation, depression, diabetes, headaches, high blood pressure, hypertension, nervous tension, obesity, osteoporosis, slipped disk, stiffness, stress, thyroid problems. Yoga has been a fructiferous method for getting healthy life style.

**Key words-** Yoga, Pranayama, Yog Nidra, healthy life style.

### INTRODUCTION

Yoga is a healing system of theory and practice. It is a combination of breathing exercises (pranayama), physical postures (asana), deep relaxation (yoga Nindra) and meditation (dyana), practiced for more than 5,000 years.

While Yoga evolved as a religious practice in Hinduism, in the Western world has grown as a form of purely physiological, psychological, mental and spiritual practice. Most of the yoga practices in the yoga have little or nothing to do with Hinduism, but are simply a way of keeping all levels of the human being, fit and healthy and this is only a part of the broad view of yoga. Through the practice of yoga, we become aware of the interconnection between our spiritual, mental, emotional and physical levels. Gradually this awareness leads us to an understanding of the more subtle areas of our existence.

Yoga practice prevents specific diseases and maladies by keeping the energy meridians (nadis) open and life energy (prana) flowing. Yoga is considered a mind-body intervention that is used to reduce the health effects of generalized stress. Laboratory tests have proved the yogi's increased abilities of consciously controlling autonomic or involuntary functions, such as temperature, heartbeat and blood pressure.

Yoga acts both as a curative and preventive therapy. According to medical scientists, yoga therapy is successful because of the balance created in the nervous and endocrine systems which directly influences all the other systems and organs of the body.

Regular practice of asanas, pranayama, yoga nidra and meditation, can help such diverse ailments such as: acidity, allergies, anger, anxiety, arthritis, asthma, back pain, common cold, constipation, depression, diabetes, headaches, high blood pressure, hypertension, nervous tension, obesity, osteoporosis, slipped disk, stiffness, stress, thyroid problems, and many more.

### Important factors responsible for the Healthy Life style

The human body is the most powerful miracle instrument; it can take years and tears of the cruellest punishment from an unhealthy life style.

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## A comparison of high and low performer Basketballers with regard to their body composition

**Dr. Jagtar Singh, Amolak Singh Bhullar**

### Abstract

The purpose of present study was to access Body Composition of low and high performer in Basketball. In the present study, the subjects for data collection were collected from senior secondary schools of district Ropar (Punjab) of junior level. The sample consist of 70 junior level basketball players. To measure the Body Composition of juniour Basketball players, tools were used i.e. skinfold caliper, weighing machine and measuring tape. The result of bone mass is in favour of high performers. The difference, however, is not statistically significant. The average of muscle mass is in favour of high performance but not significant. The average body fats are in favour of low performers but not significant.

**Keywords:** Body Composition, Low and High Performer and Basketball Players

### Introduction

Sports in 21<sup>st</sup> century have gained much popularity and prominence than in any other period of human history. Now, it has become an absolute necessity that right talents are identified for the right game. Sports is now no more a hobby, it has become a full time profession. The sports scientists and coaches are demanding full time involvement and round the year dedicated practice of sportsmen to reach the pinnacle of their performance. The international community of sports lovers is also curiously looking for better and superb performance of sports men and women in their respective fields. Aspirations and expectations of the people pertaining to the performance of sports man all over the world are going higher and higher. The high level of performance by sportsmen and women require a highly scientific approach and it should be done right from the level of identifying talents.

### Body Composition

The body composition generally refers to the type and amount of tissue, which make up the body. The most widely accepted model in the two component scales, lean body mass and fat weight. The lean body mass consists of skeleton organs and other tissues which are approximately 40-45 percent muscle mass and is used to represent the active energy fat (Behnke 1963) <sup>[1]</sup> fat weight on the other hand is the inactive storage tissue that, which searing as long from energy pool is considered excess fat weight for most activities.

Dey, A.N. (1991) <sup>[2]</sup> conducted a study of Anthropometric measurements and body composition of high and low cardio-respiratory fitness of body and observed that in secondary school boys belonging to high cardio-respiratory fitness group possess significant smaller abdominal girth measurement, lower percentage of body fat less weight, higher lean body mass as compared to the subjects belonging to low cardio-respiratory fitness group. Multiple correlation of absolute variables from both high and low cardio-respiratory fitness group reveal that both the groups possess a peculiar physique and absolute anthropometric variables among themselves maintain certain amount of proportions which is quite unique in itself.

### Basketball

Basketball the game was borne in December 1891 at Springfield College, USA, is played with skill, fitness, teamwork and strategy making it fast and thrilling sport. Player's body found to be better fundamentalists. All-rounder players with ability and skill in all phases of the game passing dribbling, shooting and rebounding.

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## Anthropometric measurements among hockey and football players: A comparative analysis

**Amolak Singh Bhullar**

### Abstract

The purpose of the study is to compare the Anthropometric measurements between the Hockey and Football players. A total number of Thirty Six (N=36) subjects were selected for the study in which Eighteen (n=18) male players had participated in Panjab University inter-college tournament in Football and eighteen (n=18) male players had participated in Panjab University inter-college tournament in Hockey during the session 2015-16. The athletes were selected by applying purposive sampling technique. The variables selected for measurement and comparison between the athletes were height, weight, arm length and leg length. The age of subjects ranged between 18 to 24 years. The Mean, Standard Deviation, Mean Difference and t-value were calculated to find out the significance of difference between both groups. The level of significance was set at 0.05. The result revealed no significant differences between the height, weight and leg length of the Football and Hockey players however there was significant difference between the arm length of both group. In conclusion there was no significant difference between the height, weight and leg length of the Football and Hockey players. However, the Hockey players have longer arms than the Football players.

**Keywords:** Anthropometric measurements, height, weight, arm length and leg length.

### Introduction

Anthropometric measurements are the best applicable means for studying body, size, shape and composition. It helps greatly in sports talent selection, sports counselling and measurement of obesity for health related physical fitness.

One of the most important task for physical educationists is to measure different parts and components of human body. The scientific terminology given to the measurement of man is "Anthropometry" which is a word synthesized from two Greek words- 'Anthropos' means man and 'metrecin' means to measure. Hence, anthropometry means- the measurements of human body. There are hundreds of human body measurements which have attracted the attention of many types of specialists like anatomists, physical educationists, anthropologists, human biologists, human physiologists, ergonomists, designers, artists, pediatricians, sports scientists, coaches etc. summarily, anthropometry may be defined as 'the measurement of human body and its parts with standardized techniques' (Kansal, 2008)<sup>[4]</sup>.

### Methodology

The athletes were selected by applying purposive sampling technique. The variables selected for measurement and comparison between the athletes were height, weight, arm length and leg length. The age of subjects ranged between 18 to 24 years. The Mean, Standard Deviation, Mean Difference and t-value were calculated to find out the significance of difference between both groups.

### Sample

Total thirty six male subjects (N=36) who have participated in Panjab University inter-college tournament in their respective game. Eighteen subjects (n=18) participated in the game of Football while the other remaining eighteen subjects (n=18) participated in Hockey. All the subjects played their respective games during the session of 2015-16 at Panjab University. Purposive sampling technique was used for the selection of subjects. The age of the subjects ranged between 18 to 24 years.

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## Self-Esteem among Hockey and Water Sports Players: A Comparative Analysis

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(Received 1 January 2016 – Accepted & Published 9 January 2016)

### Abstract

**Background:** The purpose of present study was to access the Self-Esteem between Position holders of Panjab University Inter-college Hockey and Water Sports male players in the age group of 17-25 years.

**Methods:** In the present study, the subjects for data collection were collected from Panjab University Inter-College male Hockey and Water Sports (rowing, canoeing and kayaking) Championship. The subjects were purposively selected in both cases of Hockey and Water Sports male players. The sample consists of 40 Inter-College Position holder Hockey and Water Sports players. To measure the level of Self-Esteem between Hockey and Water Sports male players, Self-Esteem Inventory developed by Prasad and Thakur (1988) was applied.

**Results:** The result revealed that Statistical insignificant difference were found between the Position Holder Hockey players and Water Sports players on the sub-variables of Self-Esteem ie. Personally Perceived Self-Esteem, Socially Perceived Self-Esteem and Self-Esteem (Total).

**Keywords:** Self-Esteem, Position holder, Hockey and Water Sports players.

### INTRODUCTION

In the present competitive scenario, psychological aspects are given more and more emphasis in order to bring out the optimum level of sports performance. It has become clear over the past two decades that psychological interventions can help teams and athletes to perform their best. These keen struggles for excellence have made sports scientists to explore and emphasize on these psychological determinants. These variables always have path to success and failure in the field of games and sports. Physical and Psychological training programmes are more and more intensive, especially in the case of elite athletes. The role of scientific and systematic preparation has become even more vital as neither physical standard nor skill level decides the performance outcome of an athlete but it is the psychological parameters of an individual which decide the results.

#### Self- Esteem

Self-esteem is related to many forms of behavior. A person who is high in self-esteem tends to report fewer negative emotions and less depression than an individual low in self-esteem. Similarly, an individual high in self-esteem is better able to handle stress and experience fewer negative health effects when exposed to it. An individual high and low in self-esteem seems to respond to positive and negative feed-back in very different ways. High self-esteem individual has no difficulties accepting compliments, success and other forms of positive feed-back. Self-esteem is your over all opinion of yourself, how you honestly feel about and value yourself. Self-esteem involves judging your worth as a person. Athletes with low self-esteem, on the other hand,



# Neutrinos: The Elusive Particles

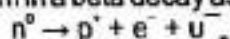
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## Abstract

High Energy Physics or Particle Physics [1] deals with the particles and the interactions between them. Neutrinos, one of the abundant particles always interest the scientists as these are the elusive particles and will be able to solve many unanswered questions of Particle Physics. In this paper, we have discussed neutrino properties and their significance.

## Introduction

Recently, 2015 Nobel Prize in Physics has been jointly awarded to Takaaki Kajita of Super-K and Arthur B. McDonald of SNO experiment for the discovery of neutrino oscillation which shows that neutrinos have mass [2]. Neutrinos ( $\nu$ ) [3] being the elusive particles are one of the fundamental particle also. The neutrino was first postulated by Wolfgang Pauli in 1930 in order to explain the conservation of energy, momentum and angular momentum in a beta decay as given by:



Neutrinos are electrically neutral with half-integer spin and have mass that is very small as compared to other fundamental particles. Neutrinos are the leptons which comes along with the charged electrons, muons and taus, and has three flavors: electron neutrinos ( $\nu_e$ ), muon neutrinos ( $\nu_\mu$ ), and tau neutrinos ( $\nu_\tau$ ). Neutrino flavors are associated with their anti-particle, called an "anti-neutrino", with the same properties as that of neutrino. Neutrinos always conserve lepton number; i.e., a positron (anti-particle) is produced for every electron neutrino produced, and an electron is produced for every electron anti-neutrino produced.

Since neutrinos don't carry charge i.e., they remain unaffected by the electromagnetic force which acts on charged particles. Also, neutrinos are leptons and hence remain unaffected by strong force which acts on particles inside atomic nuclei. Therefore, neutrinos are affected by only the weak force and gravity (in case of sterile neutrinos), which are feeble forces. Thus, neutrinos pass through any normal matter without affecting them and remain undetected. So big detectors with huge target are required to detect them.

Neutrino flavours oscillate i.e., an electron neutrino travelled a distance may be detected in the detector as a muon or tau neutrino. Thus, in order to have

oscillation the different neutrino flavours must have different masses, though they are tiny. Neutrinos are useful in astrophysical and cosmological studies and they can also be used as a communication source to send messages.

## Neutrino Properties

In 1960, many experiments observed that the number of electron neutrinos coming from the Sun was between one third and one half the number predicted by the Standard Solar Model [4] and is called as the solar neutrino problem. It was sorted out with the discovery of neutrino oscillations and mass. Neutrinos have mass and the flavour states that participate in the weak interactions to form mixtures of mass eigenstates with the masses ( $m_1$ ,  $m_2$  and  $m_3$ ) and are connected by PMNS matrix [5]. Neutrinos, for instance with one flavour eigenstate propagating a macroscopic distance can be detected as a different flavour eigenstate, which is known from the dependence of oscillation probability on L/E (Km/GeV) factor. This phenomenon is known as neutrino oscillation.

Neutrinos can have mass ordering either as normal hierarchy  $m_1 < m_2 \ll m_3$  or inverted hierarchy  $m_1, \sim m_2 \gg m_3$ . Neutrino-less double beta decay ( $\beta\beta\nu$ ) experiments aims to search the absolute masses. Along with that they will find the nature of neutrinos i.e., whether they are Dirac or Majorana particles.

The existence of a neutrino mass suggests the presence of its magnetic moment which is of the order of  $10^{-19}$  Bohr magneton, which implies that the neutrinos may interact electromagnetically also. Neutrinos have right-handed helicities (spin projection along the motion of particle) whereas anti-neutrino have left-handed helicities indicating that only one of the two possible helicities is observed for either particle.

In the next section we discuss about sources of neutrinos.

## Sources of Neutrinos

The various neutrino sources are:

(i) Reactor neutrinos: Nuclear reactors are the biggest artificial source of neutrinos. Beta-decay of neutron-rich daughter fragments produces anti-neutrinos in the

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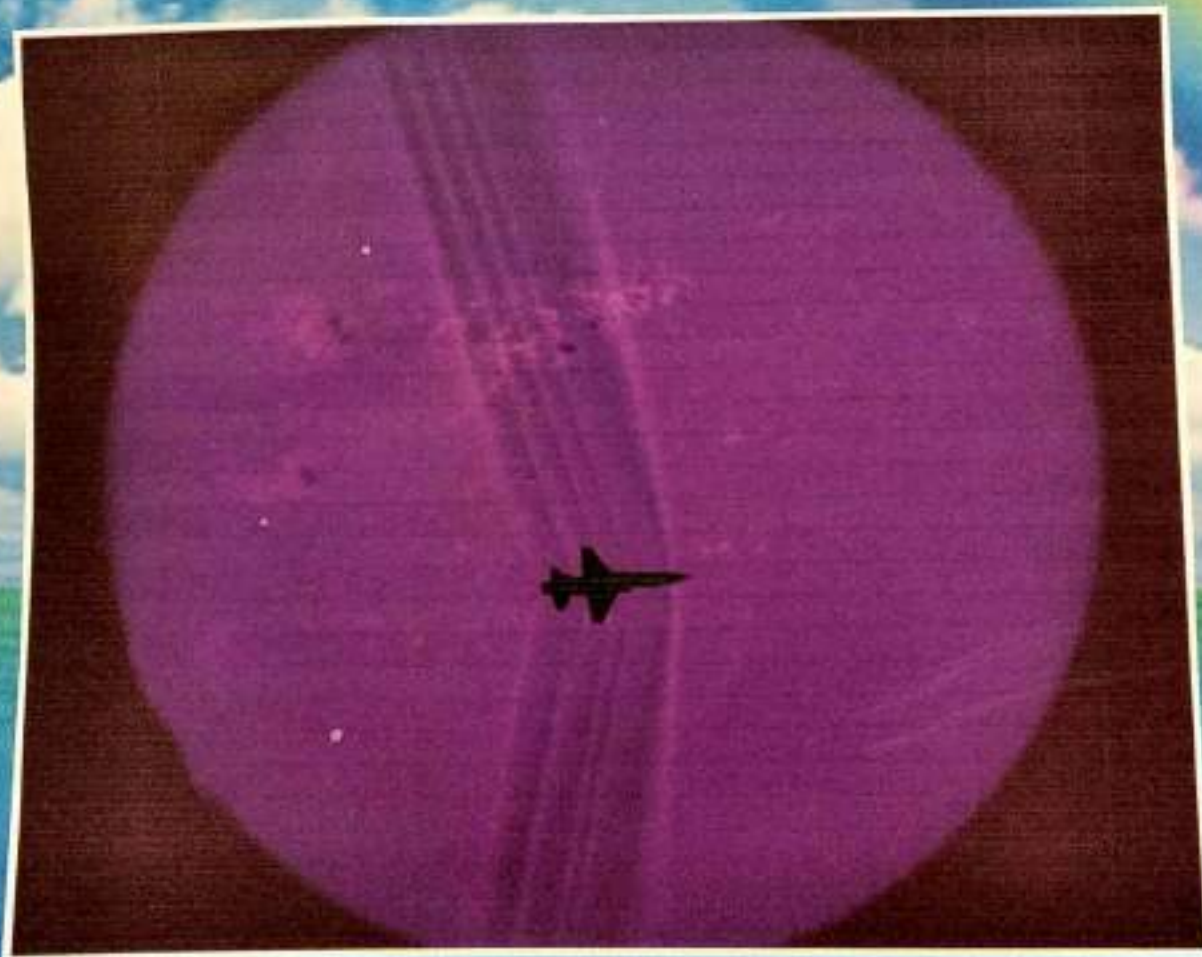
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Shock waves are narrow regions of air where pressure, temperature and density characteristics are drastically different than surrounding areas. In this image, shockwave structures are visible behind a T-38 jet passing in front of the Sun, which gets its purple colour from a calcium-K optical filter. Shock waves appear darker because changes in the air density affect how much light is refracted. The bright and dark splotches on the Sun's surface are sunspots.

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Outline



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## Materials Today: Proceedings

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# Structure and stability of metal doped tubular gold cages – comparison between potential model and density functional studies

Priyanka<sup>a</sup>, R. K. Sumati Bansal<sup>a</sup>, Ravi Chandani<sup>a</sup>, Anurag D.

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### Abstract

We present a combined Gupta (GP) potential and Density Functional Theory (DFT) study of endohedral doping of the tubular  $Au_{24}$  cage with transition metal M (M=Au, Cu and Ag). The GP calculation predicts that endohedral Au doping makes the  $Au_{24}$  cage more stable compared to Cu and Ag atoms doping. However, DFT results predict that the Cu doped Au cage is more stable. The difference in the results of the two approaches can be explained by the observation that GP favors Au-Au bonding over Cu-Au and Ag-Au bonds. It also indicates that for its application to binary gold clusters careful reparameterization of GP is called for.

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### Keywords

Doped Gold Clusters; Gupta Potential (GP); Density Functional Theory (DFT)

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### Materials Today: Proceedings

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## Study of gold nanostructures of various dimensions: Au NWs, Au nanosheets, Au nanocylinders

Sumati Bansal<sup>a,\*</sup>, Priyanka<sup>a</sup>, Rajesh Kumar<sup>b</sup>, ...

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### Abstract

Using atomistic simulations, we study the impact of stretching on the structural evolution of 1D monatomic gold nanochains (MACs) undergoing elongation using SIESTA (Spanish Initiative for Electronic Simulation with Thousands of Atoms), the computational code based on DFT. Further we extend our work to the study of 2D gold nanosheets and 3D gold nanocylinders. Since the study of stretching of gold nanosheets and nanocylinders using DFT is computationally demanding, we will be using many body Gupta Potential. It will be seen that during the stretching of nanosheets different defects will arise while stretching of gold nanocylinders leads to gold monoatomic chain formation.

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### Keywords

1D monatomic gold nanochains (MACs); 2D gold nanosheets; 3D gold nanocylinders; Binding Energy; Force; Modulus

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# Encapsulation of Metal Monatomic Chains in Gold Tubular Cages

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 DOI: <https://doi.org/10.1166/asl.2016.6929>

Abstract

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A detailed study of the effect on structural properties of gold tubular cages  $M_n@Au_{6n}$  ( $n = 1 - 9$ ) ( $M = Ag$  and  $Cu$ ) encapsulating transition metal atoms have been done using a combined-model potential—Gupta Potential (GP) and Density Functional Theory (DFT) approach. It is observed that doping of Ag and Cu atom at the centre of planar  $Au_6$  results in a three dimensional geometry. The current work agrees well with other similar studies which predict that the isoelectronic substitution induces an earlier onset of 3D structures in gold clusters. The atom-atom interaction potential predicts the dominance of the finite size effect as the number of Cu and Ag atoms increases along with the size of gold tubular cage. The study of binding energy predicts that the  $Cu_n@Au_{6n}$  (B.E. of  $Cu_9@Au_{54}$  is 15.599) clusters are more stable

# Spirituality: A New Focus for Wellbeing at Work Place

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**Abstract:** *The workplace environment keeps on changing, indicating its dynamic nature as well as unpredictability. The workforce is now more diverse, not only in terms of age but also of nationality. Globalization has made the world boundary less and people are now mobile. Organizations require its employees to be more committed as well as to have a better cohesive working inter-relationship. Spiritual people have a strong sense of self and purpose and a deep understanding of their situations. One's sense of self is influenced greatly by held fundamental beliefs and are continually fostered and renewed through an ongoing spiritual journey. Spiritual intelligence is the set of abilities that individuals use to apply, manifest and embody spiritual resources, values and qualities in ways that enhance their daily functioning and well-being. With both these intelligences happening in the workplace, the environment will be more conducive. A better working environment relates to a higher level of productivity. The present study intended to study the level of spiritual wellbeing of the school principals and their effectiveness as leaders.*

**Keywords:** Spiritual Well-being, Workplace, Principals

## 1. Introduction

The nature of work is constantly changing (Biberman and Whitty 1997). This is evident in the kinds of jobs that employees used to be engaged for. Traditional concept of lifetime employment has also changed. Employees of the future need to demonstrate to the organizations that they can add value to the organization. (Harari 1993).

Work life reaches and touches into the very soul and spirit of all employees at work. Those at work are constantly seeking ways to improve themselves and a sense of contribution to their work life.

Spiritual Intelligence

National Interfaith Coalition on Aging (1975) defined Spiritual Wellbeing as the affirmation of life in a

embody spiritual resources, values and qualities in ways that enhances their daily functioning and well-being.

## 2. Spirituality in Work Place

Although not easily defined, the spirituality in the workplace movement is about acknowledging that people come to work with more than their bodies and minds; they bring individual talents and unique spirits. (Leigh 1997).

According to Roches, (2007), "Spirituality at workplace means that work would move from merely being a place to get enough money to survive, from just earning our daily bread, to being a place of "livelihood." i.e. a place where we both survive and are fully alive. We are alive in that our Spirit fully expresses itself and that expression contributes to others allowing their spirits to be nourished and to flourish "

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## Occupational Stress and Anxiety as Predictors of Burnout

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Head, Department of Psychology, Guru Gobind Singh College for Women, Chandigarh  
*Online published on 6 August, 2016.*

### Abstract

Teachers especially working at the College level are under a great deal of stress related to various occupational stressors. Occupational stressors contribute to organizational inefficiency, high staff turnover, absenteeism due to sickness, decrease in quantity of practice, increased costs of health care, and decreased job satisfaction. When there is a prolonged exposure to occupational stress, it leads to professional burnout. The aim of the present investigation was to study Occupational Stress and Trait Anxiety as predictors of Burnout among college teachers. The data obtained from 100 college teachers in the T





# Periodic Research

## Corporate Social Responsibility: Initiatives in Healthcare Sector and its Impact on Rural Development



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### Abstract

Rural area, especially the health sector, has been sidelined by many governments and the corporate sector long ago. With the advent of the concept of Corporate Social Responsibility, Corporate Citizenship and Sustainability, Rural Development in context to health related development has come to forefront of these groups. Even Companies Act, 2013 have mandated that a corporate at least invest 2% of their average net profit in CSR activities. The present paper attempts to explore into the CSR initiatives of private and public companies towards Health Sector especially in rural area, as it has become the very important stakeholder for these corporations. Twenty five companies pertaining to various sectors of Automobiles, Information Technology enabled Services, Pharmaceuticals, FMCG, Banking, etc. Across India have been selected for the purpose of study. The methodology opted for the present study is relied on the Review of Literature, internet based research, case studies and various websites devoted to CSR. The paper concludes with the benefits of Corporate Social Responsibility on Rural Development as well as on the well-being and goodwill creation of these companies and the best practices adopted within different sectors.

**Keywords:** Corporate Social Responsibility, Health Sector, Rural Development, Stakeholders

### Introduction

Corporate Sustainability is the new philosophy which has superseded the traditional concept of company's basic objective of growth and profit maximization with the holistic focus on Sustainable Development comprising Environmental Protection, Social Justice and Equity simultaneously with Economic Development i.e. Corporate Growth and Profit Maximization<sup>1</sup>.

With the advent of Corporate Social Responsibility, large corporations have identified their role towards the society and have accepted their responsibility towards the space wherein they are operating. As a Corporate Citizen, every corporate is bound by the duty towards the society whom they ultimately serve. Thus, it has become imperative for the companies to club and integrate in their primary objectives, the Corporate Social Responsibility activities.

### Corporate Social Responsibility (CSR)

CSR is a concept whereby the companies not only take into consideration their basic objective of growth and profit maximization but also takes into consideration the interests of the society and their stakeholders (Consumers, Employees, Investors, Suppliers, Government, etc.)<sup>2</sup> implied expectations of the society increases when these corporations grow bigger in size and starts earning huge profits, to give something in return to those who have worked with these corporations to grow bigger and earn enormously.

Corporate Social Responsibility is more than the Philanthropy. Philanthropy is a selfless giving towards any kind of social need that is not served, undeserved. On the other Corporate Social Responsibility is how about the company aligns their values to social causes by including and collaborating with their stakeholders and it is not the selfless activity, companies derive long term benefits out of these activities.

According to Brown H.R., Social Responsibility is defined as "The obligation of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of objectives and values of society".

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**ACADEMICIA:**An International  
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**GENDER ANALYSIS OF BIMARU STATES****Amrita Kaur\***

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**ABSTRACT**

*The present study attempts to analyse the existing gender disparities in BIMARU (Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh) states. For this purpose, the United Nations Development Programme (UNDP), Gender related Development Index (GDI) has been computed for all the four states for the year 2014. The GDI is a composite index which measures the gender gap in three major dimension indices, that is, longevity, educational attainment and Income levels between Men and Women. The selected indices and collection of gender disaggregated data in GDI helps to find out and meet the data gaps to abridge the gender differences and policy analysis. BIMARU states have been traditionally considered as homogeneous group of laggard states characterized by poor performance in the socio- economic indicators and slow demographic transition compared to the national average. The result shows that the GDI score of the BIMARU states have reasonably improved from 0.50 in 2006 to 0.58 in 2014, a rise of 16%. Overall Rajasthan & Madhya Pradesh have performed quite good compared to their counterparts Bihar & Uttar Pradesh. The policy formulation at both the centre and state level should focus on gender mainstreaming and gender planning. So, that the trickledown effect of Development enhances Women's capabilities and ensures gender equality.*

**KEYWORDS:** BIMARU states, Gender Development Index, Gross Enrolment ratio, Gender Inequality, Life expectancy at birth, Literacy, Income.

## TITLE OF THE ARTICLE: A REVIEW OF THE SOCIO-ECONOMIC STATUS OF RURAL LABOUR HOUSEHOLDS IN INDIA

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### ABSTRACT

The study draws upon its results from the secondary data sources, largely based on published Rural Labour Enquiry reports during NSSO (National Sample Survey Organization) Survey 61<sup>st</sup> round (2004-05). In India about 66 percent of total labour work force lives in rural areas and more than half of the Rural Households depend on Agriculture for their livelihood. In this regard the study has discussed many critical issues about rural labour families which need immediate attention of the policy makers and civil society, such as, meagre income levels, unemployment, high incidence of rural indebtedness, lack of access to institutional source of credit, small and shrinking size of land holdings etc. "There are many development and safety net programs of central and state governments for rapid poverty reduction to improve their livelihood. There has been meagre improvement in their condition over the years through increase in real wage rate, education of their children, skill up-gradation, greater awareness, earning opportunities in and around villages, towns and cities" [1]. The policies should focus on strengthening the complimentary rural institutions, commercialization of agriculture sector, asset creation and broadening of economic base of rural economy; ensuring a well-integrated, developed and organized rural economy especially in terms of employment, income and social security.

**Keywords:** Rural labour, Rural Labour Households, Rural economy, class, categories, social groups, NSSO

### 1. Introduction

Labour is one of the most essential economic resource and production factor that in combination with other factors of production produces goods and services which have utility for the economic agents. Rural economy, which is traditional in nature is predominantly agriculture based and "accounts for a substantial share of the labour market" [2] in India. The process of structural transformation (shift of labour force from farm to non-farm sector) is taking place since past three decades, but the rate of transformation is quite slow. The percentage of male workers employed in farm sector had significantly declined from 74.7 % in 1987-88 to 66.2 % in 2004-05. While in non-farm sector it has increased marginally from 7.7% to 8% during the same time period. Almost a similar trend in rural employment was also seen for female workers over a period from 1987-88 to 2004-05 [3].

# POPULATION GROWTH, ENVIRONMENT DEGRADATION AND ITS IMPLICATIONS FOR SUSTAINABLE DEVELOPMENT IN INDIA

HIMANI

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## ABSTRACT

The present paper attempts to examine the relationship of population to the environment and its implication for sustainable development. Sustainable development is development that meets the needs of the present generation without compromising the ability of future generation to meet their own needs". Study reveals that population explosion in India is the major source of environment degradation. Population explosion on natural resources contributes to environmental degradation. It is the greatest threat to sustainable development. Due to increase in population per capita land availability has decreased on which livelihood of present and future generation depends. Population pressure on arable lands contributes to land degradation.

Population explosion and Economic Development in a country is primary responsible for stressing the environment. It is major source of environment degradation. In India, rapid growth of population is one of the major causes of environment degradation which is adversely affecting natural resources and environment. Rising population and rising level of consumption per capita are depleting natural resources and polluting the environment this rapid increase in population is polluting the natural resources on which the livelihood of present and future generation depends. Population explosion is an alarming situation as it not only leads to environment damage but also have adverse effects on sustainable development and health of people. The fear is that number of population will rise to such an extent that it will cause overall scarcity of natural resources. Optimum level of population has no harmful effect on environment but level of population more than optimum level of population adversely effects the environment.



## Catching Them Young: Sensitising Children with Challenges before Freedom of Expression through Select Literary Texts

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'Like' and 'forbid' are strong words these days. Many hackles are raised and sensibilities bruised over 'likes' and 'forbiddings' across literary, cultural, social and political domains. With a helicopter style of parenting, finding increasing favour, parents tend to 'recommend' amongst other things, certain books to children and also act as 'first' unwitting censors to children by keeping some out of their reach. This paper stresses on the need for children to read a work which presents a child's perspective on censorship and gagging, the age old enemies of literature and creativity. This paper intends to examine Salman Rushdie's *Haroun and the Sea of Stories* as a book which should be read by children for reasons to be explicated to them across various stages of their childhood. Employing a multi-pronged approach this paper would examine the onion skinned levels of reference in *Haroun and the Sea of Stories*, especially from a child reader's point of view. This paper would also focus on how the seemingly fantastical and phantasmagorical characters are actually vehicles and also weapons for conveying the author's own tumultuous context. The present paper seeks to examine two other books, *Animal Farm* and *Alice in Wonderland*, which share frames of reference with *Haroun and the Sea of Stories*.

**Keywords:** children and censorship, children and banned literature

These are strange times. Mankind has probably never been as technologically blessed or assisted as of now, yet we are constantly on the edge and ever ready to snap, literally. The flux of information, technology and knowledge has placed mankind at a crucial juncture. As we come to terms with the vast reservoir of knowledge which is one click away from us, we have forgotten where to draw the line. 'Like' and 'forbid' are strong words these days. Many hackles are raised and sensibilities bruised over 'likes' and 'forbiddings' across literary, cultural, social and political domains. Each thought is analysed, reviewed and dissected even as it enters the public domain like a frightened child peeping in the door left ajar. 'Unease' is indeed the keyword to many overtures today, and this is not peculiar to the literary domain. Recent events like pulping of certain books and banning of movies have sufficiently stoked the intelligentsia to take note.

### OBJECTIVES

This paper seeks to examine three texts written for children, two of which were banned when published, and one, whose author, today, is probably the most cited when debating issues of censorship, banning and gagging. This paper intends to examine

primarily, Salman Rushdie's *Haroun and the Sea of Stories* (1990) and briefly, George Orwell's *Animal Farm* (1945) and Lewis Carroll's *Alice in Wonderland* (1865) as books which children should be advised to read for reasons to be explicated to them across various stages of their childhood. Employing a multi-pronged approach this paper would examine the onion skinned levels of reference in *Haroun and the Sea of Stories*, highlighting the theme of censorship and banning, especially from a child reader's point of view. The paper focuses on how the seemingly fantastical and phantasmagorical characters in the text are actually vehicles and also weapons for conveying the author's own tumultuous context.

### METHODOLOGY

The paper has adopted a three-pronged approach to deal with the issue at hand. The first has been an analysis of child behaviour and reading preferences, leading to a close reading of the three primary texts in question. Background reading of critical literature already available has also been incorporated, using a comparative approach between two or more texts. The placement of the issue of censorship in the Indian context, further strengthened the argument.

# CONSONANCE

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मानव मूल्यों का पतन: कहानीकार चतुरसेन शास्त्री की दृष्टि से

डॉ० आराधन

(असिस्टेंट प्रोफेसर)

गुरु गोबिन्द सिंह कॉलेज फॉर

विमैन सैक्टर-26, चण्डीगढ़

मनु ने मनुष्य जीवन के चार पुरुषार्थ बताए थे - धर्म, अर्थ, काम तथा मोक्ष। इन्हें ही मूल कहा जा सकता है। इनमें से प्रथम तीन को साधन और मोक्ष को साध्य माना जाता है। इन चार पुरुषार्थों में मानव जीवन के समस्त पक्ष समाहित हो जाते हैं। जीवन के उचित विकास के लिए इन चारों का सन्तुलन आवश्यक है। आधुनिक काल में इन्द्रिय सुख की प्रमुखता हो जाने के कारण इन चारों में से अर्थ तथा काम को महत्त्व दिया जा रहा है। धर्म तथा मोक्ष पिछड़ते जा रहे हैं। इस कारण मनुष्य के जीवन में सामाजिकता का महत्त्व कम होता जा रहा है। आज का मनुष्य वैयक्तिकता को प्रधानता दे रहा है।

भारतीय संस्कृति परोपकार की भावना से अनुप्राणित है। संस्कृत का प्रसिद्ध श्लोक -

सर्वे भवन्तु सुखिनः

सर्वे सन्तु निरामयाः

सर्वे भद्राणि पश्यन्तु

मा कश्चित् दुःख भाग् भवेत्

इसी भावना को बल प्रदान करता है। यहाँ धन कमाना मना नहीं है, परन्तु कमाए गए धन का उचित उपयोग होना महत्वपूर्ण है। महाभारत में तो धनहीन को मृत कहा गया है। जीवन यापन के लिए, धर्म का सम्पादन करने के लिए अर्थ की महत्ता स्वयं सिद्ध है। मनु ने अर्थ संचय के विषय में जो निर्देश दिए थे उनसे स्पष्ट है कि धन उतना ही संचय करना चाहिए जितना जीवन-यापन के लिए अनिवार्य हो। अर्थार्जन के साधन ऐसे हों जिनसे न स्वयं को कष्ट हो न ही अन्य प्राणियों को धन का अर्जन एवं व्यय धर्मानुकूल हो। अधर्मयुक्त अर्थ विनाश का कारण बनता है। धन संग्रह से बचने तथा उसका इस्तेमाल परोपकार के लिए करने पर बल देते हुए कबीर लिखते हैं :-

"साई इतना दीजिए

जामे कुटुम समाय

मैं भी भूखा ना रहूँ

साधु न भूखा जाय"

इसी प्रकार रहीम भी सर्वजन कल्याण के लिए धन प्रयोग करने का उपदेश देते हुए कहते हैं

"तरुवर फल नहिं खात है

सरवर पियहिं न पान

कहि रहीम पर काज हित

संपति संचहि सुजान।"

भारतीय संत तथा दार्शनिक धन को अनगिनत बुराइयों का स्रोत मानते थे। जिस प्रकार धन का अभाव अनाचार तथा अपराध को बढ़ावा देता है उसी प्रकार धन का संग्रह मानवीय चरित्र का हनन कर देता है। आरामदायक जीवन व्यतीत करने के लिए, शिक्षा, कला तथा संस्कृति का विकास करने के लिए धन तथा अन्य संसाधनों की आवश्यकता पड़ती है परन्तु धन की अधिकता मानसिक, नैतिक तथा सांस्कृतिक मूल्यों का पतन कर देती है। अच्छे चरित्र वाले व्यक्ति के लिए

## न शाकुंतल की समकालीन पुनर्व्याख्या : शकुन्तला की अँगूठी

डॉ. आराधना

असिस्टेंट प्रोफेसर,

गुरु गोबिन्द सिंह कॉलेज फॉर विमैन,

चण्डीगढ़।

सुरेन्द्र वर्मा का नाम उच्चकोटि के साहित्यकारों में लिया जाता है। ये सफल नाटककार होने के साथ-साथ उपन्यासकार, कहानीकार, व्यंग्यकार तथा समीक्षक भी हैं। साहित्य अकादमी तथा संगीत नाटक अकादमी द्वारा पुरस्कृत सुरेन्द्र वर्मा ऐतिहासिक प्रसंगों को नवीन जीवन संदर्भों से संयुक्त करने में सिद्धहस्त हैं। 1990 में प्रकाशित इनका नाटक 'शकुन्तला की अँगूठी' कालिदास के प्रसिद्ध नाटक अभिज्ञान शाकुन्तल की समकालीन पुनर्व्याख्या प्रस्तुत करता है। इस नाटक में कालिदास के युग तथा आज के युग को सान्निध्य में रखकर महत्वपूर्ण युग सत्य को उभारने का सफल प्रयास हुआ है।

वर्तमान युग में भारतवर्ष में स्त्री-पुरुष सम्बन्धों में बहुत बदलाव आया है। विवाह पूर्व काम सम्बन्ध स्थापित करना आम बात हो गई है। इस तरह के सम्बन्ध बनाने वाले युवक तथा युवतियाँ स्वयं को आधुनिक विचारों वाला मानते हैं। संचार के साधनों जैसे टेलिविजन, सिनेमा तथा इंटरनेट पर उन्मुक्त यौन सम्बन्धों का प्रदर्शन इसके लिए काफी हद तक उत्तरदायी है। इन संचार साधनों द्वारा प्राप्त आधे-अधूरे ज्ञान के सहारे यौनाचार में लिप्त युवावर्ग इसके खतरों से अनभिज्ञ होने के कारण कच्ची उम्र में ही यौन रोगों की चपेट में आ जाते हैं। कुछ रोगों का तो इलाज उपलब्ध है परन्तु एड्स जैसे यौन संक्रमित रोग जानलेवा सिद्ध होते हैं। विवाहपूर्ण यौन सम्बन्धों का युवतियों की शारीरिक संरचना तथा स्वास्थ्य पर प्रतिकूल प्रभाव पड़ता है। गर्भ निरोधक दवायें या गर्भपात उन्हें समय से पहले ही परिपक्व कर देता है। भावात्मक रूप से भी वे असुरक्षित महसूस करने लगती हैं। आत्मसम्मान की

कमी, अविश्वास, भ्रम की स्थिति, निराशा, खालीपन तथा शर्मिन्दगी की भावनायें उन पर हावी होने लगती हैं। परिणामस्वरूप रोना, चिल्लाना, भय, मानसिक तनाव, अलगाव तथा उदासीनता की स्थितियों से गुजरने के कारण उनके स्वभाव में चिड़चिड़ापन आने लगता है। पुरुष मित्र द्वारा मुँह फेर लेने या विवाह से इन्कार करने के कारण वे निराशा तथा अवसाद की स्थिति में पहुँच जाती हैं। इससे उनकी पढ़ाई तथा व्यवसाय पर बुरा प्रभाव पड़ता है। वे प्रत्येक क्षेत्र में पिछड़ने लगती हैं। सम्बन्धों की टूटन के गहरे साये उनके वैवाहिक जीवन पर हावी हो जाते हैं। भारतीय समाज में पुरुषों के यौनाचार को उतना बुरा नहीं माना जाता। सारी सामाजिक प्रताड़ना स्त्रियों को ही झेलनी पड़ती है। विवाहपूर्व यौन सम्बन्धों को भारतीय समाज में मान्यता नहीं मिली है। सब कुछ गुप-चुप तरीके से ही होता है। इसलिए पकड़े जाने का भय उनमें अपराध बोध को जन्म देता है। तकनीकी विकास का यह भी दुष्परिणाम हुआ है कि युवक-युवतियों के यौनाचार के वीडियो तथा चित्र 'फेस बुक', 'यू ट्यूब' तथा 'वट्सएप' पर डाल दिए जाते हैं जिससे युवतियों के यौनाचार की चर्चा देश ही नहीं बल्कि विदेशों में भी होने लगती है।

'शकुन्तला की अँगूठी' नामक नाटक विवाहपूर्व स्थापित यौन सम्बन्धों की समस्या को अनूठे ढंग से प्रेक्षकों के समक्ष प्रस्तुत करता है। इस नाटक में कालिदास के नाटक 'अभिज्ञान शाकुन्तल' का प्रदर्शन करने के लिए पूर्वाभ्यास करते अभिनेताओं के जीवन में झाँकने का सफल प्रयास किया गया है। इस प्रकार आधुनिक जीवन का प्रतिनिधित्व





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# आगमत

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संपादक  
डॉ. राजेंद्र सिंह 'साहित'

## 'अपने-अपने पिजरे' में अभिव्यंजित दलित सरोकार

डॉ. आराम

भारतीय समाजिक व्यवस्था में सबसे निचले पायदान पर खड़े दलित परिवार में जन्मे बालकाल में विद्यार्थ्य द्वारा लिखित 'अपने-अपने पिजरे' दलित समाज इस स्त्री जन्मे काली कान्ताओं, उम्बरी, जलन्दा, सार्व, बंधना तथा कटु अनुभवों का शिष्टा है। वो भन्ने में लिखित इस 'अपने-अपने पिजरे' के अलावा 'अपने-अपने पिजरे' में लम्बे लम्बे एक-दलित युवक को पूरा-पिठ्ठी के अर्थ में लिये सार्वना तथा उसी प्रकार ही कथा का विषय है। भूल, खेती तथा उचित की 'अपने-अपने पिजरे' के अलावा में पले-पले युवक में अपनी जति को पूरा होने वाले शोका का प्रकटनकर खेती में पले लए जो अल्पकालों को मिलाने के प्रति विरोध को बोल का प्रकटन होने की कथा का विषय है। युवक का लक्ष्य इस समाज को बदलने का था उसकी जहाँ तक पहुँचने, दलित अवैतन के मुझे तथा उन अवैतन की जीवन तथैव अपने के लिए अपने पर, परिवार, नैतिक कर्तव्य की सम्पूर्ण जीवन होन कर देने तक की बात का विचार करके चलने की प्रेरित करवाकर कर्तव्य कर्मन की शक्ति का एक परिवर्तित रूप लिखित में निर्माण का कार्य किया गया तथा जो समाज के परिवर्तन की इच्छा का प्रकटीकरण किया गया है। दलित मुक्ति यज्ञ की शक्ति पूर्ण के लिए 'अपने-अपने पिजरे' का प्रकटीकरण का प्रकट कर देने में ही अपने जीवन की सर्वकाल अनुभव प्रकट है। लेखक को अपने, 'दलित अवैतन की वर्य जीवन तथैव समाज में मिश्रणकर चलने के। किसी को जाने से जीवन अवैतन को ही करता है, करन ही नहीं रहित। उसके ही किसी को कोई न कोई रूप को अपने हो जाने हैं। मैंने यून का पैर पर लिख को क्या किसी न किसी को नें जीवन युवक में चलने हैं।

भारतीय समाज में दलित व्यवस्था की जो अवस्था रहती है। वहाँ दलित वर्ग अवैतन न लेकर अव्यक्त है। दलित का समाज का सबसे वर्य की कर्म करी न समाज में किसमें भी शक्ति करे न समाज का नें दलित जीवन ही रहता है। इस समाजिक व्यवस्था के कारण कालों का जीवन का जीवन का माय है। किसी कर्म पर जो पहुँच जाने पर जो समाज जाति में अन्य रूप का समाज समाज में समाज नहीं मिलता। भारतीय समाज में विद्यार्थ्य का प्रकटन करे समाज करने के लिए समाज-समाज पर दलित-कालों तथा समाज युवकों में समाज रहती है। समाज का दलित अवैतन समाज को समाज करने के लिए पाए समाज में समाज पर है, समाज अव्यक्तन में समाज की मानविकता करने की। समाज की शक्ति समाज समाज 'दलित' में भारतीय की समाज समाज पर समाज करके समाज है-

'मैं कहता हूँ जिस किस्म का जो भूट्टी में भावक,  
वही चीटें के अक्षरों के ही पीचे भूमगत पर,

आगमत - 2015 (31)

## घुसपैठिए कहानी संग्रह में दलित कोण

डॉ० आराधना

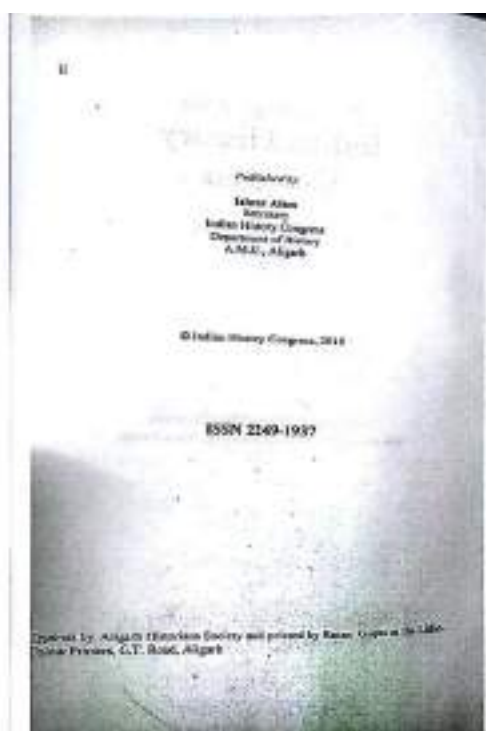
असिस्टेंट प्रोफेसर (हिन्दी विभाग)

गुरु गोविन्द सिंह कॉलेज फॉर विमैन सैक्टर-26, चण्डीगढ़

“घुसपैठिए” नामक कहानी संग्रह हिन्दी के एक बड़े हस्ताक्षर ओम प्रकाश बाल्मीकि की सामाजिक जिम्मेदारी का प्रतिफलन है। इनकी सभी कहानियाँ दलित संदर्भों से जुड़ी हुई हैं। इनमें सामाजिक यथार्थ का बेबाक चित्रण हुआ है। दलितों के अपमान, उपेक्षा, यातना, पीड़ा तथा प्रताड़ना को वाणी प्रदान करती ये कहानियाँ अत्यन्त मार्मिक हैं। लेखक के शब्दों में “इन कहानियों की अन्तर्वस्तु मेरे अनुभव जगत की त्रासदियों और दुखों से उपजी सामाजिक संवेदनाएं हैं जिन्हें शब्द दर शब्द गहरे अवसादों के साथ यन्त्रणा से गुजरते हुए लिखा है।”

“घुसपैठिए” कहानी में आरक्षण के आधार पर मेडिकल कॉलेज में दाखिल विद्यार्थियों की समस्याओं पर प्रकाश डाला गया है। समाज में आम धारणा है कि आरक्षण के सहारे दाखिला मिलने के बाद दलित छात्रों के पौ बारह हो जाते हैं। जबकि वस्तुस्थिति इससे भिन्न है। इन छात्रों का वास्तविक संघर्ष तो प्रवेश के बाद आरम्भ होता है। घुसपैठिए कहानी इस नग्न सच्चाई को समाज के सामने लाने का सफल प्रयास है। गैर दलित छात्रों द्वारा दलित विद्यार्थियों का अपमान रोज की बात है। प्रवेश परीक्षा के अंक पूछकर उन पर लात घूसों की बौछार की जाती है। उनको अलग छात्रावास में रखा जाता है। अध्यापक, डीन तथा प्रबन्धक कमेटी के सदस्य भी सवर्ण की ज्यादतियों को अनुचित नहीं मानते। पुलिस सँवणों के खिलाफ रपट नहीं लिखती। अखबार दलित छात्रों के उत्पीड़न को रैगिंग कहकर छपते हैं। दलित छात्रों का कॉलेजों में प्रवेश घुसपैठ माना जाता है। इस अत्याचार के विरुद्ध आवाज उठाने का परिणाम भुगतना पड़ता है। कहानी के मुख्य पात्र ‘सोनकर’ को। उसे परीक्षा में अनुत्तीर्ण कर दिया जाता है। वह इस चक्रव्यूह में अकेला फँस गया है, जहाँ से बाहर आने के लिए उसे कौरवों की अक्षौहिणी सेना और अनेक महारथियों से टकराना पड़ेगा। परीक्षा फल का व्यूह भेदकर सोनकर बाहर नहीं आ पाया था। कई महारथियों ने निहत्थे सोनकर की हत्या कर दी थी “जिसे आत्महत्या कहकर प्रचारित किया गया था।”<sup>2</sup> इस कहानी में दलित रakesh की पत्नी के माध्यम से दलितों की उस मानसिकता का भी चित्रण किया है जिसके कारण वे सामाजिक प्रताड़ना तथा लांछन से बचने के लिए अपनी वास्तविक पहचान को छिपाने का प्रयास करते हैं। इन्दु के शब्दों में, “तुम चाहे जितने बड़े अफसर बन जाओ मेल-जोल इन लोगों से ही रखोगे.....यह जो सरनेम लगा रखा है यही क्या कम है... कितनी बार कहा है इसे बदलकर कुछ अच्छा सा सरनेम लगाओ....बच्चे बड़े हो रहे हैं। इन्हें कितना सहना पड़ता है।”<sup>3</sup>

‘मैं ब्राह्मण नहीं हूँ’ तथा ‘दिनेशपाल जाटव उर्फ दिग्दर्शन’ तथा ‘घुसपैठिए’ नामक कहानियाँ दलितों की मानसिकता पर प्रकाश डालती हैं। ‘मैं ब्राह्मण नहीं हूँ’ कहानी के मिरासी तथा बड़ई जातियों से सम्बंधित पात्र अपने नाम के साथ शर्मा की केंचुल धारण कर लेते हैं। इन्हीं दलितों की पढ़ी-लिखी पीढ़ी ब्राह्मण होना ही इंसान की श्रेष्ठता का प्रतीक नहीं समझती। यह गर्व के साथ शर्मा सम्बोधन को छोड़कर अपनी वास्तविक पहचान के साथ ही आत्मविश्वास के साथ जीना चाहती हैं। इसी प्रकार ‘दिनेशपाल जाटव उर्फ दिग्दर्शन’ कहानी भी इसी मानसिकता को दूसरे तरीके से उठाती है। योग्यता तथा अनुभव होते हुए भी दलित होने के कारण साप्ताहिक में उपसम्पादक पद पर चयन न हो पाने के कारण दिनेशपाल जाटव अपनी वास्तविक पहचान छिपा लेता है। वह अपना नाम बदलकर दिग्दर्शन कर लेता है। नाम बदलने के पश्चात् उसे एक बड़े अखबार में नौकरी मिल जाती है। कुर्सी तो मिल जाती है परन्तु उसे ऐसा प्रतीत होता है कि उसने नाम बदलकर बहुत कुछ खो दिया है। नौकरी करते हुए वह लोकतंत्र के पीछे छुपे तन्त्र से परिचित होता है। धीरे-धीरे वह भी इस तन्त्र का ही हिस्सा बन जाता है। परन्तु उखीमठ गढ़वाल में आए भूस्खलन के समय राहत कर्मियों द्वारा दलितों की सड़ी लाशों को छूट्टे से इन्कार की खबर उसे भीतर तक झकझोर डालती है। वह इस समाचार को अखबार में प्रमुखता कर देता है। परिणामस्वरूप उसे नौकरी से बर्खास्त





## SEVA IN SIKHISM

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Seva is a Sanskrit word meaning "selfless service" or work performed without any thought of reward or repayment. In ancient India, *Seva* was believed to help one's spiritual growth and at the same time contribute to the improvement of a community. The idea of *Seva* is an important concept in most Indian religions and yogic traditions. It is also one of the core concepts of Sikhism, Sikhs have a tradition of *Seva*, in Sikhism God is perceived as having a relationship with others, as well as oneself, serving other people is considered an essential devotional practice of indirectly serving God, though its main aim is to make life easier for others, mitigate their pain and agony. Men and Women both can do all types of *Seva*.

It is one of the central tenets and essence of Sikhism where it continues to be widely practiced with great devotion and zeal. It is the highest penance, a means to acquiring the highest merit. The Sikh often prays to God for a chance to render *Seva*. A Sikh also ought to participate fully in the lives of others, their joy and their pain. That is one of the reasons why the Sikh prayer ends with *Sarbat Da Bhala* a request for the welfare of all. The Sikhs are all meant to be householders and *Seva* is considered the prime duty of the householder. "That home in which holymen are not served, God is served not. Such mansions must be likened to graveyards where ghosts alone abide", says Bhagat Kabir ji. It is not required that Sikhs renounce the world. They must maintain their life in the world and uphold all responsibilities in the world. It is important that Sikhs retain the primacy of spirit over matter, while it is desirable that they do not deny matter or material existence.

True *Seva* according to Sikh scriptures must be without desire, guileless in humility, with purity of intention, with sincerity and in utter selflessness. Such *Seva* for the Sikh is the doorway to dignity as well as to liberation. "If one earns merit here through *Seva*, one will get a seat of honour in His Court hereafter". This point is highlighted by the Sikh Gurus in many places in the Shri Guru Granth Sahib. The holy text explains the spiritual benefits of doing *Seva* and the ways in which one should perform it, focussing on the state of the mind when performing *Seva*. The Guru says:

"ਸੇਵਾ ਕਰਤ ਹੋਇ ਨਹਿਕਾਮੀ ॥ ਤਸਿ ਕਉ ਹੋਤ ਪਰਾਪਤਿਸਿਆਮੀ ॥

*(One who performs selfless service, without thought of reward, shall attain his Lord and Master")*.

In Sikhism, there can be no worship without *Seva* and no worship is conceivable without *Seva*. The Sikh is forbidden from serving anyone apart from God. However, this also means that whomsoever they serve, they really serve their Lord through them. Therefore it becomes incumbent upon the Sikh to render *Seva* with the highest sense of duty since thereby he or she is worshipping the Lord. Because Sikhism is a people centred belief system. God is not only found in Temples, in places of Pilgrimage, in certain holy people only, it is focussed in us.

Guru Tegh Bahadur ji, ninth Guru, asks : "Why do you go to the forest in search of the Divine? God lives in all, and abides in you, too. As fragrance dwells in a flower, and your reflection in the mirror, so the Divine dwells inside everything; seek therefore in your own heart."

Guru Arjan Dev ji the fifth Guru says: "I beg to serve those who serve you and "I, your servant, beg for *Seva* of your people, which is available through good fortune alone. According to Guru Amar Das ji the third Sikh Guru, "He who is turned towards the Guru finds repose and joy in



## The Defining Image : Sikh Turban and its Significance

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The word "Turban" is derived from the ancient Persian word *dulband*, which means a long scarf wrapped around the head. It is an item of attire worn by both men and women to cover their heads. It is a widespread head-dress for men in Middle Eastern and South-Asian countries. Turban is also the best known word in English for a large category of headgear and general head wraps traditionally worn in many parts of the world.

The turban has been worn by people for thousands of years. In ancient Egypt, the turban was worn as a decorative head dress. They called it '*pjr*', from which is derived the word '*pugree*', so commonly used in India. Kohanim (priests) in the Jewish temple in Jerusalem wore turbans. In India, it is to be seen as worn by men depicted in the Ajanta caves (200 BC) and on the Sanchi Gateway (150 BC). Traditionally, wearing of turban was a sign of holiness, and frequently, its size, material and style indicated the position and rank of the wearer.

The Sanskrit word *pak*, from which the Punjabi *pagg*, or turban, is obviously derived, stands for maturity and grayness of hair. Punjabi idiom and usage also testify to the importance of turban as a symbol of respectability. For example, *pagg di laj rakkhna*, literally to maintain the honour of the turban, means to behave in a socially proper manner; *pagg lahuna*, literally to knock off the turban, means to insult; *dushman v hove bhoven dastaar kade ni lahi di* literally meaning that the turban of the enemy should also not be taken off; and *pagg vatauna*, literally to exchange turbans, signifies the transformation of friendship into brotherhood vowing fraternal love and loyalty. People in Punjab have been exchanging and still do exchange turbans with closest friends. Once they exchange turbans they become friends for life and forge a permanent relationship. They take a solemn pledge to share their joys and sorrows under all circumstances. Exchanging turbans is a glue that can bind two individuals or families together for generations. *Rasam Pugree* literally the turban tying ceremony as the name suggests is a ceremony which takes place once a man passes away and his oldest son takes over the family responsibilities by tying his turban in front of a large gathering. A turban is ceremonially presented to and worn by the son at the end of the obsequies in honour of a departed parent. It signifies that now he has shouldered the responsibility of his parent and he is the head of the family.

Until recent times wearing of a head-dress like turban also called *dastaar*, *pugree*, *pagg*, *safa* and *dumala* in Punjabi dialect, by all men from boyhood onwards was almost universal in the Punjab. Even now customs persist preserving the importance of turban in Punjabi society and culture. A bridegroom, irrespective of the religious tradition he belongs to, would as a rule wear a turban on his wedding day. Turban is the coveted prize during wrestling matches.

Turban has been associated with Sikhism since its very beginning in 1469. Sikhism is the only religion in the world in which wearing a turban is obligatory for all adult males. Vast majority of people who wear turbans in the Western countries are Sikhs. During the fifteenth century when Guru Nanak Sahib (1469-1539) founded the Sikh religion, India was then being ruled by the Muslim Rulers while Hindus were their slaves. From the very commencement of the Sikh religion and during his early days Guru Nanak Sahib continued the practice of keeping long hair intact and covering the head by tying a Turban. This continued to be followed by his nine successors (1539 - 1708). Guru Angad Dev ji honoured Guru Amar Das ji with a special turban when

## A Flourishing Social order and an Efficient Education under the Governance of The Greatest Sikh Emperor Maharaja Ranjit Singh

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The education system in Punjab during Maharaja Ranjit era (1780-1839) had been basically religious in character. The system of education in during his time remained traditional. The most important educational institutions were the *Maktab*, schools run by Muslim *maulwis*. In *Maktab* Persian was taught and it was opened to all communities. Teachers were ever Muslims, but among the scholars Hindus were usually more in numbers. Persian was the court verbal communication in Ranjit Singh's reign, though he himself communicated in Punjabi and persuaded his officers and other people to gain knowledge of *Gurmukhi*. Due to the official position *Persian* enjoyed, the *Maktab* or Persian schools were the most popular. In the schools, students were introduced to *Persian* lettering and texts such as *Gulsitan* and *Bostan*. There were also other schools which taught Arabic known as Koran schools. They were attached to Mosque. For more advanced study in *Arabic* Muslims sciences and philosophy, there were *Madrassas*. *Chatshalas* were schools for commercial industrial and trading communities who learnt their various shorthand forms of *lande* (for shopkeepers) *mahajani* (for merchants) and *sarafi* (for bankers). These schools were conducted by *Padhas*. For Sanskrit learning there were many *Pathshalas*.

In the reign of Maharaja Ranjit Singh, every chief zamindar and shopkeeper had to make contributions for the spread of education. They also helped to maintain *pathshalas* or assisted the needy scholars either with money or clothes and food. A *Madrassa* or *Pathshala* was attached to almost every Mosque, Temple and Gurudwara.

For the Sikhs, there were *Gurmukhi* schools, usually, attached to village *Gurdwaras* and *Dharamshalas*. *Gurumukhi* script which was made popular by Second Sikh Guru, Sri guru Angad Dev Ji, held a high status in Punjab. It was considered a religious duty for the Sikhs to learn and study *Gurumukhi* because the holy Granth of the Sikhs- Sri Guru Granth Sahib Ji - live Guru was written in *Gurumukhi*. Maharaja Ranjit Singh had his seals in *Gurumukhi* while Persian was the court language of Maharaja Ranjit Singh. The *Gurumukhi Pathshalas* were attached either to a Gurudwara or housed in separate buildings. The teacher was called *Bhai Ji*. At the age of 5 and 7, children were admitted to the *Pathshalas* and were instructed reading, writing and multiplication at the earliest stage. Study of *Japji Sahib* and other compositions of Guru Granth Sahib were first introduced to them. Both boys and girls sometimes attended the same school and they learnt *Gurmukhi* character wholeheartedly. The course at *Gurmukhi* schools comprised the *Balopadesa*, the *PanjGranthi*, the *Janamsakhi*, *Hanuman Natak*, *Bhai Gurdas Dian Varan*. At the advanced level, students also learnt Vedanta and read *Tulsi Ramayana*, *Vishnu Purana*, *Hanuman Natak*, *Bhagvad Gita Adhyatam Ramayana*, *Vichar Sagar*, etc.

The literal meaning of the word Sikh is a 'disciple.' It is mandatory for the Sikh to learn *Gurmukhi* and read the *Guru Granth Sahib ji* during Ranjit Singh's period. Sikhs consider the *Guru Granth Sahib ji* to be a spiritual guide not only for Sikhs but for all of humanity; it plays a central role in guiding the Sikhs' way of life. Its place in Sikh devotional life is based on two fundamental principles: that the text is the living Guru and that all answers regarding religion and morality can be discovered within it.

There were some eminent schools sustained by state donations in Amritsar, for example, there were *Bhai Juna Singh's* school, quite huge one, where both the *Adi Granth* and the *Dasam Granth* and *Gurbilas* and other religious books, along with arithmetic, *Vyakaran* and *Puranas*, were taught. Free

## History of Science and Technology in Ancient India

Dr. Surinder Kaur\*

The origin and development of science and technology is a subtle and a complex phenomenon. It involves various factors- the empirical, philosophical, cultural, social, economic, and political. It goes through many stages under different circumstances and reflects different shades of a particular phenomenon. This paper would argue that knowledge of science and technology, however, got linked with religion and social relations in ancient India, some intellectuals in India acquired intuitive awareness of scientific temper. Science and technology in ancient India covered all the major branches of human knowledge and activities, including mathematics, astronomy, physics, chemistry, medical science and surgery, fine arts, mechanical and production technology, civil engineering and architecture, shipbuilding and navigation. Ancient India was a land of sages, saints and prophets as well as a land of scholars and scientists.

A very advanced civilization – the Harappan civilization also known as Indus valley civilization flourished around 5000 years ago. It is reasonable to believe that the builders of Indus valley civilization developed a fairly good degree of skill in their measuring and computational techniques. The archaeological remains at Harappa and Mohenjodaro reveals certain skills, practices which show knowledge of applied science. These techniques were used in irrigation, metallurgy, making of fired bricks and pottery and its glazing as well as simple reckoning (arithmetic) and measurement of areas and volumes. Various pictographic inscriptions and numerous stone weights unearthed at Mohenjodaro and Harappa (both cities are now in Pakistan) which talked about their advanced knowledge. Some of the pictographic inscriptions have not yet been deciphered.

So we see that about 5000 years ago in India, planned urban townships existed in Harappa and Mohenjodaro. From then onwards, the ancient Indian architecture and civil engineering continued to develop and grow. It found manifestation in construction of temples, palaces and forts crosswise the Indian peninsula and the neighbouring areas. In ancient India, structural design and civil engineering was well-known as *Sthapatya-Kala*, literal translation of which means the art of constructing.

During the periods of Maurya and Kushan Empire, the Indian architecture and civil engineering reached to regions like Baluchistan and Afghanistan. Over a period of time, ancient Indian art of construction intermingled with Greek styles and spread to Central Asia. Indian style of architecture and civil engineering reached to other foreign countries also like Sri Lanka, Indonesia, Malaysia, Vietnam, Laos, Cambodia, Thailand, Burma, China, Korea and Japan through Buddhism. Even today in Modern India, we see several wonders of ancient India's architectural heritage, including World heritage sites like Ajanta, Ellora, Khajuraho, Mahabodhi Temple, Sanchi, Brihadisvara Temple and Mahabalipuram.

In the fields of mathematics, its roots can be traced to Vedic literature, which are around 4000 years old. A number of mathematical treatises were written in India between 1000 BC and 1000 AD. Vedic literature is replete with concepts of zero, the techniques of algebra and algorithm, square root and cube root. Mathematics known as *Ganita* which includes arithmetic, geometry, algebra, made a great progress

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## Content Analysis of North Indian Government University Library Websites

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### Abstract:

*As web is gaining importance in our daily lives, libraries are also making their presence on web and playing an important role in disseminating the information services through websites for meeting the needs of their users. This paper studies the different features, current status, facilities and services provided by the eight government university libraries websites of North India. For content analysis of these university libraries websites, a checklist was prepared for data collection. The checklist comprise of General information, collection of library (print and electronic), and information about the different sections of the library. The study revealed that the majority of, from these eight university libraries websites, provides information about the library, timings, staff and links to their contacts, reference services provided, OPAC and information regarding the collection; books, journals, e-books and e-journals, manuscripts. These university libraries websites lacking in providing information about many services like, indexing, abstracting, book bank, mobile library.*

**Keywords:** Websites, University, Library, Content



## Yoga for Sedentary Professionals

**Dr. Amandeep Kaur\***

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(Received 09 May 2015 – Accepted & Published 18 May 2015)

### Abstract

**Background:** A sedentary lifestyle is a type of lifestyle with no or irregular physical activity. Sedentary activities include sitting, reading, watching television, playing video games and computer use. Yoga is a science of right living and it works when integrated in our daily life. It works on all aspects of the person: the physical, mental, emotional, psychic and spiritual. The word yoga means 'unity' or 'oneness' and is derived from the Sanskrit word 'yuj' which means 'to join'. Yoga is the most rapidly growing health movement of today, despite having existed for thousands of years already. Yoga can be a very helpful for sedentary professionals.

**Basic precautions:** While doing yoga precautions should be followed like, practice Yoga early in the morning or evening time with relatively empty stomach. Practice Yoga at least after four hours of heavy meal. You can have meals after half-an-hour of practice. This paper is an attempt to prescribe yoga asanas for sedentary Professionals.

**Key Words:** Yoga, Sedentary, Professionals.

### INTRODUCTION

A sedentary lifestyle is a type of lifestyle with no or irregular physical activity. Sedentary activities include sitting, reading, watching television, playing video games and computer use. Sitting too much on computers is also a hell on your posture. Think of your body as a computer, as long as you are moving the mouse and taping the keys, all systems are go. But let it idle for a few minutes and the machine goes into the power conservation mode. Your body is meant to be active so when you sit and do nothing for too long it shuts down and burns less energy. You spend a stunning 56 hours a week, staring at your computer screen, Even if you think you are energetic, sitting all day at work is common for most of us and its killing us- literally by way of obesity, heart disease, diabetes and postural deformities.

Yoga is a science of right living and it works when integrated in our daily life. It works on all aspects of the person: the physical, mental, emotional, psychic and spiritual. The word yoga means 'unity' or 'oneness' and is derived from the Sanskrit word 'yuj' which means 'to join'. It is the union between the mind, body and spirit. It involves the practice of physical postures and poses, which is referred to as 'Asana' in Sanskrit. Our modern day lifestyle is too hectic and puts a lot of stress on us which in turn causes a lot of life style problems like obesity, hypertension, high cholesterol, diabetes and postural deformities etc. Yoga is the answer to all these problems. It offers harmless solutions to these problems in the form of relaxation.

Yoga has gained immense popularity during the last few years and today over 30 million people practice Yoga on regular basis. Studies in the field of medicine suggest that Yoga is the only form of physical activity that provides complete exercise to the body as it incorporates different aspects of science, philosophy and art. It is one of the most effective and integrated systems for gaining control and experiencing supreme joy in life. More and more people nowadays are turning to Yoga to help improve their performance.

## A Study of Attention as Related to Gender and Performance of Handball Players

Dr. Amandeep Kaur\*

\*Asst. Prof. (Phy. Edu.), Guru Gobind Singh College for Women, Sec 26, Chandigarh.  
(Received 29 September 2015-Accepted & Published 15 October 2015)

### Abstract

**Background:** The purpose of the present study was to find out the attention variations of winner and loser handball groups among male and female handball players.

**Methods:** For the purpose of the present study, teams securing first, second, third and fourth place in north zone (male) and north east (female) inter university handball tournaments and teams (both male and female) who lost in the first round were selected. For collection of data, To measure span of attention SPAN OF ATTENTION-VISUAL TEST constructed/developed by Payne and Davis (1940) and modified by R. Naatanen (1985) was used to measure attention of the subjects. After statistical analysis, the value of mean and standard deviation of the attention variable was computed and 't' test was applied to find out the significance of difference between the scores of winners and losers on attention variable. The study was tested at .05 level of significance.

**Finding:** The study revealed that winner group among winner- loser category and male group among male-female category was better than other groups on attention variable.

**Key words:** attention, handball, winners and losers

### INTRODUCTION

A psychological study of a sportsperson allows the observation of his behavior, which cannot be easily studied in everyday life. Sports performance is the outcome of the effort of an athlete in the face of stiff challenge and competition in which his total self is involved. That's why, the modern athlete is being studied from several angles that converge on him to affect his performance. Psychological research in this context is therefore, an important step in shaping the athlete for competitive performance.

Handball has been called international sport. There is hardly a corner on the earth where people of all ages and both sex have not attracted by this game of fast movement, amazing accuracy and sometimes thrilling extra ordinary finishes. Handball game is a combination of masterful skills, aesthetic body movements and psychological setup. The experts in the field believe that marked changes and advancement in the game's technique and tactics as well as multivariate strategies is the outcome of scientific as well as psychological approach.

Indian standard of handball is very low as compared to other countries like U.S.A., Russia, Holland, Australia etc. India's performance against these countries is like a small baby competing against a big giant. One of the reasons why we are lacking behind may be lack of adequate research on different aspects related to playing ability in handball.

Keeping in mind the above mentioned factors, we come to the conclusion that proper knowledge of psychology and its implementations are needed at every step in sports and physical education for providing training and coaching to the sportsmen to attain maximum performance. The researcher thus undertakes the study on attention.

## XIX Commonwealth Games and Its Impact on Tourism

Dr. Amandeep Kaur\*

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(Received 10 October 2015 – Accepted & Published 11 November 2015)

### Abstract

**Back Ground:** Major sports events always have a significant impact on the movement of tourist at that particular destination. Events like ICC World Cup, Olympics, FIFA World Cup, Asian Games, and Commonwealth Games etc. always attract a large number of tourists and help in boosting the tourism not only in the city but also the country as a whole. The aim of this research paper is to study the impact of XIX Commonwealth Games held in 2010 in New Delhi on the tourism to India. India is originator of many religions, especially Buddhism and Hinduism and this adds attractions to participants and spectators with belief in these religions.

**Keywords:** Tourism, Common Wealth Games, Sports

### INTRODUCTION

The World Tourism Organization defines **tourists** as people "travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes". When people travel for a sporting event to a particular destination, it is termed as "Sports Tourism". Sports tourism is the fastest growing sector in the global travel industry with a net worth of close to USD 600 Billion per year. Heather Gibson suggested that there are three types of sports tourism which include: a) Sports Events Tourism – It refers to the visitors who visit the city with the purpose of watching the sporting event. This includes the maximum number of visitors to the city hosting the sporting event. b) Nostalgia Sport Tourism – It involves visits to the sports hall of fames and places associated with historical sporting events. c) Active Sport Tourism – It includes those who participate in the event.

The occurrence of a major sporting event in a city like New Delhi, which is also known for its rich cultural and historical value, helped the tourism industry grow in a significant manner. As per the information received from Bureau of Immigration, the total number of foreign tourist's arrivals at New Delhi airport during the period of Commonwealth Games was 75,606 while the total growth in the tourist arrivals in the city during the year was recorded at 9.90 percent.

### Commonwealth and Commonwealth Games

Commonwealth is a traditional English term for a political community founded for the common good. Historically, it has sometimes been synonymous with "republic". More recently it has been used for fraternal associations of some sovereign nations. Most notably, the Commonwealth of Nations, an association primarily of former members of the British Empire, is often referred to as simply "the Commonwealth".

The "British Commonwealth" is a voluntary association of 54 independent sovereign states, most of which are former British colonies. The head of the Commonwealth of Nations is Queen Elizabeth II.

The Commonwealth Games is a multi-sporting event involving athletes from the Commonwealth of Nations. The event was first held in the year 1930 and takes place every four years. It was initially known as British Empire Games and was renamed to British Empire and Commonwealth Games in the year 1954 and the British Commonwealth Games in 1970, before

## A Study of Perception as related to Gender and Performance of Handball Players

Dr. Amandeep Kaur\*

\*Asst. Prof. (Phy. Edu.), G.G.S. College for Women, Sec 26, Chandigarh.  
(Received 15 September 2015 – Accepted & Published 30 September 2015)

### Abstract

**Background:** The purpose of the present study was to find out the perception variations of winner and loser handball groups among male and female handball players.

**Method:** For the purpose of the present study, teams securing first, second, third and fourth place in north zone (male) and north east (female) inter university handball tournaments and teams (both male and female) who lost in the first round were selected. For collection of data, SIZE WEIGHT ILLUSION PERCEPTION TEST constructed by Postman, Bruner and Mc Ginnies(1948) was used to measure perception of the subjects. After statistical analysis, the value of mean and standard deviation of the perception variable was computed and 't' test was applied to find out the significance of difference between the scores of winners and losers on perception variable. The study was tested at .05 level of significance.

**Finding:** The study revealed that winner group among winner- loser category and male group among male-female category was better than other groups on perception variable.

**Key words:** perception, handball, winners and losers.

### INTRODUCTION

A psychological study of a sportsperson allows the observation of his behavior, which cannot be easily studied in everyday life. Sports performance is the outcome of the effort of an athlete in the face of stiff challenge and competition in which his total self is involved. That's why, the modern athlete is being studied from several angles that converge on him to affect his performance. Psychological research in this context is therefore, an important step in shaping the athlete for competitive performance.

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Keeping in mind the above mentioned factors, we come to the conclusion that proper knowledge of psychology and its implementations are needed at every step in sports and physical education for providing training and coaching to the sportsmen to attain maximum performance. The researcher thus undertakes the study on perception.

### Objectives of the Study

The present study has the following objectives.

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on

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## Nietzschean legacy and Foucauldian thought

Jashandeep Singh  
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**Abstract:** One thing we can rely on is that thought does not exist in vacuum and its genesis lies in earlier thought, changing social circumstances or any need in society which demand immediate attention of social scientists. Out of these impact of earlier thought is quite important. Famous philosopher Karl Marx epitomizes the fact the intellectual geniuses build their theories on the perfect blend of existing thought. Another example of this fact is exemplified by famous social theorist Michel Foucault. His writings were based on thought of famous philosopher Immanuel Kant and Friedrich Nietzsche. In his writings he often quotes these two scholars and some of his research papers are based thought of these scholars. In this research paper I am going to write about the influence of Friedrich Nietzsche on Michel Foucault.

**Keywords:** Nietzschean legacy, Foucauldian thought

### Introduction:

Michel Foucault- philosopher, historian, political activist, gay icon- needs no introduction. An iconoclastic personality, who advocated radical skepticism, is considered as one of the most influential intellectual of 20<sup>th</sup> century. Time magazine discussed this intellectual who needed police outside lecture room to prevent overcrowding. As manifested from his statement written above, there was a huge shift in his thoughts throughout his carrier. Though he was often criticized for this, but he considered it important to be extremely critical of one's own position and not assume that one has reached a point where one has discovered the final 'truth'. His ideas has genesis in the prevalent intellectual environment in France. Following the publication of Martin Heidegger's *NIETZSCHE* in 1961, a significant interest developed in Nietzsche's writings. This was a major turn as earlier philosophical interests were preoccupied with three H's (Hegel, Husserl, Heidegger). Three H's were replaced by 'masters of suspicion' – Nietzsche, Freud, Marx. This change of interest culminated in intellectual revolt against Humanism. Thus there was reinterpretation of Nietzsche's work (whose writings, otherwise, were neglected due to his labeling of 'fascist scholar'). Foucault was at forefront in this environment, that's why his thoughts are heavily influenced by that of Nietzsche. Foucault claimed that it was his reading of Nietzsche that enabled him to "move away from (his) original university education" (1991:30). What interested him about him was that he did not construct systems but wrote from "direct, personal experience" (1991:30). Let's see how Nietzsche influenced Foucault.

### TRUTH AND POWER/KNOWLEDGE:

Friedrich Nietzsche (1844-1900) was a German philosopher, philologist, cultural critic, poet and composer. When Modernity was at peak, he was the first scholar who envisioned a world without hegemony of reason. It is difficult to imagine a world without common sense, the distinction between truth and falsehood, the belief in some form of morality but Nietzsche did so. That's way he is considered as 'Post-human' thinker. In his book *'Beyond Good and Evil'*, he reflected his views on truth. Generally, we assume a distinction between truth and value. Values are described as concepts which a culture employs to regulate itself and they vary from culture to culture while truth is considered as transcendent concept that establishes a universal and objective relationship between facts'. Nietzsche criticized this distinction and asserted that truth is itself a value with a history. He used the concept of metaphor which he defines a new way of perceiving the literal term or subject. Though metaphors has a clear relation to 'objective' and 'factual' descriptions of experience but this representation functions by creating a perspective upon the world that does not exist in the world. He views that truth is itself a metaphor that has been invented to lend authority to a particular system of thought and living. Clubbed with Nietzsche's concept of *PERSPECTIVISM*<sup>2</sup>, we can have wider view of this dichotomy. Nietzsche believed that every general 'essence' is the product of historical dominance of particular perspective that presupposes and delimits a multiplicity of other possible interpretations. Continuing on this Foucault in his essay 'Power/knowledge' (1980) explores the way in which something is established as a fact or true while other equally valid



## Coping Strategies : A Study Among Working Couples

Jaswinder Kaur Bhangoo

### Abstract

*The invention of push Button Technology coupled with the emergence of educational and employment opportunities has led to a sharp increase in the number of women entering into paid employment. The employment of married women outside the home has resulted in these households where both husband and wife work for pay. Although the domains of work and home may be thought of as separate, yet a growing body of literature acknowledges strains associated with the dual earning. A number of scholars have argued that working couples are vulnerable to the problems of work family spill over and conflict. Consequently they adopt certain coping mechanisms to reduce the strain inherent in dual earning life style. Research findings indicate the use of coping strategies to maintain work family balance. Much of the research is confined to west. The present paper is the modest attempt to identify the coping strategies adopted by dual earner couples living in Chandigarh.*

*About Authors : Associate Professor and Head, department of Sociology  
Guru Gobind Singh College for Women sector-26, Chandigarh*

### Introduction

One of the major consequences of the varied processes of change operating in the country has been the emancipation of women from their tradition bound ethos. In India a few research studies have focused on the emerging trends of working women. Kapur, (1970); Singh, (1972); Srivastva, (1978); Devi, (1982); Ramu, (1988); Sethi, (1989); Rao, (1990); Rani & Khandelwal, (1992) have acknowledge the entry of women into the paid work. The last one decade of the twentieth century alone has seen a heavy flux of situation with a 40 percent increase in women in paid labour force Dutta & Singh (2003); Nath, (2000). Sachdeva & Malhotra (2005) state that although women in western countries have been a major part of the labour force, but in India it is only recently that such a massive influx of women population has plunged into gainful employment. They are employed in all sectors of the economy, be it the organized or un-organized sector. The traditional breadwinner home maker life style has given way to those families where both husband and wife work for pay, with the expansion of push button technology, service sector, rising cost of living and economic necessity, the society witnessed a dramatic increase in the proportion of women entering the work force.

The rise in the number of working women fueled interest in the area of work family studies. A few studies indicate that women's employment provide a buffer against economic hardships associated with family crisis such as unemployment, illness or family dissolution through death or divorce. While others' view that although many women work for economic reasons, but there are various other socio psycho situational reasons as well. Extensive research examined the antecedents and consequences of women's paid work.

Barnett & Hyde (2001) report that work provides both men and women a buffer for the stress in the home, a network of social relations and opportunities for meaningful engagement and success that are not available to those who are not employed. Some studies have identified the beneficial effects of women's employment Marshal & Barnett, (1993); Ross, (1990). A contrasting body of research indicate that conflicting demands from work and family tug onto their limited resources and time causing stress. Because of the dual responsibilities, dual earner couples & women in particularly are vulnerable to the problems of work family

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# Performance Comparison of Private Sector Banks with the Public Sector Banks in India

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*Abstract : Recently the Indian economy has witnessed the emergence of many banks in the private sector. There are several reasons behind the increasing number of commercialization of banks. The growth of such banks is not possible unless they witness some success in the context of customer satisfaction or may it be the net assets held by these banks, efficiency of their management or the networks of each bank both in private as well as the public sector bank. The following paper covers the performance comparison of private sector banks and the public sector banks and to give the reasons and suggestions for the same.*

*Keywords: RBI, ATM, Capital Adequacy Ratio (CAR), liability dimension.*

## I. Introduction

Though the founding of the commercial banks started with the emergence of the Bank of Calcutta later renamed the Bank of Bengal in the year 1806, thus making it the oldest commercial bank in the Indian subcontinent, but with its merger with the Bank of Madras, Imperial Bank of India which in turn became State Bank of India emerged. Pursuant to the provisions of the State Bank of India Act, 1955, the Reserve Bank of India, acquired a controlling interest in the Imperial Bank of India thus on 1 July 1955, the Imperial Bank of India became the State Bank of India.

Today State Bank of India enjoys a privilege of a position of preeminence as an agent of RBI. It is the only bank which has the largest network of 48 overseas offices spread over 28 countries. In a period of 5 years from July 1951 to 1955, State Bank of India was able to provide banking facilities to the rural areas through its across 400 branches. With the merger of 'New Bank of India' with 'Punjab National Bank' in 1993, the number of nationalized banks rose upto a level of 19 and the number of public sector banks reached 27. The number of branches of public sector banks, which was 6,669 in June 1969, increased to 41874 by March 1990 and further increased to 46,752 by March 30, 2003. The public sector banks thus occupy a predominant position in the Indian banking industry. It resulted in the creation of public sector banking with a market share of 76.87 per cent in deposits and 72.92 per cent of assets in the banking industry at the end of March 2003.

State Bank of India is a multinational banking and financial services company in India having 20% market share in deposits and loans among Indian commercial banks. As on December 2013, its assets were valued at US\$388 billion and a total of 16,000 branches, including 190 foreign offices spread over 34 countries, which makes it the largest banking and financial services company in India by assets. SBI had 14,816 branches in India, as on 31 March 2013, out of which 9,851 (66%) are in Rural and Semi-urban areas. In the financial year 2012-13, its revenue was INR 200,560 Crores (US\$ 36.9 billion), wherein domestic operations contributed to 95.35% of revenue, also, domestic operations contributed to 88.32% of total profits.

SBI has five associate banks:

- State Bank of Bikaner & Jaipur
- State Bank of Hyderabad
- State Bank of Mysore
- State Bank of Patiala
- State Bank of Travancore

Apart from its five associate banks, SBI also has the following non-banking subsidiaries:

- SBI Capital Markets Ltd
- SBI Funds Management Pvt Ltd
- SBI Factors & Commercial Services Pvt Ltd
- SBI Cards & Payments Services Pvt. Ltd. (SBICPSL)
- SBI DFHI Ltd
- SBI Life Insurance Company Limited
- SBI General Insurance

## Six Sigma Concepts: a Complete Revolution

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### Abstract:

Revolution is the key word for every organization these days. Six sigma is that key element which can help the organizations in ensuring to provide the output with the least possible errors or defects. In this competitive era, none of the companies can afford to provide the customers with a defective or below the required standard goods, so six sigma is the best possible action available with them. Six sigma is now no more an option but has become the requirement of every enterprise as this is the only option which is a step forward than the total quality management and a source of assurance of the product with regard to its quality and perfection.

### Keywords:

### I. Introduction

Six sigma terminology originated with statistical modelling of manufacturing processes. This term basically defines quality which is almost near the perfection limit. It is a data driven approach which helps in eliminating defects (driving toward six standard deviations between the mean and the nearest specification limit). It is said that if there are not more than 3.4 defects per million units, then six sigma has been achieved. The aim idea behind the six sigma concept is process improvement and reduction of variation. The Six Sigma DMAIC process (define, measure, analyze, improve, control) is an improvement system for existing processes falling below specification and searching for incremental improvement. The Six Sigma DMADV process (define, measure, analyze, design, verify) is an improvement system which is used to develop new processes or products at Six Sigma quality levels. The Six Sigma Management System drives clarity around the business strategy and the metrics that most reflect success with that strategy. It is rightly said that "It provides the framework to prioritize resources for projects that will improve the metrics, and it leverages leaders who will manage the efforts for rapid, sustainable, and improved business results." [3]

### Review of literature

In 2006 Roy Andersen, Henrik Eriksson, and Hakan Tortensson studied the six sigma in *Similarities and Differences between TQM, Six Sigma and Lean* address unanswered questions about the similarities and differences of the application of the three quality concepts. The authors utilized data collected from a case study, a literature review and face-to-face interviews with existing users to provide guide to companies who want implement or apply the concepts of TQM, Six Sigma, or Lean.

### II. History of six sigma

In early 1920's the word sigma was used by the mathematicians and engineers as a symbol for measurement in product quality variation. Motorola Inc in USA started reducing defects in the production processes in 1980. With the advent of time, this concept became a formal improvement methodology which focussed far beyond defect reduction. With the beginning of 1991, Motorola was certified with its first 'black belt' followed by Allied Signal (a large avionics company which merged with Honeywell in 1999), adopted the Six Sigma methods and claimed significant improvements and cost savings within six months. GE adopted six sigma in 1995 and claimed that Six Sigma had generated over three-quarters of a billion dollars of cost savings. By the year 2000, Six Sigma was effectively established as an industry in its own right, involving the training, consultancy and implementation of Six Sigma methodology in all sorts of organisations around the world.

Six Sigma basically seeks to improve the quality of process outputs by identifying and removing the causes of defects or errors and minimizing variability in business process. It uses a set of quality management methods, including statistical methods and creates a special infrastructure of people within the organization ("Champions", "Black Belts", "Green Belts", "Yellow Belts", etc.) who are experts in the methods. Each Six Sigma project carried out within an organization follows a defined sequence of steps and has quantified value targets. The success of a manufacturing process can be described by a sigma rating indicating its yield or the percentage of defect-free products it creates. A six sigma process is one in which 99.99966% of the products manufactured are statistically expected to be free of defects (3.4 defective parts/million), although this defect level corresponds to only a 4.5 sigma level.

As per Six sigma, if one has six standard deviations between the process mean and the nearest specification limit, as shown in the graph, no items will fail to meet specifications. Capability studies measure the number of standard deviations between the process mean and the nearest specification limit in sigma units. As standard deviation goes up, or the mean of the process moves away from the center of the tolerance, fewer standard deviations will fit between the mean and the nearest specification limit, decreasing the sigma number and increasing the likelihood of items outside specification.

# Challenges in Brand Building (5)

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## Abstract:

**T**he companies are earning out of the goodwill they have in the market and the customer loyalty towards it. This loyalty is not towards a particular person or product but it is towards a particular brand. A brand is not just a sign, a symbol or a logo but an identity of a company as a whole. It is a very difficult task to build a brand or a brand reputation, the following paper focuses on the challenges involved in the brand building process.

**Keywords:** Global brand, strategies, brand positioning.

## I. INTRODUCTION

Developing a global brand largely depends on the brand's ability to explore fresh avenues and to sustain its competitive advantages in terms of economies of scale and productivity. A global brand is one which is perceived to reflect the same set of values around the world. A global brand removes the national barriers and linguistic blocks while marketing internationally. The basic of brand building applies to the global branding strategy also. For a brand to become successful, a genuine demand or a psychological need must exist in the market. As business strategies increasingly go global and brands cover a multitude of services and products, companies face even more challenging issues related to cross-border acquisition, maintenance and enforcement of trademark rights. A company may acquire new brands through purchase or creation. If a company is purchasing brands, it must be cognizant of the difference between the transfer of ownership through mergers or asset sales and how this impacts on the trademarks. In either of these scenarios, potential tax consequences must be evaluated and coupled with strategic planning. What separates a customer from another customer at some distant geographic location is the complex social, cultural and esteem needs of the customer depending upon the stage at which the civilization/ nation is in the process of development.

The real challenge comes for a brand manager when he has to make the consumer aware about the product/service offered in a distinctive pattern, may be with a name, logo or colour so that the strategy enables the customer to correctly identify and choose the brand from a cluttered basket. The brand's strength is not confined to the degree of recognizability and the quality of the product offering. Brands deliver more than just a predictable assurance about quality. Strong global brands deliver to the strong emotional need. The product is seen in the market place as an expression of brand idea. The product merely translates the brand idea into a tangible form with features and styles that is delivered to the consumer. Dettol being a global brand is driven by an idea of absolute certainty it provides in feeling protected against the hostile forces of the dirty world. These brands send market signals consistent with the idea that they stand for. The more consistent is this marketing signal, more clear is the brand image across the country for the global brands. A successful marketing strategy has two options in creating a market presence. It has to kill competition by constant communication and advertising or use communication to make the customers feel the method to discriminate in favour of the brand. As a response to this effort the consumer is willing to pay a premium for these brands only if they represent added value whether as superior quality or a clear emotional benefit. The brand communication should also communicate and connect to the people. Strong brand acts as an ambassador when the companies enter new market or offer new products. It also helps in rectifying the corporate strategy to define which initiatives fit within the brand concept. This presents an organization with the opportunity to broaden market scope by internationalizing product and service marketing in order to reap the benefits of economies of scale.

## II. OBJECTIVES OF THE STUDY

The main Objective of the study is

1. To analyse the Importance of building brand in global markets.
2. Various Challenges involved in making a Brand Global.

## RESEARCH METHODOLOGY

Secondary data has been used by conducting this research. Data from various journals, internet and magazines have been taken.

## FINDINGS:

1. A Brand must give the same message overall.
2. Many factors have to be considered while launching a product.
3. Each factor varies depending whether the brand at national or international level.
4. Both internal as well as external factors play an equal role in the success of a brand.

# A Study on Marketing Aspect of Medium and Small Enterprises

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## Abstract:

Worldwide, the micro small and medium enterprises (MSMEs) have been accepted as the engine of economic growth and for promoting equitable development. The major advantage of the sector is its employment potential at low capital cost. This constitute over 90% of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. In India too, the MSMEs play a pivotal role in the overall growth of the industrial economy of the country. Rather, Small and medium Enterprises in India are known as the backbone of the economy. The reason behind is that these enterprises are employing about 40% of India's workforce and contributing 45% to India's manufacturing output, they play a critical role in generating millions of jobs, especially at the low-skill level. The country's 1.3 million SMEs account for 40% of India's total exports. The current scenario clearly states that the growth of our economy is impossible without the growth and development of these enterprises but these enterprises are far behind the large counterparts in the economy.

**Keywords:** Exports, revenue, manufacturing, output, medium and small scale enterprises (MSME)

## I. INTRODUCTION

Worldwide, the micro small and medium enterprises (MSMEs) have been accepted as the engine of economic growth and a very important source leading to equitable development. The MSMEs constitute over 90% of total enterprises in most of the economies and are generating the highest rates of employment growth and form a major share of industrial production and exports. At the International level, in Japan, 99% units are SMEs providing 52% of total export revenue; whereas in Italy 94% of firms are SMEs contributing 43% of total GDP; and in USA, SMEs generate 54% of sales revenue.

In the Indian context, the evolution of SME sector goes back to 1951 with the advent of planned economy. Since 1951 to 1991, Government has given due protection, but, since 1991, with the policy of liberalisation and globalisation, but at the same time the reserved category of items are decreasing year after year. Small and medium enterprises (SMEs) have been the backbone of the Indian economy. In recent years the MSME sector has consistently registered higher growth rate as compared to the overall growth of the industrial sector. There exists several definitions of the term small and medium enterprises (SMEs), varying from country to country and varying between the sources reporting SME statistics.

Manufacturing Sector	
Enterprises	Investment in plant & machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees
Service Sector	
Enterprises	Investment in equipments
Micro Enterprises	Does not exceed ten lakh rupees:
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

The European Union makes a general distinction between self-employment, micro, small and medium sized businesses based on the following criteria:

Number of employees

0	Self employed
2-9	Micro business
10-49	Small business
50-249	Medium business

Chart 1.1; Number of EM-II issued to the MSMEs by the DICs under the various State/UT Commissionerates/Directorates of Industries during 1st April, 2007 up to 31st March, 2012. MSMEs has shown consistent growth in terms of number of Entrepreneurs Memorandum (Part II) [EM-II] filed every year. Number of EM-II filed during 2007-08 in the district Industries Centres across the country was 1.74 lakh which increased to 1.93, 2.14, 2.37 and 2.82 lakh during 2008-09, 2009-10, 2010-11 and 2011-12 respectively. (Chart 1.1)



## Globalisation and its impact on SSI in India

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### Abstract:

The Indian economy has seen a tremendous growth in the recent past. The small and medium scale enterprises are known as the backbone of the industrial growth and development. The role of government and the ideal planners have been the main area of concern somehow. The development of this sector has promoted production, generated employment and has helped in generating a major share of exports in the economy. The paper analysis the impact of SSI on the growth and development of the economy as a whole.

Keywords : MSME, exports, production, economy, employment, output.

### I. Introduction :

SSI means small scale industries, which is an industrial undertaking with the investment not exceeding Rs. 100 lakhs in plant and machinery. The small-scale industries sector plays a vital role in the growth of the country. Worldwide, the micro small and medium enterprises (MSMEs) have been accepted as the engine of economic growth and for promoting equitable development. The micro, small and medium enterprises (MSMEs) sector contributes significantly to the manufacturing output, employment and exports of India. It is estimated that in terms of value, the sector accounts for about 45 per cent of the manufacturing output and 40 per cent of the total exports. The sector is estimated to employ about 595 lakh persons in over 261 lakh enterprises throughout the country. This sector has consistently shown a higher growth rate than the rest of the industrial sectors. There are over 6000 products ranging from traditional to high-tech items, and generating employment potential at low capital cost. This sector is constituting over 90 % of their total enterprises in most of the economies and account for a major share of industrial production and exports.[1]

In India too, the MSMEs play a pivotal role in the overall industrial economy of the country. In recent years the MSME sector has consistently registered higher growth rate compared to the overall industrial sector. This sector employs an estimated 59.7 million persons spread over 26.1 million enterprises and in terms of value, this sector accounts for about 45% of the manufacturing output and around 40% of the total export of the country. Recently the socio-economic policies adopted by India since the Industries (Development and Regulation) Act, 1951 have laid stress on MSMEs as a means to improve the country's economic conditions. The areas and products covered by this sector is briefly given in the following pie diagram (with its total share in the economy). By looking at the fast development and the growth of the economy due to this sector, the Government of India, Planning Commission and the committee on the Village and Small Scale Industries in its report has stressed that the setting up of small scale industries will provide employment to the people in the rural areas and thus the development of this sector will be the major area of concern in future. [1]

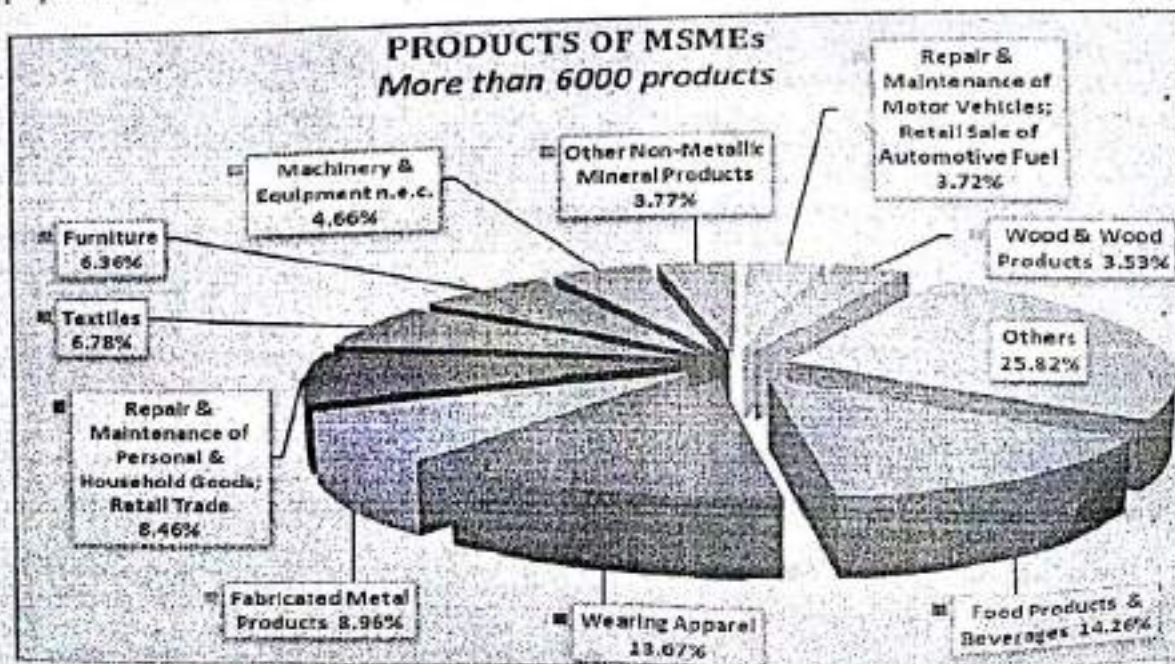


Fig 1.1



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## Bitcoin: A Step Ahead in Technology

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*Abstract: Every now and then we come across one or the other technology, one surpassing the other. Bitcoin is a new revolution in the banking sector which has helped in creating an E wallet which will be carrying a currency that can be used worldwide. Though this has not been widely accepted everywhere but few European countries have started its applicability. There are numerous reasons behind being so reluctant in accepting this as a normal currency for any country which are further studied in this paper. Also the benefits attached with bitcoin can also not be ignored.*

*Keywords: Wallet, CPU, banks, network, privacy, password*

### I. INTRODUCTION

With the change in the current scenario, it is seen that the customer has become more demanding and the level of expectation has also increased many fold, which further has led to the introduction of latest technology as a routine in the market. There was a time when internet and online banking brought revolution in the economy which gave a chance to the customer to use banking functions with just a click of mouse sitting anywhere. Then came the visa, debit and the credit card which further enhanced the level of banking sector so forth. And now to improve more and to remove the discrepancies and the left out demand by all these technologies, a new concept is there to bring a change in everyone's life, known as BITCOIN. It is though a new concept in India but it is frequently being used in the European and some American countries for the past few months. Talking about bitcoin, it is a peer-to-peer payment system and digital currency which was introduced as open source software in 2009. Bitcoin refers to the combination of technology with the network whereas lowercase "bitcoin" refers to the currency itself.

Basically, bitcoins are created when computer network participants or the users who provide their computing power, verify and record payments into a public ledger in exchange for transaction fees, this process is known as "Mining." Users send and receive bitcoins using wallet software on a personal computer, mobile device, or a web application. It is just a new revolution in the area of fast and easy payment because it is a form of payment for products and services used by the consumers. As the usage of this technology is not much so the crimes involved and the hacking part is very less as this is not a common process being used worldwide right now. But as a form of payment for products and services has seen growth, however, and merchants have an incentive to accept the currency because transaction fees are lower than the 2-3% typically imposed by credit card processors. The biggest transaction ever using Bitcoin was payment for buying a villa in Bali worth over \$500,000.

When a Bitcoin user makes a purchase, the payment triggers a broadcast of the financial transaction to the Bitcoin network. The Bitcoin transaction is a digitally signed message to take effect it must be recorded in a public ledger or public transaction database called the block chain. Approximately every ten minutes a bundle of transactions, called a "block", is added to the block chain. The incentive for this accounting process, known as "mining", carries a reward of 25 bitcoins per block added to the block chain. This 25 bitcoins reward maintains the integrity of the Bitcoin system by allowing the computers that confirm transactions to also mint new bitcoins in the process. Bitcoin payment processing fees are optional, and generally substantially lower than those of credit cards or money transfers.

### II. RESEARCH METHODOLOGY

Secondary data has been used. Data has been collected from various journals, websites and books.

#### Objectives:

1. To know the concept of bitcoin as a whole.
2. To study the working of bitcoin
3. To study the harmful effects of bitcoin on the economy.
4. To evaluate the performance of bitcoin.

**Limitations of the study:** Being a new concept, and as it is not being used too frequently worldwide, this it was quite difficult to collect the data easily. Secondary data was also not readily available.

## Progress Towards Gender Egalitarianism: A Reality Check

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### ABSTRACT

After independence, empowerment of women has always remained the major thrust of Indian plans and policies. Besides floating various schemes exclusively for the well-being of the women, many stringent laws have also been enacted from time to time to narrow down the huge gender gap which persisted at that time. This paper is an attempt to study how far these efforts have been successful in bridging that gap and empowering Indian women.

**KEYWORDS:** Gender, Egalitarianism, Empowerment

**INTRODUCTION:** It is a proven fact that across the globe, men present better scenario than women with respect to the socio-economic and religious indicators though the degree of disparity may vary from country to country. In India, the condition of women has remained pitiable since ancient times which worsened further in the medieval era due to the various evils practiced against them like Sati Pratha, Parda, Child-marriage, Infanticide, Dowry etc. Thus, after independence, improving the condition of women emerged as the major issue for the rulers of our country and their upliftment and empowerment has always remained the major thrust of Indian planning and policies. While in seventies the policies focused on the welfare of women, in eighties thrust was on their development which further shifted to their empowerment in nineties. Some of the important measures adopted by Indian planners for empowering women include:-

- Various Articles of our Constitution enshrine the principle of gender equality.
- Passing of Medical Termination of Pregnancy Act, 1971.
- Formulation of National Plan of Action for women in 1976 as a guiding document for the development of women.
- Passing of Criminal Law Amendment Act, 1983.
- Enactment of Family Court Act, 1984.
- Passing of Indecent Representation of Women (Prohibition) Act, 1986.
- Formulation of a National Perspective Plan for Women (1988-2000) advocating a holistic approach towards their development.
- Setting up of National Commission for Women in 1992.
- Ratification of CEDAW (Convention for the Elimination of Discrimination against Women) in 1993.
- Passing of Prenatal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994.
- Acceptance of Beijing Platform for Action at the fourth world conference on women in 1995.
- Reservation of seats for women in urban and local self-governments.
- Free and compulsory education for all children in the age group 6-14 years.
- Enactment of the Protection of Women from Domestic Violence Act in 2005.
- Adoption of Millennium Development Goals.
- Besides these, various other policies like The National Nutritional Policy, The National Policy on Education, The National Population Policy, all have significant components for women aimed at their empowerment.

No doubt, all these measures have led to the improvement in the status of women but only to a limited extent. A lot still needs to be done. Even after more than 65 years of independence our society is still a male dominated society where women are suppressed and oppressed at each and every stage of life and treated as inferior to men. It is really disheartening to note that a country with great power ambitions is ignoring the rights and concerns of one half of its population to its own peril. India's women are undoubtedly breaking new grounds but we, as a society, have miles to go before we can claim to be truly

gender egalitarian. Myth-Logically woman is SHAKTI and worshipped as "DEVI" and "MATA" in temples but sociologically in concrete houses reality is totally different. Despite such a hue and cry towards empowerment of women if we see the figures, they tell a very different story.

**FACTS AND FINDINGS:** The following facts depict the harsh reality:

**Global Gender Gap Index:** As per the latest Global Gender Gap Index ranking released by the World Economic Forum (WEF) for the year 2013, India keeps company with the worst in the world. Among the 136 countries evaluated by WEF, India is ranked 101. The Forum measures the size of gender inequality gap in the four critical areas as depicted in table 1 below:

**Table 1: India's Position in Gender Gap Index in last four years:**

	2013	2012	2011	2010
GENDER GAP INDEX	101	105	113	112
Economic Participation & Opportunities	124	123	131	128
Educational Attainment	120	121	121	120
Health & Survival	135	134	134	132
Political Empowerment	9	17	19	23
Participating Countries	136	135	135	134

Source: WEF's the Global Gender Gap Report 2013

Thus except in the area of political empowerment (thanks to reservation of seats for women in urban and local self-governments) India has ranked very badly in the rest and in case of Health and Survival, our country is at the bottom. However the pertinent question which needed to be answered is that if Indian women are politically empowered why they are always at the receiving end? The reason for this clearly lies in the fact that even after being elected they are not able to exercise their authority and assert their power in a male dominated society. They are actually governed in their actions by the males only. Thus higher ranking is of no use unless women actively take part in the decision making process and they are actually treated at parity with men. Further, if we look at the 16th Lok Sabha, it has just 61 women MPs, constituting only around 11% of the total strength in Parliament. The figure is a far cry from the 33 per cent mark that Women's Reservation Bill seeks to implement which is pending in Lok Sabha after being passed in the Upper House of Parliament. Let us hope that with passing of 33% reservation bill the women will be in a position to raise their voice in parliament as well. However, a bill that took 14 long years to pass would take how long to become a law is another story.

**Sex Ratio:** Another important social indicator used to measure the extent of prevailing equity between males and females at a given point of time is the sex ratio (females per 1000 males). India cut a sorry figure here also as Indian sex composition is heavily skewed in favor



## Exploring Quality Gaps in Higher Education Institutions: A Viewpoint of Male Undergraduates of Chandigarh

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### ABSTRACT

Higher education is an extremely fast growing service industry and is exposed to the globalization process every day. The customer-centric approach of service quality has gained momentum in educational literature also and the educational institutions are striving hard to satisfy their elite customers, the students. Like every service provider, it has become absolutely essential for these institutions to identify and minimize the quality gaps between students' perception and expectations. In the present study, an attempt has been made to identify the extent of quality gaps existing in these institutions by applying the adapted version of SERVQUAL technique given by Parasuraman. Data collected revealed existence of huge quality gaps in these institutions and in all the thirty two items these institutions were found lagging.

### KEYWORDS

Quality Gaps, Perception, Expectations, Service Quality

### INTRODUCTION:

Higher education is an extremely fast growing service industry and is every day exposed to the globalization process. Service quality, emphasizing student satisfaction is emerging a new field of concern. The rising expectations of the students about the quality of service and value for their money have posed a major challenge before these institutions and they are striving hard and leaving no stone unturned to satisfy their elite customers (students). These institutions are actively involved in understanding the expectations of their customers as well as their perceptions. Creating a competitive advantage, once a concept largely foreign to higher education, has become a driving force (Oldfield & Baron, 2000). Thus, this customer-centric approach of service quality has gained momentum in educational literature and higher education institutions, in order to gain competitive edge are searching for effective and creative ways to attract, retain and foster stronger relationships with students. Social requirement for quality evaluation in education is another factor responsible for the same. In many countries this requirement is expressed directly through the establishment of independent quality assurance bodies, which place emphasis on student experience as one of the assessment criteria. Two widely used scales, namely, SERVQUAL and SERVPERF which were earlier confined to study the quality gaps in business world only, are now being increasingly applied by educational institutions as well. Empirical research till date is primarily built on the Parasuraman et al. (1988) SERVQUAL instrument, a 22-item scale that measures service quality across five dimensions. Various researchers have used adapted version of SERVQUAL given by Parasuraman to measure quality gaps in educational institutions. Almost all the studies concluded that the SERVQUAL model can be used to assess and improve the quality of student service at a particular institution. In this study also an adapted version of the SERVQUAL scale has been used to measure the extent of quality gaps prevailing amongst the higher education institutions of Chandigarh.

### OBJECTIVES OF THE STUDY:

The main objectives of the study are:

1. To find out the quality gaps between students' perceptions and expectations.
2. To identify and rank the expectations of students from these institutions.
3. To highlight the variables where these institutions are lagging from students' point of view.
4. To give necessary suggestions and recommendations to improve the quality of education.

### LIMITATIONS OF THE STUDY:

1. The area of the study is restricted to one city only.
2. The study covered only undergraduate male students.
3. A single tool of SERVQUAL has been used to identify quality gaps.

### METHODOLOGY OF THE STUDY:

#### Source of Data:

Well structured modified questionnaire was developed and used to collect data.

#### Sample Size:

250 questionnaires were distributed among the male students of private as well as government colleges. Out of these 50 questionnaires were deleted because either they were not returned back or they were not complete in all respects. So the final sample consisted of 200 students studying in different colleges of Chandigarh. The students pursuing their graduation in different streams like arts, commerce and science were chosen for the study.

#### Tool used for measuring quality gaps:

The adapted version of SERVQUAL given by Parasuraman (1988) was used to measure quality gaps in these institutions. This adaptation of the SERVQUAL survey was made up of thirty-two items relating to five dimensions of service quality as given below.

#### Tangibility (Dimension I)

- Visually appealing environment (item 1)
- Modern and updated classrooms (item 2)
- Neat and professional appearance of faculty and staff (item 3)
- Sufficient no. of courses as per market demand (item 4)
- Up to date study material and educational equipments (item 5)
- Sufficient support services (item 6)

#### Reliability (Dimension II)

- Ability of the staff to solve students' problems (item 7)
- Maintenance of up to date and accurate records (item 8)
- Presentation of relevant educational content by faculty (item 9)
- Easy accessibility of information and references to students (item 10)
- Institutions ability to fulfil responsibilities in promised time (item 11)
- Reliability of staff in terms of punctuality, sincerity and capability (item 12)

(5) Ritu

Jan 2014

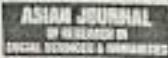
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### Motivating Organizational Employees

Dhanoa Ritu  
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 Online published on 16 January, 2014.

#### Abstract

Human resource is the best assets for the organization. To make the organization a success, there is a growing need to make the workforce put in their maximum efforts so that the organization can achieve its ultimate objectives. Thus, motivating the organizational employees will make the employees to put in high level of effort which will lead to favorable job – performance outcomes. Motivation is the willingness to exert high level of effort towards organizational goals, conditioned by the effort's ability to satisfy some individual needs. The paper is an attempt to review a number of motivational techniques and programs that have gained varying degree of acceptance in practice. Getting people to do their best work, even in trying circumstances, is one of managers' most enduring and slippery challenges. In deed deciphering what motivates us as human beings is a centuries-old puzzle. Almost all employees will be highly productive if they feel enthusiastic and motivated.

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# Status Of Tourism And Hospitality Education In India

**Ritu Dhanoa\***

**Abstract:**

In today's era, tourism has become an emerging sector growing very fast and employing a large number of people both skilled and unskilled. In India, this industry is contributing a lot towards the growth of GDP. The future of tourism industry is definitely exciting but several human resource challenges are being faced by this industry. The paper will discuss the available infrastructure of Hotels and restaurants in India along with the workforce involved for serving tourists in India. Also it will attempt to highlight the availability of training institutes for Hotel management and also the status of Training Institutes in Travel & Tourism Management. The paper will also attempt to recommend what can be done to improve the status of tourism and hospitality education in India.

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## Gender Diversity on Corporate Boards - A Study of NSE Listed Companies

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Chandigarh

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### *Abstract:*

The aim of this study is to examine gender diversity on boards of a sample of NIFTY 50 companies listed on NSE during the year 2012-13. It showed the present status of representation of women on board of directors. A literature review on how women directors bring economic and financial benefits to any organization was also undertaken in order to present the strong case for gender diversity. The relationship between gender diversity on boards and various characteristics of companies such as the size, profits, sales and age was also found. This study found that on an average 56% of the companies had at least one woman on their board but 32% companies have only male boards. Total no of directors on nifty index are 592 out of which 41 positions are held by women directors. It is recommended that companies should review their policies with respect to appointments of board of directors. Even women should also be encouraged to aspire to become board members.

**Keywords:** gender diversity, boards, women directors

### **Introduction**

A corporation is nexus of contracts that means the corporation is nothing more than the sum of all of the agreements leading to its creation. The functioning of any corporation depends upon the integrity, ability and cohesiveness of the members of the board, who are set up to function as an institutional layer between owners and managers. The board of directors is the top most and important decision-making body in a corporation. The board has to perform the functions of strategic decision making, establishing objectives, policies formulation and monitoring or evaluating the performance of the management. Substantial research focuses on the workings of corporate boards. But particularly, gender diversity in boardroom has attracted attentions from scholars, corporations as well as governments and regulators. The

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# INTERNATIONAL JOURNAL OF INNOVATIVE RESEARCH & STUDIES

## Corporate Governance Practices: A Case Study of ICICI Bank Ltd.

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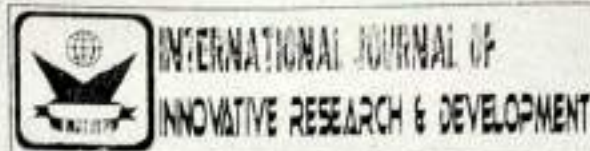
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***Abstract:** Corporate governance has evolved and grown significantly in the last decade. Important factors which have led to rapid developments in this field namely the integration and globalization of financial markets and surge of corporate scandals. Banks are critical component of any economy. Private sector banks were being welcomed by the customers but it becomes the foremost responsibility of regulatory authorities to protect the interest of depositors as their hard earned money is now in private hands. The objective of this study is to evaluate the corporate governance practices in banking sector particularly in the ICICI Bank Ltd. These practices are evaluated on the basis of shareholding pattern, board practices, board committees and disclosures and transparency of information. It is clear from the above observation that ICICI Bank has complied with the requirements of Clause 49 of the listing agreement, as far as mandatory information is concerned. But more efforts should be directed towards the compliance of non mandatory requirements like fixation of retirement age of the directors, selection criterion for non-executive and independent directors and training of board members etc.*

***Keywords:** Corporate governance, clause 49, disclosure, ICICI Bank*





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## Profitability Analysis: An Empirical Study of BSE Oil and Gas Index Companies

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### Abstract:

The Indian oil and gas sector is of strategic importance and it has a pivotal role in influencing decisions in all other spheres of the economy. The annual growth of this sector has been commendable and will accelerate in future consequently it encouraging all round growth and development of the economy. The Indian oil and gas (O&G) sector is projected to touch US\$ 139,814.7 million by 2015 from US\$ 117,562.9 million in 2012. This sector provides ample opportunities for investor's. Profitability is the profit earning capacity, which is a crucial factor contributing to the survival of the firms. The objective of this study is to analyse the profitability position of the companies listed with BSE Oil and Gas index from the year 2003-04 to 2012-13. It was found from the analysis that Oil India Ltd. maintained first position in terms of profitability while BPCL stood last. It is suggested that companies should reduce their operating cost, efficient utilization of their asset base and increase in operational efficiency for enhancing the further profitability in future.

*Key words:* profitability, Return on Assets, Ratio, oil companies, operational efficiency

### 1. Introduction

Every firm or business unit is established with a view of earning profits from the business operations. It may be regarded as a mirror of the operating performance of the business activities. But in the real and competitive business environment of today, profit is not the sole objective, but one among the most important objectives of the business which gives direction to the business operations. The owners and management of the company interested in knowing the long term as well as short term financial soundness of the company. Management of the firm is eager to know the operational efficiency of the business. Similarly, investors invest their funds in the expectations of good returns. The operating efficiency of the firm and adequate returns to the investors ensured only through profits. Profits are required by every business for its survival, expansion and diversification and for meeting social responsibilities of the business. One of the most frequently used tools of financial ratio analysis is profitability ratios which are used to conclude the company's operational efficiency and its return to its investors. The perpetual existence of the firms depends on the profitability of the firm, which is also considered to be an important factor in influencing the reputation of the firm.

### 2. Oil and Gas Industry in India

The Indian oil and gas sector is of strategic importance and it has a pivotal role in influencing decisions in all other spheres of the economy. The annual growth of this sector has been commendable and will accelerate in future consequently it encouraging all round growth and development of the economy. The Indian oil and gas sector is one of the six core industries in India. This would translate into India's energy needs growing many times in the coming years. The Indian oil and gas (O&G) sector is projected to touch US\$ 139,814.7 million by 2015 from US\$ 117,562.9 million in 2012. This sector provides ample opportunities for investors. The New Exploration Licensing Policy (NELP) in 1997-98 has successfully attracted both foreign and domestic investment in India. The government has adopted several policies, such as allowing 100 per cent foreign direct investment (FDI) in petroleum products, natural gas, pipelines, and refineries. In 2011, India's O&G sector witnessed one of the biggest FDI deals in the country, with British Petroleum (BP) formalizing a US\$ 7.2 billion partnership with Reliance Industries, for exploring offshore gas reserves. Analysis of the profitability reveals the financial soundness as well as profit position of this industry.

## AN OVERVIEW OF STRUCTURAL CHANGES IN AGRICULTURE EXTENSION IN PUNJAB (INDIA) SINCE INDEPENDENCE

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GURU GOBIND SINGH COLLEGE FOR WOMEN, SECTOR 26,  
CHANDIGARH (U.T.).

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### ABSTRACT

The present paper attempts to analyse the beginning and development of agriculture extension and also explore the role played by it since India's independence with special reference to Agriculture Technology Management Agency, Punjab (India). The study has been conducted by using secondary data, which is collected from a variety of sources. It reveals out the fact that Agriculture extension system in India has undergone structural and institutional changes. Agriculture extension serves as useful mechanism to provide refined, need based, sustainable, area-specific and resource oriented technologies to farmers by establishing strong Research-extension-farmers-market linkages. It is a process which involves the development, transmission and diffusion of cost effective and sustainable agriculture technology, inputs and knowledge management techniques etc., to the end users, that is, farmers for adaptation through multiple facilitating agencies like, the Public Sector, Private Sector and Third Sector (Civil Society). As Agriculture is a state subject, the Agriculture extension was conceived to be a kind of public Good, which is traditionally funded and delivered by the Public Sector and played a crucial role in bringing Green Revolution in Punjab (India). The ATMA model operating at District level has restructured the Agriculture extension and holds the prominent position to cater to the interest of large number of farmers in Punjab (India).

**KEYWORDS:** Agriculture extension, Agriculture Technology Management Agency, Private sector, Public sector, Technology transfer, Third sector.

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## तनाव का स्वरूप: सूर्य की अन्तिम किरण से सूर्य की पहली किरण तक

डॉ० आराधना

### सारांश

हिन्दी साहित्य के एक चमकते नक्षत्र सुरेन्द्र वर्मा ने अपने नाटकों द्वारा जयशंकर प्रसाद तथा मोहन राकेश की नाट्य परम्परा को आगे बढ़ाया है। भारतीय इतिहास के प्रति गहरी रुचि तथा समझ के कारण ये इतिहास के माध्यम से समकालीन भारतीय समाज की चिन्ताओं, सरोकारों तथा समस्याओं को सफलतापूर्वक मंच पर प्रस्तुत करने में सक्षम रहे हैं। 'सूर्य की अन्तिम किरण से सूर्य की पहली किरण तक' इनका अत्यन्त प्रसिद्ध नाटक है। इस नाटक का छः भारतीय भाषाओं में अनुवाद हो चुका है। स्त्री पुरुष की रतिजन्य समस्याओं पर आधारित यह नाटक पति-पत्नी सम्बन्धों की गुथी सुलझाने का प्रयास करता है। कुस जातक पर आधारित इस नाटक में शीलवती के माध्यम से लैंगिक समानता के लिए आवाज़ बुलन्द की गई है। आज तनाव को नाटक में अनिवार्य माना जाने लगा है। यह संघर्ष या द्वन्द्व से कहीं अधिक व्यापक है। तनाव मात्र संघर्ष या द्वन्द्व की परिणति न होकर कौतुहल, आकस्मिकता तथा विडम्बना की मनःस्थितियों में स्वतः ही आकार लेने लगता है। नाटक की सम्पूर्ण वस्तु को गति देने का कार्य तनाव ही करता है। सुरेन्द्र वर्मा मूलतः तनावों के नाटककार हैं। इन्होंने विभिन्न रंगयुक्तियों का सहारा लेते हुए घटना, स्थिति, चरित्रों तथा भाषा के माध्यम से सम्पूर्ण नाटक की संरचना में तनाव की सृष्टि की है। प्रस्तुत पत्र में नाटक में विभिन्न स्तरों पर तनाव की सृष्टि, उसे विकास प्रदान करने तथा सघन बनाने के लिए प्रयुक्त नाट्य युक्तियों के आलोक में सुरेन्द्र वर्मा के नाटक 'सूर्य की अन्तिम किरण से सूर्य की पहली किरण तक' का विश्लेषण करने का प्रयास किया गया है।

सुरेन्द्र वर्मा अत्यन्त प्रतिष्ठित नाटककार हैं। जयशंकर प्रसाद तथा मोहन राकेश की काव्यात्मक नाट्य परम्परा को आगे बढ़ाने में इनका महत्वपूर्ण योगदान है। सेतुबन्ध, नायक खलनायक, विदूषक, द्रौपदी, सूर्य की अन्तिम किरण से सूर्य की पहली किरण तक, आठवाँ सर्ग, छोटे सैयद बड़े सैयद, शकुन्तला की अँगूठी, कैदे हयात तथा रति का कंगन नामक नाटकों की रचना द्वारा इन्होंने हिन्दी साहित्य को सम्पन्न किया है। 'एक दूनी एक' को छोड़कर इनके सभी नाटकों का ताना-बाना ऐतिहासिक आधार को लेकर बुना गया है। इनके नाटक समकालीन जीवन के कुछ

असिस्टेंट प्रोफेसर, हिन्दी विभाग गुरु गोबिन्द सिंह कॉलेज फॉर विमैन, सैक्टर-26, चण्डीगढ़



## Chamba Embroidery: Stitch Analysis of Traditional Technique

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### Abstract

Chamba state of Himachal Pradesh was known for distinctive embroidery in form of coverlets and hangings generically known as 'Chamba rumals'. Chamba rumals were usually elaborate compositions on cotton fabrics embroidered with untwisted silk yarns in gay and harmonious colors. The early designs were folk and later with development of pahari miniature paintings, the embroidery in miniature style developed which was widely practiced. The pictorial qualities of these coverlets had been much studied by several scholars. But its technical study, which was the focus of this paper, had not got much attention. The main focus was on different types of stitches used, its variations, stitch direction and outline stitches. Secondary information was obtained through review of literature and a detailed study of old rumals which were sourced from various museums, libraries and government organizations. Primary information was obtained through exploratory field survey of Chamba town and its periphery areas. Several interesting and important aspects of embroidery tradition of Chamba rumal have come out in this study. It was found that most of them were no longer being used by artisans. Intervention with the artisans was carried out by conducting interactive workshops and follow up field visits to Chamba. Interventions through workshops helped in capacity building of the artisans and proved invaluable. They helped the artisans to reorient themselves towards sustenance of the traditional form of craft.

**Keywords:** Traditional technique, technical characteristics, embroidery stitches, stitch direction, outline stitch, intervention.

### Introduction

The Chamba embroidery was characterized by spontaneity and rhythm rooted in the soil of Himachal Pradesh. It was believed that Chamba region witnessed the tradition of embroidery from early times. Probably the tradition of embroidery started with basic line work, simply human figures and limited subjects known as folk style. Later on, the nice composition, soothing colours, fine stitch work was carried out. With time the addition of varied subjects made it so popular that by the mid of 18<sup>th</sup> century the art of embroidery was patronized by the rulers of the Himalayan region. Once royalty started taking an interest in Chamba rumal, its popularity reached new heights. In terms of the difference in selection of subjects, line drawing, use of soft colours with good composition and variety of themes was evident in these classical style coverlets<sup>1</sup>. In fact such coverlets were often reminiscent of the pahari style of miniature painting.

The distinctiveness of Chamba embroidery lies in its double satin stitch which was *dorukha*. The fabric used was unbleached muslin and threads used were untwisted silk dyed in myriad and mellow colours. The most fascinating aspect of classical style rumals was the depiction of vast subject theme which was based on miniature paintings. In folk style the simplest of designs purely according to the imagination of embroiderer were seen. Chamba embroidery was not only confined to rumals but was also seen on religious textiles, apparel and other utilitarian household objects.

Chamba rumals were being made till the early part of 20<sup>th</sup> century but thereafter, this craft began to languish. The technique of administering stitches, unavailability of raw material and replacement of natural dyes with synthetic dyes were some of the deviations that from the original craft. Moreover, embroidery was no longer inspired by the original patterns and trainers were untrained as the revival seems to be more of the stitch rather than of the embroidery in the traditional form. There was a need to resuscitate the craft under the changed circumstances and to explore the possibilities for the sustenance of the languishing craft in consonance with its traditional spirit. Hence, it was imperative to find the traditional ways of practicing the craft of embroidery. The present study was undertaken with the following objectives: i. To classify various types of stitches and their variations used in embroidery. ii. To analyse different types of direction of stitches used in embroidery. iii. To study various types of outline stitches and colors used in embroidery. iv. To create awareness amongst the craftspeople with respect to traditional technique in terms of stitch type, direction and outline stitches.

### Methodology

The aim of the present study was to identify the original features of craft and the changes that had taken place in order to revive the craft in its conventional form and character. The following methodology was followed in order to achieve the objectives of the study.

# New Horizons

## a Research Journal



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NEW HORIZONS

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## Role of Lifestyle on Healthy Ageing

Dr. Savneet

**Abstract:** Life expectancy is increasing around the world, and this is likely to have profound effects on many aspects of society, particularly if these extra years are to be associated with ill health. Lifestyle plays most important role on healthy ageing. An active and controlled lifestyle plays 99% role in healthy ageing. The study focuses on effect of lifestyle on healthy ageing.

The present study was conducted on a sample of (N=20) Age above 60 years. The instrument used was a questionnaire comprising questions such as Life achievements, Source of inspiration and Role of life style in healthy ageing. An anxiety test (self-designed) was also given to assess the anxiety levels of these subjects. It was found that people, who followed simple life, ate simple food and exercises had fewer problems and were generally satisfied with life and had healthy social wellbeing.

### I. Introduction

Unveiling the 'secret' of human longevity is undoubtedly one of the most intriguing challenges for the scientific community. Certainly, genetic factors are amongst the determinants of successful ageing, however, an active lifestyle, especially regular exercise, is also a positive contributor and has been recognized as such for quite some time.

Ageing is a continuum of biological processes characterized by progressive adaptations which can be influenced by both genetic and physiological factors. In terms of human maturation, physically and cognitively functional centenarians certainly represent an impressive example of successful healthy ageing. However, even in these unique individuals, with the passage of time, declining lung function and sarcopenia lead to a progressive fall in maximal strength, maximal oxygen uptake, and therefore reduced exercise capacity. The subsequent mobility limitation can initiate a viscous downward spiral of reduced physical function and health. Emerging literature has shed some light on this multi-factorial decline in function associated with aging and the positive role that exercise and physical capacity can play in the elderly. (Venturelli et al.2012).

Chronic diseases disproportionately affect older adults and are associated with disability, diminished quality of life, and increased costs for health care and long-term care. Today, about 80% of older adults have at least one chronic condition, and 50% have at least two. These conditions can cause years of pain and loss of function.

Regular physical activity seems to be the most important lifestyle behavior that positively influences health. For example, a cross-sectional epidemiological study by Ozaki et al. (2003) found that among 1566 men, 1341 women were

## SPIRITUAL PERSPECTIVE ON FORGIVENESS

DR.SAVNEET\*; ANEET BEDI\*\*

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\*\*STUDENT,  
M.A JOURNALISM AND MASS COMMUNICATION:

### ABSTRACT

The well-known adage "To err is human, to forgive is divine," attributed to the English poet and critic Alexander Pope, suggests the strong connection we feel between forgiveness and spirituality. Today the clinical applications of forgiveness, as studied by contemporary psychologists, are grounded to a significant extent in the perspectives on forgiveness and forgiveness practices of the world's religions. This paper tries to see forgiveness as a character strength which helps in maintaining interpersonal relations.

**KEY WORDS:** Spirituality, forgiveness, religion.

We are in an era of rapid transition. Individuals are faced with moral dilemmas at every turn of their lives. If they don't have a strong foundation of moral values, they will not have the strength of character to face the challenges of life and to take right decisions.





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*R.M. Deshpande*

**RE-ENGAGEMENT WITH LIFE: CONTINUITIES AND CHANGES IN  
THE LIVES OF THE ELDERLY PERSONS IN A RESIDENTIAL HOME:  
TWO CASE-STUDIES**

**Dr. Akshiptika Rattan**

**ABSTRACT**

*With the increasing proportion of our population living for ever longer years, ageing and old age has come to the centre-stage. It is therefore very important to understand and cater to the needs of this important part of the society. They cannot be taken for granted anymore nor can they be viewed as a social problem to be tackled mechanically. The voice of the old person needs to be documented and any kind of homogenization of old age needs to be resisted. For this, qualitative studies need to be undertaken both within family based and non-family based residences. As we are amidst several social changes occurring in society, Old Age Homes are also beginning to assume an important place as individuals are now turning to them also as a matter of choice. It is also important to listen to the voices of these elderly persons who break free any kind of social stigma and demonstrate immense resilience. It is seen that not only do these elderly persons are able to live dignified lives but also become a part and an initiator of new kind of cultural space where the traditional and the modern values begin to interact.*

**Key Words:** Ageing, Life-course, Continuity, Change, Transformation, Cultural space, Individuality, Identity, Diversity.

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## A Study of Strains Among Working Couples

Dr. Jasvir Kaur Bhargava\*

### ABSTRACT

One of the most significant changes over the past few decades has been a progressive rise of households where both husband and wife work for pay. These changing workforce demographics have led to a proliferation of roles rather than orderly transition from one role to another. When an individual has to perform multiple roles like of a worker, spouse, parental etc., each of these roles impose various demands on their occupants, requiring time, energy and commitment to perform that role. Studies reveal that as women gain occupational mobility they get exposed to stress created by multiple role demands and conflicting expectations. In this paper an attempt has been made to identify the extent of strains that women's employment brings in the life of both husbands and wives. The Sample of this study consisted of 300 respondents selected by using snow ball technique from Chandigarh. Findings reveal presence of varied strains in the life of working couples.

### INTRODUCTION

There is a wide spread cultural mandate that bright, talented and educated women should not buy their talents to only domestic and child rearing concerns. Instead they are expected to increase their economic participation. With an increase in the women's educational attainment, expansion of service sector, rising cost of living and the advancement of push button technology an increasing number of women have moved from work inside the household to work outside the household. The growing number of families in which both spouses are penkily employed compels one of the new demographics that is attracting the attention of researchers. (Almeida et al 1999).

Although the domains of work and home may be thought of as separate, yet a growing body of literature acknowledges that the entry of the wife into a more active and instrumental societal role is often a source of tension, conflict and stress for the wives as well as for the husbands. The demands from work and home fluctuates and simultaneously affect both the partners. A significant body of literature has focused on the strains associated with the working of wives. Existing literature on working couples indicates a range of common problems related to stress, role strain and work load. A number of scholars have argued that wives employment increase role conflict. Rapoport & Rapoport (1969) discuss gains, balance, stress and tension lines shared by the husbands and wives. Elder & Rockwell (1976) Heckstul, (1980) report that one third of their dual income respondents experience moderate to severe overload from combining work and family role.

Often, conflicting demands from work and family tag into their limited resources and causing distress. Time Pressures on working families are getting worse. Galinsky (1997) Michels & Lovett (1997) document that working couples with children indicate higher levels of parental and occupational stress that is equally predictive of depressive symptoms for husbands and their wives Almeida, et al (1999). Fox & Dwyers (1999) state that

Dr. Jasvir Kaur Bhargava, Associate Prof., Head, Department of Sociology, DAV College for Women, Sector-10, Chandigarh

# Job Satisfaction Among Working Couples

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Keywords: Job Satisfaction, Working Couples, Role Strains, Work-Family Conflict

Dr. Jaswinder Kaur Bhangoo<sup>1</sup>

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## Abstract

*In the present modern era, job satisfaction is a very powerful concept. Generally job satisfaction has been one of the most important issues, frequently searched in the field of management. One of the most recent development has been the increased participation of women in the formal sector. Existing literature on working couples has worked out a range of problems related to division of work, role strain, work-family conflict etc, however not much has been known about the issue of job satisfaction among the working couples. This paper emphasizes on the job satisfaction among working couples in Chandigarh. 150 working couples were selected. Findings indicate positive attitude of both the husbands and wives towards their respective jobs.*

## 1 Introduction

The industrialized societies witnessed a dramatic metamorphosis in the role of men and women. Different reformative movements along with constitutional provision, led to the emancipation of women in both educational and economic fields. Initially a small percentage of women started working outside the home for wages. Gradually, with the expansion of service sector, rising cost of living especially after globalization their number increased manifold. Hence there has been a sharp increase in the female employment rates. Women now actively participate in meaningful paid employment. Women have always coped with the changing expectation of work life. They are employed in all sectors of the economy be it the unorganized sectors or the organized sectors. The influx of married women in the labour force has led to an increase in the number of working couples. Working couples are those couples, in which both husband and wife, work for pay.

## 2 Review Of Literature

Side & Watson (1948) in their study, a sampling of men and women were asked to report on the job previously held which was most satisfactory to them and give reasons. The findings reported that congenial working conditions, social conduct, responsibility, initiative, prestige, recognition, friendly association, work fitted to vocational level and variety of duties are more important contributing factors in job satisfaction. Blum and Naylor (1968) opined that job satisfaction is a general attitude



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**INCREASING TENDENCY OF COMMITTING SUICIDE AMONG  
ADOLESCENTS CAUSES AND ITS IMPACT**

**NAVNEET KAUR\***

\* Asstt. Prof. in Sociology GGS College for Women, Sec 26, Chandigarh

---

**Abstract**

The number of suicide attempts among the youth has been increased world over, because this is the group that is at the highest risk due to a number of factors. Although suicide rates were commonly highest among older adult males, rates among young people have been increasing. Young adults, particularly a vulnerable group, currently show the highest rate of suicide over the world. Suicide is responsible for 6 percent of all deaths among young people. Hence, it is a major cause of concern to be studied. This paper is an attempt to study the current status and major causes for the suicide attempts among the youth and suggests some possible ways to stop a person from suicide attempt.

**Keywords: Suicide rates, Causes, Effects, Ways to handle suicide alerts**

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Navneet (J)  
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## **ECO - TOURISM : CONSERVATION OR EXPLOITATION**

**RITU DHANOA\***

### **ABSTARCT :**

*Eco-tourism has emerged as one of the most important sectors of the international tourism industry. Eco – tourism means responsible travel to natural areas that safeguards the integrity of the ecosystem and produces economic benefits for local community that can encourage conservation. It is the creative way of marrying the goals of ecological conservation and economic development. Successful eco – tourism requires maximizing its environmental and economic benefits while minimizing ecological damage. But unfortunately all the eco - tourism projects are not completely successful in attaining their objectives. Environmental deterioration and inequitable development, many a times has been found as ill impacts of eco- tourism. So, the paper will explain that how eco – tourism is boosting conservation. But at the same time it will also explain that how eco-tourism is a potential threat to local community and ecosystem along with the suggestions regarding careful planning for eco – tourism.*

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Sanku Sharma

## Impact of Board Structure and Board Activity on Corporate Performance - A study of Indian companies

### ABSTRACT

The aim of this paper is to examine the relationship between board structure and board activity and the financial performance of BSE listed 50 Indian companies. To measure corporate performance ROCE and EPS are the two variables. On the other hand board structure and board activity is measured through board size, board independence, CEO duality and frequency of board meeting respectively. With the help of multiple regression and Pearson correlation, the study found significant and positive relationship between board size and EPS. On board composition variable, it was found that board is independent which is lower the corporate governance involvement. The study concludes that larger the board size is the performance which measured through EPS. On CEO duality, the study found that when CEO duality is the board chairman performance is lower, so it is suggested that CEO and chair positions should be separate for companies financial management paper board.

**Keywords:** Board Structure, CEO Duality, Board Meetings

### 1. Introduction

In recent years, some large public business firms look at national and international levels such as France, Switzerland, NH, Hertz (Spain), Dow (UK) and Sony, etc.) and successful business practices have led to results being put on the agenda of business managers. The need for strong governance is witnessed by the various reforms and standards developed not only at the country level, but also at an international level (e.g., the Sarbanes-Oxley Act in the US, D1189 4 in Australia, Combined Code in the UK, and the Organization for Economic Co-operation and Development (OECD) Code and revised Clause 4). Emerging better governance practices as the companies will result in boosting investor's confidence as investors have the belief that a company with good corporate governance will perform better over a period of time and that good governance can reduce the risk and attract better investment (Agarwal and Anandhi 2006). There is growing need to examine the corporate governance practices of public firms emerging economies as the listing of Indian companies in international stock exchanges is taking place. To attract foreign investment these companies have to follow more transparent approach in corporate governance. Board of directors considered an important internal mechanism to ensure good corporate governance as it shoulders the serious responsibility of monitoring, evaluation and evaluating the corporate management. Various governance reformers have specifically emphasized on appropriate changes to be made to the board of directors in terms of its composition, structure and membership configuration. It is anticipated that these changes bring effectiveness in the operations of the board of directors and improve corporate governance.

Even though there is a growing literature on governance issues such as board composition, board leadership

(structure) but the reader are knowledgeable with respect to firm performance (Daly et al., 1998). It is believed that board of directors influences corporate performance. Such outcomes may be direct (e.g., through board structure management, or indirect through the actions of a CEO selected by the board (Fox, 1998). Board structure is often argued to influence a wider portfolio of corporate financial performance: larger boards may increase the quality of decision-making and financial performance when they offer a broader array of perspectives and they may also hinder the ability to reach a consensus (Fisher and Mullins, 1999). Higher proportion of independent directors should be associated with stronger financial performance suggested by Dechow and Sarno (2005). CEO duality is expected to provide a strong backbone to the firm (Donaldson and Davis, 1991). Board members are used as a measure of diversity of board members (Basson, 1996). The key factors such as the independence of the board, CEO duality and CEO tenure are the main variables and active participation of strategic decisions making are identified to measure the effectiveness of board and its impact on financial performance (Basson, 2006). Some studies related to the impact of board structure on firm performance are not conclusive as there is lack of evidence for stronger link to diversity whether to board structure has any effect on firm performance. The purpose of this study is to examine the relationship between the board structure measured through board size, board independence, CEO duality and board activity and financial performance of 50 Indian companies listed with BSE.

### 2. Review of Literature

#### Board Size and Corporate Performance

Kaplan and Clark (1998) investigated the impact of corporate financial performance using 100 corporations belonging to 18 industries and found that

## Measuring Post Merger Performance – A Study of Metal Industry

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Chandigarh

---

**Abstract:**

In today's globalised economy, mergers and acquisitions activity has gained importance caused by intensifying competition liberalization and globalization, integration of national and international markets. The aim of this paper is to study the impact of merger on the financial performance of merging companies by examining some pre- merger and post- merger financial ratios. The sample consists of 9 BSE listed companies of metal industry involved in mergers during the year 2009-10. Paired sample t-test is carried out to assess the difference in performance between post-merger and pre-merger periods. The findings showed a marginal but not significant improvement in case of liquidity and leverage but the profitability results showed significant decline in RONW and ROA which are contrary to our hypothesis. The results of this study suggest that in case of M&A, synergy can be generated in long run with the careful usage of the resources. The success of M&A deals depends on post integration process, timely action and to keep check on the costs of integration process.

**Keywords:** mergers, financial performance, merging firms, metal industry

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aryanvanu@gmail.com \*Corresponding Author Email-Id

## Patterns of Story Telling: Traditions, Innovations, Visions, and Revisions

Editors :  
Anil Raina  
Manju Jaidka

### Of Language Games and an Antic Disposition: A Case for Tom Stoppard's *Dogge's Hamlet, Cahoot's Macbeth*

Harmeet Kaur Sandhu  
Asst. Prof., Dept. of English  
Guru Gobind Singh College for Women  
Chandigarh

Approximation and appropriation of narratives or master narratives is not a recent or new phenomenon in literary history. Mankind has told and re-told stories, myths, and legends demonstrating how certain patterns are evoked time and again to appeal to the collective consciousness of humanity, especially, in times of crisis. Academic and critical industry has debated the aesthetic and thematic propriety of these revisions and adaptations, generating mixed opinion. Consequently, counter narratives and re-contextualization of existing narratives are now firmly entrenched in the canons of literature. A look at the past will suffice to assert that it is a well established fact, how, even the Bard re-made old plots, adapting existing tales and legends into plays which catered to the demands of his audience. The stories of *Hamlet* and *Macbeth* are instances, wherein, Shakespeare adapted the existing legends to suit his own dramatic exigencies. The present paper studies a re-writing of these two tales in *Dogge's Hamlet, Cahoot's Macbeth*, a combination of two plays by Tom Stoppard, the stalwart of contemporary theatre.

As a playwright, Tom Stoppard has exerted a formidable influence on the literary scene of the past half a century. Having a penchant for adaptations and revisions, Stoppard practices his own unique brand of intertextuality across regions, classes, cultures and races to re-work existing texts. He has displayed an excessive fondness for the text of *Hamlet*, as is evidenced by his first success *Rosencrantz and Guildenstern are Dead* (1967), highlighting how after the lapse of several centuries, the fluctuations in generic preferences and the flood of connectivity have not diminished the presence, hold and influence of *Hamlet* upon the world of letters.

The focus of the paper is Stoppard's version of the re-contextualization of Shakespeare at different moments in academic and national history highlighting his concern with the demands of his times. In the case of *Dogge's Hamlet, Cahoot's Macbeth*, the context is the Czech regime's oppression against artists in erstwhile Czechoslovakia and the struggle of a community arts organization. *Dogge's Hamlet* originated from a 15 minute version of *Hamlet* (1976) written to be performed on the roof of a bus, on the request of Ed Bierman, the American Director of Inter-Action, a community arts organization. Dogge happened to be a pseudonym for Bierman. *Cahoot's Macbeth* was a condensed re-working of *Macbeth* designed for performance in a living room by Pavel Kohout, a Czech playwright forbidden to work in the theatre. Kohout becomes Cahoot as Stoppard is now in cahoots with Kohout. Stoppard could not resist the idea and hitched it on to his already written *Dogge's Hamlet*, thereby, coming back to Shakespeare and his canon to write a political play spiced with experimentation and dexterity. Though *Dogge's Hamlet* and *Cahoot's Macbeth* were separate pieces initially, written at separate times, yet Stoppard calls them "integrated" plays.

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Mahadev N. Terkale

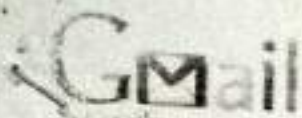
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PATRIARCHY AND CASTE HEGEMONY: DOUBLE COLONIZATION OF DALIT WOMEN IN BAMA'S

SANDAL

Ramnik Kohli

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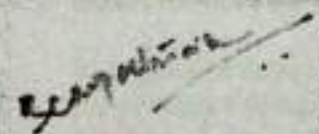
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