p-ISSN 0975 9484
e-ISSN 2395-5538
Volume 17 - I & II (B)

October 2022

CARMELIGHT

AD JESUM PER MARIAM

Journal of Social Sciences
(Humanities, Commerce & Management)

Mount Carmel College Autonomous
No. 58, Palace Road, Bengaluru - 560052

p- ISSN 0975-9484
e-ISSN 2395-5538

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Editor's Note

It is our pleasure to have released the 17th Volume of our in-house Journal, 'Carmelight'.

We are glad that our College is celebrating her Platinum Jubilee and coincidently we have come out for the first time with two Issues under each Volume – devoted exclusively for Sciences and Social Sciences.

Full length papers have been published ranging from Languages to Commerce & Management. Total of 20 research articles – 2 from English Literature and Communicative Studies, 4 from Hindi Literature, 1 from Public Policy, 6 from Commerce & Management and 6 from Economics.

The English articles describes a character attribute in fairy tale section and explains women in a regional clan and the implications of the same. The Public Policy article traces and decodes elections in the Indian context approaching it from the Constitutional dimension with sections and clause details.

The Commerce articles has followed an inter-disciplinary approach with management and psychology explaining about satisfaction levels of passengers with respect to Bangalore International Airport Authority, nexus between EQ / IQ and organizational performance; market segmentation with reference to mobile market and its impact. Also covers garments international marketing, productivity concerns of employees, the practice of moonlighting and its implications at HR level.

Economics articles cover Health Economics integrating Acturials as part of social infrastructure and on environment economic-sustainability concerns of an over-congested

city like Bengaluru, where waste management is a big concern as part of public amenities. A paper on stock market index as part of Financial Economics, Financial inclusion concern as an outcome of an Economic policy and in depth article on International Economics narrating the Asian perspective.

There are 2 interesting articles under Communicative English – the changing pattern and perceptions of renaming city names and tracing mental illness through character analysis.

Dr. Kavitha G Singh
Editor-in-Chief

Retelling 'Little Red Riding Hood' and 'Blue Beard': Exploring the serial killer within

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Abstract : *This paper examines two tales from the 17th century Charles Perrault's collection of popular folk narratives-the widely read children's bedtime story 'Little Red Riding Hood' and the lesser-known story of 'Blue Beard' and tries to reread these stories from the perspective of a documentation of serial killings that shook the 15th and 16th century European society and to instruct the children and young women of the dangers that lurked in their vicinity. These stories acted as instruction manuals for children and peasant families who were unfamiliar with the anti-social elements and at the same time acted as an appropriate code of conduct and behaviour to equip them and protect them from mortal danger.*

Keywords: *fairy tales, serial killings, rape narratives, murder, predator, paedophile, children's literature, seduction, obsession.*

INTRODUCTION

Fairy tales are a part of the oral narrative tradition that have been passed down through generations and have had the ability to be transported from one culture to the other. They have lived through ages and have sustained the imaginations of children and people of all ages. These narratives have been adopted and adapted to meet the requirements of the changing mindset and cultural background of the audience. Fairy tales being symbolic in nature, were open to interpretations both by the storyteller and the listener. Since they were tailor made to suit the restless minds of young and impressionable children, fairy tales

continue to be packed with excitement and intrigue along with messages to be deciphered by the listener. A closer look at the two tales chosen for this paper reveal the serial killing perspective in these narratives. The said stories of Charles Perrault have already been subjected to the analyses of rape narratives, which being the common observation and widely accepted claims by many readers. This paper attempts to go a step beyond to present how these stories retell the exploits of serial killers and documents serial killings that took place in the 16th century European society. Infamous serial killing incidents that shook the modern world seem to resemble the nature of the predators in the 'Little Red Riding Hood' and 'Blue Beard' stories of Charles Perrault's collection, *The Tales of Mother Goose.*

METHODOLOGY

For this paper, Charles Perrault's 'Little Red Riding Hood' and 'Blue Beard' are taken up as the primary sources. Also, Grimm's version of 'Little Red Cap', a 19th century adaptation of the French tale is used as a reference to document the changing narratives in fairy tales. Apart from these stories, Ted Bundy's confessions of serial killings of the 1970's and a case report of the notorious Nithari serial killer and murderer Surinder Koli have been analysed to support the idea of a predatory killing nature reflected in the fairy tales and to show that the fairy tales resembled the monstrosity of atrocious serial killers like Elizabeth Bathory and Gilles de Rais.

RESULTS AND DISCUSSION

Charles Perrault's 'Little Red Riding Hood' is a story of a young girl, who goes to visit her grandmother, with a basket of cake and butter. On her way to the grandmother's house, she encounters a wolf who talks to her and gathers all the details about her grandmother, and reaches there much before the young girl. He tricks the old woman into believing that he is her granddaughter who has come to visit her. As soon as the wolf enters the old woman's house, he eats her up and waits for the girl to come. When the girl comes, he pretends to be the grandmother and invites her into the bed, where he

eats up the Little Red Riding Hood. This story ends with a moral that warns attractive young women and children to be wary of strangers whom Charles Perrault calls "wolves" ("Perrault: Little Red Riding Hood", 2021) and advises them to avoid talking to strangers. He also warns that there might be irreparable consequences as "it is these gentle wolves who are the most dangerous ones of all". ("Perrault: Little Red Riding Hood", 2021)

This version, which was later adopted and retold by the popular Grimm brothers, ends with the little girl and her grandmother being saved from the wolf by a huntsman. The wolf later dies after Little Red Riding Hood fills the wolf's belly with heavy and huge stones. "The aim of the brothers when penning, revising and rewriting the narratives they collected from various sources — oral and written — was the same as that of the criminal justice system: find the truth, convict the guilty and acquit the innocent" (Bagchi, 2018). In both these stories, Red Riding Hood is portrayed as a naïve and innocent child who falls prey to the devious intentions of the wolf. What cannot be ignored is the evidence of a rape narrative in both versions of the story. Jack Zipes (1983) states that both the Charles Perrault and the Grimm Brothers version has "transformed an oral folk tale about the social initiation of a young woman into a narrative about rape in which the heroine is obliged to bear the responsibility for sexual violation". (p. 78)

In either of the versions of 'Little Red Riding Hood', the girl is not given a warning about the presence of a male predator. In Grimm's version of the tale, the mother instructs "do not leave the path", ("Grimm 26: Little Red Cap", 2021) while in Perrault's version, the mother just tells her to take the cake and butter to her grandmother. In both the stories, the girl is victimised and the stories tend to warn young women and attractive children of the dangers of straying off the path or entertaining strangers – the consequence of each in both stories being grave. Both stories concentrate on providing moral instructions to women and children.

Zipes' (1983) article holds that the little girl in the story is responsible for her unfortunate encounter with the wolf and her conversations with the wolf encourages the wolf to rape her. He writes:

First, she is donned with a red hat, a chaperon, making her into a type of bourgeois girl tainted with sin, since red, like the scarlet letter A, recalls the devil and heresy. Second, she is spoiled, negligent, and naive. Third, she speaks to a wolf in the woods—rather dumb on her part—and makes a type of contract with him: she accepts a wager which, it is implied, she wants to lose. Fourth, she plays right into the wolf's hands and is too stupid to trick him. Fifth, she is swallowed or raped like her grandmother. Sixth, there is no salvation, simply an ironic moral in verse which warns little girls to beware of strangers, otherwise they will deservedly suffer the consequences. Sex is obviously sinful. Playful intercourse outside of marriage is likened to rape, which is primarily the result of the little girl's irresponsible acts. (p. 80)

Apart from the existing interpretations of Little Red Riding Hood being a rape narrative and the wolf being a paedophile, it can also be reread as narrative that documents serial killing and psychology of the serial killers. "A serial killer is typically defined as a perpetrator who murders three or more people over a period of time" (Dogra et al., 2012 p.299). The term 'serial killing' was coined by criminologist Earnest Gennat in 1930 and is a modern terminology. However, serial killers have existed throughout history. In the 15th century, Europe witnessed the likes of Gilles de Rais who was one of the richest men in Europe and also a former "comrade-in-arms" of Joan of Arc ("Gilles de Rais: History's First Serial Killer?", 2021**)** who sexually assaulted and killed peasant children, mainly boys, whom he had abducted from the surrounding villages- "a rampage which made him arguably the first serial killer in recorded history" ("Gilles de Rais: History's First Serial Killer?", 2021**).** In 1609, Elizabeth Báthory, a lady of an affluent Hungarian aristocratic family, was accused of torture and murder of more than 600 girls in Transylvania.("Elizabeth Bathory | Biography & Facts", 2021)**.** It can be said that these historic incidents have not only shaped the criminal history of Europe but have set a precedent to the further narratives that document the act of serial killing in children's literature. Since fairy tales were accessible to the public, the stories became a tool to condition and educate the young women and children of the impending dangers that existed in their surroundings.

Though the story does not speak about three murders yet it speaks about the wolf's need to kill which is akin to the serial killer's psychological need to murder. "Murder is the intentional use of physical force or power, threatened or actual, against another person, community that results in death" (Dogra et al., 2012 p.300)**.** It is the wolf in Perrault's story that decides to "eat her up" as soon as he spots the little girl and therefore devises a plan to seduce the little girl and kill her in seclusion ("Perrault: Little Red Riding Hood", 2021). The wolf is very calculative and engages her in a conversation thereby establishing a bond of familiarity, trust, and friendliness instead of just pouncing on her and eating her. In one of the interviews with Stephan Michaud, an author and a journalist who recorded 100 hours of Ted Bundy's confession, recounted about Ted Bundy's relationship with his victims stated that, "he would only talk to them enough to get them in a compromised position where he could immobilize them or kill them. You know, he did not chat with them over a long period of time". (Netflix, 2019)**.** It is interesting to note that the wolf in the story also has a very limited conversation with the girl, especially since he had already made up his mind to eat her. It is believed that Bundy used his exceptional charming skills to win the trust of his victims before abducting, raping, and murdering them and Perrault specifically cautions young girls against charming wolves through the moral of the story that he mentions in the end. The wolf had not eaten in more than three days and is seen to be hungry for human flesh and gobbles up the grandmother. The wolf necessarily didn't have to kill the grandmother when he had an opportunity to kill the girl while she was on her way to meet her. This can be seen as the wolf's obsession to kill, the need to witness bloodshed, a lust murder where the offender chooses a victim who he/she finds sexually attractive. Ted Bundy explains his condition in third person, in his confession with Stephan Michaud, "He'd still be out there being subjected to the television ads and the girly magazines, and the women in hot pants on the streets and all these things that tended to nurture his condition. Exacerbate it. Agitate it." (YouTube.com, 2021). This acts as a parallel to the wolf's intense desire for bloodshed irrespective of who the victim was. It explores the psychotic nature of the predator who is looking for an opportunity to kill. It is a far-fetched explanation from the common and popularly accepted interpretations that blame the victim, in this case, the girl, for being raped. Though in Grimm's version

we have Little Red Riding Hood escaping alive, in Perrault's version the story ends with her death. The wolf also tells her how his big eyes and ears help him see and hear better which can be seen as the predator's look out for passersby and flee from the scene without leaving any evidence behind.

In both the stories we see that the wolf had gobbled up both the grandmother and the little girl. In the notorious killings of the Nithari murder case, it was found that Surinder Koli, the prime accused involved in "sexual intercourse with the dead bodies (necrophilia), and the cooking of flesh and eating it (necrophagia)" apart from lack of any remorse for the murders committed and he did not display any emotional disturbance during and after the murders (Dogra et al., 2012 p.312). Though the stories do not openly discuss the wolf's perspectives, it can be said that the wolf does not regret his decision to rape and consume little red riding hood and her old grandmother.

The 'Blue Beard' by Charles Perrault is a story about a young woman who marries a rich man with a strikingly blue coloured beard and she is tricked into believing that he was a "civil gentleman" ("Perrault: Blue Beard", 2021). Soon after marriage the man had to travel for business and he entrusted his wife with the care of his property. He hands over the keys to his house and tells her to entertain herself as she pleases while strictly forbidding her from opening the doors of a little closet. The girl could not suppress her curiosity and disobeys her husband's instruction which leads to her discovery of the corpses of his murdered wives. In this story the Blue Beard is a portrayal of a sadist serial killer who has murdered and hidden away the evidence of his crimes. The appearances of the blue-coloured beard doesn't suggest anything close to normal nor is it worth deceiving any readers. The blue colour of the beard speaks of deviation and the aspect of imagination with respect to human cruelty. Right from the very beginning, the girl is suspicious of his character and curious about his missing wives. Though the Blue Beard proposes marriage he does not hurry into it giving the girl enough time to make up her mind. But he is cautious as to not disclose his reality. From the "outwards, the psychopath may appear to be human- but there is a howling beast inside". (Dogra et al., 2012 p.309)

He throws parties and engages the girl and her family and friends into believing that he can be a loving, caring husband and wins consent. He presents himself as an extrovert and successfully masks his ugly secret. Thus, the Blue Beard is manipulative and successfully uses his charm to impress a woman and plans everything well ahead of time. Though suspicious, he passes off as an innocent man. This shows that a serial and a predatory killer can pass off as a respectable man in the society and is well capable of masking the beastly nature within. Gilles De Rais was a leader in the French army and led a noble life until his deeds were exposed to the public much later. Elizabet Bathory too was hardly suspected of the cold-blooded murders that she committed for a very long time since she came from a wealthy and affluent family that drew all the respect from the people around her.

The fairy tales exhibit an idea of possession that is akin to the predators with the victims. In both the stories, there is a need to possess the victim by the predator and make the victim his/her own. Ted Bundy thought of women as "possessions, beings which are subservient, more often than not to males" (Netflix, 2019) It can be seen in the case of Blue Beard who kills his wives and accumulates the corpses in a little closet. This can also be seen as a way of preserving their kill and the "predator takes a souvenir or trophy from the victim" (Dogra et al., 2012 p.302). Charles Perrault has provided this story with two morals. In the first one, he blames the curiosity of the girl and seeks to educate young maidens from indulging in it as it is short lived and costs dearly. However, what he misses to highlight is that it is this curiosity of the young maiden that helps her discover the monstrous murderer in her husband and raise a timely alarm for her brothers to come and rescue her. In the other moral, Perrault makes an appeal to his reader for a much logical explanation to the story. He pushes the story to a more distant medieval era, and states that the modern-day husband was a more submissive breed who would succumb to the cunning of his wife. "In an age when the serial killer has become a folk anti-hero of literature, film, and journalism, the story "Barbe-bleue," first published in Contes du temps passe´ (l697) by Charles Perrault, touches upon areas of acute anxiety—about male sexuality in general and in extremis, about the rights of husbands—and the rights of

wives; about money (Bluebeard is always wealthy); about foreigners (his sabre becomes a scimitar early on); about the delinquency of curiosity and women's special propensity" (Warner, 2011). The morals in this story are not in support of the woman and blames her more than the Blue Beard. Perrault implies that it was the woman's fault who by disobeying her husband's order had invited his cruel wrath and belittles the fact that the Blue Beard was a cold-blooded murderer who perhaps was looking for an excuse to kill the young maiden.

Henri Landru, a French serial killer was nicknamed as the 'Blue Beard' as his acts closely resembled that of the Blue Beard in Charles Perrault's story. He is known to have killed seven women in a French village and was romantically involved with 300 and more women. However, Blue Beard's motive was not to embezzle the funds of his wives. (Blanco, 2021)

CONCLUSION

Fairy tales are cautionary narratives that emerge from a distant era and the stories register the culture, the society and the lives of common people in a simple, yet fantastic manner. Apart from suppressing the curiosity and voices of women, these narratives have been successful in masking the violent social behaviour among psychologically deviant serial killers that existed during the 15th and 16th century Europe. These folk narratives that had been circulating in Perrault's time could have been inspired from the lives of serial killers like Gilles De Rais and Elizabeth Bathory. These stories continue to act as models for future narratives that have been retold to present newer perspectives and focus on other social and psychological problems. However, the serial killing aspect has been completely ignored, silenced and forgotten over the centuries and the patriarchal society has used these fairy tales to dictate gender appropriate behaviour for children and young women. The characters exude impulses that are psychologically disturbing as they go on a homicidal rampage, especially in the story 'Blue Beard'. Both the killers in 'Little Red Riding Hood' and 'Blue Beard' are exceptionally skillful in presenting themselves, adept at hiding their true intentions- mercilessly and remorselessly exhibiting anti-social

behaviour with violent emotions.

The narratives have also paved the way for a lot of interpretations and serial killings have long been ignored to safeguard the reputation of male and beastly characters in the stories. In both stories, the narratives have been turned against the women where they're seen as possessions. "Women are merchandise. From the pornographic through Playboy right on up to the evening news" (Netflix, 2019). This statement from a serial killer of the 1970's shows how much hasn't changed in the way women are portrayed in every aspect of their lives and in literary narratives as well. Thus, a rereading of these stories has lent themselves in revealing the serial killer lurking behind the fantastic fairy tales.

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Constructing Movement Family: Reading the Narratives of Women in Gorkhaland Movement

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Abstract : *The demand for Gorkhaland, a separate state within the Indian nation, has witnessed several resurgences. While women have been a part of the movement since its inception, their narratives have been relegated to the margins. These women have been actively involved in the movement as equal stakeholders in their demand for identity. The present paper focuses on the familial bonds formulated through the Gorkhaland movement participation and the position of women within these constructed bonds. Ten narratives of women participants have been read to enable a critical understanding of their position within the movement structure. These women have often been given secondary positions as the focus has always been on male leadership. While the women did not use the term 'movement family', they referred to their fellow participants through this forged bond. This paper intends to critically analyse the term and understand the 2007 phase claim of the movement being 'led' by women. It also traces these women's interpersonal relationships with the leadership and other members. It also examines if this structure follows the conventional understanding of family. A semi-structured interview was conducted with ten women participants who have been a part of both the 1986 and 2007 phases. These women belong to the regions of Darjeeling, Kalimpong and Kurseong.*

Keywords: *Family*, *Movement*, *Identity*, *Narratives*, *History*

INTRODUCTION

The precarious position of the Indian-Nepali community due to its shared history and border with Nepal has led to the need for the assertion of their identity. The need for the formation of a state stemmed from the need to establish a separate identity and formulate

a separate discourse away from the dominant Bengali narrative. The region of Darjeeling and its surrounding areas has remained the epicentre of the demand of Gorkhaland, which is a separate state within the nation. Historically, the demand for separation can be traced to the colonial period, the demand for statehood gained momentum under the leadership of Subhash Ghisingh and his political organisation Gorkha National Liberation Front (GNLF) in 1986. The demand witnessed a similar resurgence in 2007 under a new leadership Bimal Gurung and his party Gorkha Janmukti Morcha (GJM).

The present paper focuses on the constructed familial bonds formed that have been a part of this movement, position themselves in it. The objective is to interrogate the term' movement family', a term inferred from the interviews conducted of the women participants. As the women respondents often used the phrase *haami Gorkhe* or we Gorkhas to refer to all the people residing in the region, thereby forming a bond of united Gorkha community. This paper focuses particularly on the bonds formed within the movement discourse. The fellow participants were addressed as *bhai-bainis* or brothers and sisters, while the leader was *tauke* or head, referring to the head of the 'family' by the women respondents, which further raises the question about the structure of these forged bonds. This paper also intends to understand whether this structure differs from a conventional family or has a similar hierarchy.

REVIEW OF LITERATURE

Anderson describes these constructed bonds as "imagined because the members of even the smallest nation will never know most of their fellow members, meet them, or even hear of them, yet in the minds of each lives the image of their communion". (Anderson, 2016: 6). He further cites Seton-Watson, where the author talks about forming a community when the people "consider themselves to form a nation, or behave as if they have formed one" (Anderson, 2016: 6). We witness a similar pattern when irrespective of which region they belong to, the participants of the movement forge bond of Gorkha identity. While these bonds transcend beyond the movement participation as each inhabitant of the region celebrates the Gorkhaness, the paper focuses on women's

movement structure and position within it.

Ilina Sen, in the introduction of *A Space within the Struggle: Women's Participation in the People's Movement* (1990), initiates a discussion on the characteristics and objectives of the women's movement in India. The book focuses on the large mass movement aimed at social and political change, where women have been active agents. She clarifies that a movement does not become a women's movement just because there are women. A large-scale movement will require and involve women's participation. This does not automatically entail an autonomous assertion from their side but has the strength to pressure the movement to recognise the women in these mass movements. While women have remained an integral part of the movement discourse, their narratives have been marginalised. This has resulted in gaps within the existing literature.

The narratives of women record their public experiences and shed light on the private. While the men interviewed mostly discussed political activities, the women-focused on their personal experiences within the movement. Srila Roy's *Remembering Revolution Gender, Violence, and Subjectivity in India's Naxalbari Movement* (2013) uses similar tools to explore a new way of reading the Naxalite Movement. Roy continuously asserts that in a public arena which is a male-dominated one, a woman's entry is not inclusive but is one where she is always considered a 'matter out of place'. Similar to Roy's analysis of sanctioned and unsanctioned narratives from within the movement, we are introduced to the personal narratives of Krishna Bandyopadhyay's "Naxalbari Politics: A Feminist Narrative" (2008). As she recounts her experiences in the movement, we are provided instances of the cracks within the movement. This formulates a similar narrative when women discuss their roles within the movement. While the respondents did not discuss the existing cracks within the movement, the perception of these women by their male counterparts and their position within the movement depicted through their own narratives provide a critical understanding of the movement structure.

While the 2007 phase was touted as 'led' by women, they have been actively participating since the 1986 phase. Women were seen as occupying visible spaces. One

can question how far were these women leading when the leadership has always been male. Even with women's wing being present in both the political organisation, one has to ask their role in the movement. Were they only providing support to their male counterpart, or did their participation go beyond that? With these questions, the term' movement family' is being interrogated.

RESEARCH METHODOLOGY

The interviews collected were conducted in Darjeeling, Kalimpong, and Kurseong. The objective behind choosing these regions lies in the thread of Gorkhaland movement that has kept them together since the first major phase of 1986. The women interviewed belong to two political organisations GNLF and GJM. These women have participated in both phases (1986 and 2007) of the movement. For the present paper, ten interviews have been considered as it focuses on the personal experiences of the women involved in the movement. The questions asked focused on their participation narratives and their interpersonal relations with fellow participants.

The researcher followed the snowball sampling method as the respondents were often referred through an intermediary or by their relatives. The researcher reached out to my respondents through unstructured interviews, mostly in their homes or in the party offices. Some asked me to meet them in restaurants. The respondents often used familial terms for other participants as they were reluctant to use their names. They only used names for the leaders.

UNDERSTANDING MOVEMENT FAMILY

The term 'movement family' refers to the constructed familial bonds formed due to participation in the movement. One factor that has influenced this 'bond' is their political affiliation. The need to understand the role of women in this constructed bond is to understand their relation with others and amongst themselves as they re-tell their experiences. Therefore, it is interesting to read how this familial structure affects the interpersonal relationship among the participants and influences those on the outside.

During a casual conversation over a cup of tea, one of my respondents remarked that the movement was referred to as "*kokro ko nani"* or a child in the cradle in 1986. This statement was made by the leaders of that period, and women were urged to take care of this 'child'. The symbolism used here alludes to the woman's role as a nurturer, caring for and protecting the 'child'. The movement was referred to as a child, as it was considered to be still in its nascent stage. While the demand for separation was present since the colonial period, an organised movement with radical means was new for the region and its inhabitants. By calling out to maternal instincts, the leaders wished for a mass mobilisation of women. This mobilisation was especially crucial as many of the men in the movement were being targeted.

Moreover, in the interviews with all of the respondents, the leader is always referred to as the *tauke* or *baje*. A close translation of the word *tauke*, which is derived from the word *tauko* or head, refers to the head of the family. *Baje* or grandfather has similar connotations. All of the respondents used these terms, irrespective of the political organisation.

We see similar rhetoric in the 2007 phase, where the term *didi-bhai* (sister-brother) was used to establish the relationship amongst the participants. Even in a speech by the head of GJM women's wing, Asha Gurung (March 08, 2017), she says, "hami didi-baini haru le afno daju-bhai ko raksha garnu parcha" (the protection of the *bhais* (brothers) by their *didi-baini* (sisters))

Another means of establishing this bond was the re-telling of violence. As the violence of the two phases of the movement was being discussed, the horror was further emphasised by the use of the phrase *bhai le bhai lai maaryo* or brother killed their own brother. The reference of the internal struggle for power in the region led to many deaths in 1986. In 2007, the violence was more psychological than physical. While clashes with the state were present, the respondents also focused on power struggles within the region. Therefore, the betrayal by one's own kin, even if not related through blood, was seen as the act of ultimate betrayal.

All of these respondents are linked through their retelling of the movement and form their own bonds with each other. While each of the respondents represents a different experience, it is through their association with the movement that they form a bond. The narrative of the women participants of the Gorkhaland movement was recorded to understand the gaps in the existing narrative of the movement. Here the understanding of 'movement family' takes a turn as these women may or may not belong to similar political allegiances, but it is through their participation in the movement that these bonds have been constructed. It is also because of their history with the movement that each respondent becomes a conduit for its re-telling, performing their role as witnesses and creators.

Moreover, all of these women belong to different geographical spaces, which means that their relationship begins with their engagement with remembering their experiences in the movement. The narratives of these respondents are often influenced by each other. As a part of the movement, all of these women had witnessed the brutality of the state-sponsored retaliation during the 1986 phase. As a result, the loss of lives and the trauma of physical pain were common to all of them. The interweaving of these narratives eventually leads to the re-telling of the movement narrative by the women involved in it.

The term' movement family' was borrowed from responses collected as we discussed the role of women in the movement. While none of the respondents used this term to describe their relation, their accountability to this constructed familial bond was evident. The movement's rhetoric also supported this relation as women were urged to 'protect' their brethren based on this. If we read it from the context of identity, the term Gorkha represented all the Nepali speaking communities residing in the region and that outside. Similarly, the formation of the familial identity was also assumed to include the entire population as the goal of a separate statehood was common to all. Moreover, even though the whole population in the region was not enlisted in the organisation, statements like "hamro Gorkhe daju-bhai haru" (Our Gorkha brothers) suggested the inclusion of all.

The quest for belongingness has been integral to the discourse surrounding the separate state demand, but what it begs to question is, if this need to belong differs in women compared to their male counterparts. Ritu Menon's "DO WOMEN HAVE A COUNTRY?" (2004) discusses this sense of belonging in the context of the Partition of India in 1947. The focus is specifically at how she engages with this concept and try to apply her analysis to the context of the movement. A woman cannot be seen as an independent being but rather has to be guided by the parameters set by their patriarchal structures. Menon further quotes Nira Yuval-Davis and Floya Anthias to highlight that while the feminist literature has participated in the discussions surrounding the issue of biological reproduction and the reproduction of labour, it is in the "reproduction of national, ethnic and racial categories" (Menon, 2004: 57) that they lack. A case from the 2007 phase can be cited where the women became the flag bearers and enforcers of the 'Gorkha nationalism'. The male leadership asked all the communities to be dressed in their ethnic dresses to show unity in diversity in the region, and the Nari Morcha closely inspected this move. Moreover, the established norms set by the dominant party to be a 'real' Gorkha were always executed by the women of the party. The respondents referred to the participants of the movement as brothers and sisters. While the term 'family' was not used directly, the implication was evident, as one member of the GNLF remarked, "hamro ta bau moreko jasto nai bhayo" (it was like losing our father) on the death of Ghisingh. In the case of Gurung, the image of the 'head' was continuously evoked. What becomes evident in these discussions is that the construction of this 'family' was being strongly reinforced.

Irrespective of the political allegiances, the role and the responsibility of safeguarding this structure fell on the women participants. Moreover, there was a disparity in understanding this relation between the participants of the men and women. This rhetoric of the family was missing in the responses of the male respondents. Unlike the public addresses where the male leaders asked the sisters or *didi-baini* to 'take care' of their brethren, Ghisingh and Gurung were acknowledged only as their leaders in the personal interviews. Even the reference to the relation between the participants was

official than personal. This dichotomy of the personal and the official demands asks for a closer reading of the term' movement family' from the lens of gender. When a respondent comments that it has always been the women or *nari*, who have come out to protect the men, one has to read the deeper implications behind such a statement. For example, during the 1986 phase, the fear of being arrested resulted in men fleeing the region. One respondent commented that due to the 'absence' of men, women had no choice but to come out and protect the region and the movement. The region here is equated to 'home', so participating in the movement meant safeguarding one's home. This strong sense of responsibility is also reflected amongst the women participants of the 2007 phase. These women have always been equal stakeholders of the land when a respondent remarked that they were also of this land.

The formation of this 'movement family' and the position of the women in it can be read as a reflection of the conventional family structure. As equal stakeholders of the region and its history, these women try to establish their rhetoric through re-telling. What also needs to be addressed here is the necessity of these narratives as it questions the positions 'given' and assumed of these women by the male leadership. It has been discussed as to how this image of the movement family has been addressed and reinforced in the movement narrative through the leadership and the women participants. Here the researcher wishes to focus on the term 'family', which has been one of the key issues discussed by all the respondents. The researcher intended to read the mainstream structure of the family with the gender assigned roles and examine if these constructed familial space bears any similarity to them.

The concept of land or home and family are closely intertwined. When asked about their relationship with the land, a respondent added that land is a legacy of their ancestors, and so they have a direct claim on it. According to her, the current status enjoyed by the region was possible only because of their *purkha* or ancestors and so they could never give it up to outsiders ("yo maato hamro purkha le banako ho. Hami elai chornu sakdina"). This claim builds on the premise of shared bonds amongst the entire population residing

in the region. Additionally, this claim also establishes a parochial view that any demand other than a separate statehood is a disservice to the movement's history and its people. The effect of this view was witnessed in the treatment of Ghisingh and his followers in the 2007 phase. The reaction of women participants with regard to these constructed familial bonds has remained the same in both phases. These women expressed concern for the male leader and acted as the "first line of defence" for him. As one respondent commented, this movement (2007) would not have succeeded without the help of women. The women participants of the 1986 phase did not enunciate their role as vociferously as their 2007 counterpart though the feelings of responsibility and protection remained the same. Therefore, the evocation of this 'bond' resonated strongly amongst the women participants despite the limitations based on factors like political allegiances.

The notions of domesticity for women are often associated with service and sacrifice. The woman's role is to cater to the family's needs and remain an integral part of its support system. The man is seen as the provider and the head of the family. Therefore, this paper intends to observe if the parameters established for a woman in a family structure are being replicated in the functioning of the movement family. This conventional gender role within the mainstream family set-up becomes the basis for understanding the structure of the movement family. The domestic responsibility based on the gendered lens also influences the image of home as perceived by men and women. Therefore, when a woman takes on to care for the home and family, she has certain roles. She is the caregiver, so she becomes a mother for the baby or the movement and a sister to protect her brethren. The role of the women participants has been mostly etched as supportive within the confines of the movement. So in 2007, we see women mobilising for the movement and being at the forefront of the rallies due to the assumption that the forces would not attack women. She is also actively made to 'protect' her male leaders due to the same belief. She provides unquestioning support to the 'head', who represents the demand and the movement. The abovementioned services further cement her position as a means of support for the male leadership. Still, she is never given an identity outside the political organisation that she belongs to.

In 1986, the roles were determined by the region's violence. As a result, women were given the role of messengers or cooks for their comrades, who were on the run or engaged with spreading information on the movement. While some roles may have changed, the functioning of the women's wing to support the leadership has remained. As discussed above, one of the images used to urge women to participate during the 1986 phase was equating the movement to a baby that needed to be protected. In 2007, this rhetoric of protection shifted from the image of the child to the image of the leader, who was referred to as the head of this constructed family. The role of women comparatively shifted based on their 'visibility'. The 2007 phase, as opposed to its predecessor, witnessed the mass mobilisation of women and women' leading' rallies. Yet, one has to question it from the paradigm of family structure, which has had its influence on the positionality and role of women in the movement. the researcher wishes to highlight two statements made by a man and a woman participant, both from the 2007 phase, which further elaborate how women viewed themselves and how their male counterparts perceived them. The first statement is by a woman respondent, who remarked that she was able to participate in the 2007 phase as there were concessions made for women, who could participate only after they finished their household chores. She added that women had the option of joining the rallies only after they had taken care of their children and in-laws and so for their benefit, the rallies were often organised in the afternoon. Therefore, this flexibility was read as a mark of consideration by the leadership and seen as gender inclusiveness. Ironically, a remark made by a male leader established an opposite perception of women. This leader commented that women would meet in groups with the only objective of gossiping and making noise. This statement clearly opposes the image of thoughtful leaders that the women respondents had drawn through their narrative. While a single comment does not represent the entire male leadership, reference to *Nari Morcha* or women's wing of GJM as noisy was made by male participants and those who had never been a part of any political organisation.

The 2007 phase was touted to be 'led' by women based on their visibility and activities. The difference in its perception, discussed above, provides an oppositional gaze

on women's participation. This gaze needs to be further argued from the perspective of women's re-telling. While the women respondents have attributed their mass mobilisation during the 2007 phase to the lack of violence, the 'woman' subsuming within the greater goal of Gorkha identity has to be problematised. Being an equal stakeholder in demand and being assimilated needs to be read separately as each factor has influenced the role of the women participants. There exists a dichotomy when a woman respondent refers to herself as an equal representation of the identity, like calling herself a Gorkha, and adding that the formation of statehood would solve all regional problems. This assertion that 'all' problems existing in the region can only be solved through the formation of Gorkhaland questions the position of issues like gender, ethnicity and even political affiliations present within the region.

The structure of a mainstream family is also established through the inter-personal relation existing amongst its members. In the case of this study, the focus is based on the relationship between the woman, as mother or sister or wife, and other members of the family. While the wife's image has not been a dominant part of the movement rhetoric like the image of mother and sister, it found its way in the re-telling of some of the respondents. For example, two participants acknowledged that their participation directly influenced their husbands' activities. The image of children has been used to refer to the community's future, and so as most of the respondents commented, the fruition of the demand was to secure a 'good' future for them. To emphasise this, one respondent commented that her ancestors and her generation had continued the struggle so that their children could enjoy the benefits of this struggle. Here, the respondent refers to herself as an aama or mother who wants a future for her child and wishes to come out of the loneliness from being an ageing parent, living alone as her child has migrated in search of employment. As a result, she is mainly focused on the shortage of employment opportunities, which often leads to migration amongst the region's youth. This relation remains a common denominator amongst all the respondents, irrespective of which time frame they belonged to. As a 1986 phase participant remarked, she took on the struggle for her children and now her children have undertaken the same struggle for their children. Therefore, within

the structure of the 'movement family', the woman takes on the role of a mother trying to secure a better future for 'her' children. One tries to examine the structural and relational similarity between a mainstream family and a' movement family', specifically between the men and women, in leadership roles. In the case of the movement, similar to the one in the conventional set-up, this relation also establishes the woman's role.

CONCLUSION

The 'head' of the movement family has always been a male leader and is often symbolically referred to as *bau-jasto* or father-like. The other male leaders become *daju-bhai* or brothers. The women are expected to protect the men as expressed by a woman leader of the women's wing of GJM, who had urged her fellow members to keep supporting the men and shielding them from harm for the demand to survive. As one respondent added, if the women do not 'protect' the leaders (men), the movement will not achieve its goal. The male leadership, Ghisingh (1986) and Gurung (2007), has always been the face of the movement. As discussed above, they were treated as the 'saviours' of the people and were touted as the ones who would realise the aspiration of Gorkhaland. As we often hear the suffix – jiu as a mark of respect added to their names, these men were revered.

Moreover, these women often commented how they would always follow the 'orders' of the *tauke* as he represented the demand and how he was the only one who could achieve the goal. This type of blind devotion became common among the respondents depending on their political allegiance. The women began supporting the leaders and what we observe is how the leadership's will was followed without any question. An example of this can be witnessed in the Kurseong Municipal Election (2017), where the women's wing issued no pamphlets. When asked the reason, a woman respondent remarked that all the main demands were addressed in the pamphlets printed by the main office. The focus of this pamphlet was on the question of identity and encroachment of the state on the region. The researcher was later informed that during the peak of the 2007 phase, there

were pamphlets printed by the women's wing, but they were always in line with the vision of the male leaders. The concept of the movement family unveils the layers of inter and intra-personal relations that exist within the movement narrative.

While women have always been a part of the movement, their narratives have been relegated to the margins. The focus has always been on male leadership within the existing movement history. As a result, the participation of women in the movement has been viewed as supportive. The oral narratives collected provide a deeper understanding of their experiences and enables a critical reading of the structure of the movement family.

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A study on financial burden of out-patient department health expenditure and policy analysis on out-patient insurance and preventive care in Jalandhar city, Punjab

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Abstract: *Health in India, involves two challenges disease burden and financial burden. This is very much attributed to the out-patient department of India. The purpose of the research paper is to analyze the financial stress of OPD expenditure on the people of Jalandhar City, Punjab. The study incorporates health, financing of health expenditure, financial risk protection and insurance. It is based on primary data, for the sake of which, questionnaires had been used to collect data from the respondents. The study revealed that frequency of suffering from chronic, occasional and minor diseases is increasing among people. It was observed that OPD expenditure tends to rise with increase in doctor visits and a greater number of dependents in the family.*

Keywords: *Out-of-Pocket health expenditure (OOP HE), Out-patient department (OPD), OPD expenditure, Disease Burden, Financial Burden, OPD Insurance, Preventive Care.*

INTRODUCTION

Government Health Expenditure (GHE) has increased from 23.6% in 2014 to 26.9% in 2018, while Private Health Expenditure (PHE) has reduced from 75.5% in 2014 to 72.3% in 2018. (WHO, 2018) This depicts that public health spending in India is very low, due to which majority of the burden of financing health expenditure is been borne by the private sector. Out-of-Pocket Health Expenditure (OOP HE) has reduced from 67% in 2014 to 62% in 2018. (WHO, 2018) This decrease is not a significant reduction because still around 60% of health expenditure is a financial burden on the people without

any financial protection. A very less percentage, i.e., only 9.57% of health expenditure is secured by health insurance in India. (NHA, 2018)

Out-Patient Department (OPD): OPD is a department that provides healthcare services for the treatment of kind of diseases that does not require hospitalization. The services provided under OPD are: Doctor Consultation, Health Investigations & Diagnostic Tests and Medicines. Frequency of availing OPD services, i.e., frequency of visiting a doctor or purchasing medicines is more than the frequency of getting hospitalized, that is why OPD health expenditure is more impoverishing than the inpatient department health expenditure. Out of the total health expenditure in India, inpatient care costs 36.7% and out-patient care costs 63.3% as of 2018. This financial burden is because health insurance does not protect the exclusive OPD expenditures of a person. Standalone OPD insurance can be referred as a coverage offered against OPD expenditure incurred by availing any kind of OPD services.

REVIEW OF LITERATURE

- **Dhiraj Kr Nath (2018):** 'Insurance for Outpatient and Preventive Care – Future of Health Insurance'; This paper explains the legal framework for OPD, existing policies and challenges to OPD and preventive healthcare. The paper concludes that though OPD and Preventive Care have huge demand potential, it involves a lose-lose situation for the insurer and the insured unless some new models are developed or existing are modified.
- **Indrani Gupta, Samik Chowdhury, Shankar Prinja, Mayur Trivedi (2016):** 'Out-of-Pocket Spending on Out-Patient Care in India – Assessment and Options Based on Results from a District Level Survey'; This paper computed the results that economically vulnerable individuals spend more on OPD. It states that improvement in quality, accessibility of government facilities is the right way of improving OPD treatment-seeking behavior.

METHODOLOGY

The research study is largely based on Primary Data collected from a sample of 130 respondents of Jalandhar City, by using Questionnaire. Random Sampling was the sampling method followed. Pilot survey was conducted using Cronbach's Alpha Reliability test, which showed a result of 0.66 reliability, i.e., within the acceptable range of going ahead with the questionnaire. Statistical tools used for analysis are Frequency Rank Analysis, Ordered Logistic Regression Model, Binary Logistic Regression Model and Weighted Mean Method. The analysis made on the primary data has made use of the software: MS Excel and R.

RESULTS AND DISCUSSION

OBJECTIVE 1: To Analyze (Major/Chronic and Minor) Disease Burden and Financial Burden in India on the people from Jalandhar City.

EVALUATION OF DISEASE BURDEN – Model: Rank Analysis on the frequency of type of diseases based on Gender.

Hypothesis under study: H_0- There is no significant disease burden on the people. (Frequency of suffering from diseases is less.) H_1- There is a significant disease burden on the people. (Frequency of suffering from diseases is more.)

Variables considered for the study: Primary data on the purpose of doctor visits by the respondents has been made use of to classify the variables considered into four categories on the basis of the severity of diseases.

- **Occasional Diseases** include: General Routine Health Checkup, Diagnostic Tests, Seasonal Illnesses.
- **Major/Chronic Diseases** include: High Blood Pressure, Diabetes, Heart Disease, Thyroid, Lung Disease, Kidney Ailment, Digestive Problem.

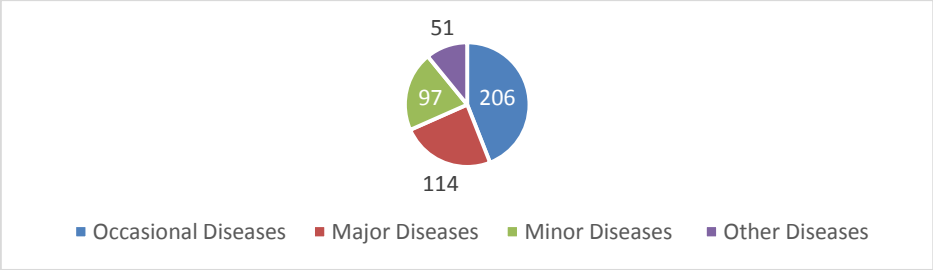
- **Minor Diseases** include: Dental Treatments, Optical Care, Physiotherapy, Psychiatric Problems.
- **Other Diseases** include: Skin Ailments, Any Allergic Disorder, Cervical Problem, Maternity and Newborn health checkup including vaccinations.

Table 1: Comparative Rank Analysis on the frequency of type of diseases for male and female

Type of Diseases	Male	Female	Frequency	Rank
Occasional Diseases	127	79	206	1
Major/Chronic Diseases	77	37	114	2
Minor Diseases	62	35	97	3
Other Diseases	30	21	51	4

Source: Author's Analysis based on the Primary Data collected

Fig 1: Pie Chart of the Rank Analysis on the frequency of type of diseases



Source: Author's Analysis based on the Primary Data collected

The alternate hypothesis H_1 is accepted, i.e., Frequency of suffering from diseases is more. This helps us to analyze that the burden of suffering from Occasional Diseases is the highest in the total disease burden in Jalandhar. Frequency of major or chronic diseases is the second highest. So, it shows that the burden of major diseases is very high in Jalandhar. Minor Diseases are less frequent than Occasional and Chronic Diseases. Other Diseases hold the smallest share in the total disease burden in Jalandhar. Frequency of suffering from all four types of diseases is higher in males than in females.

EVALUATION OF FINANCIAL BURDEN – MODEL: ORDERED LOGISTIC REGRESSION

Disease burden brings with itself the financial burden. More the disease burden in India, more are the visits to the doctor for its treatment and thus, more will be the OPD health expenditure.

Hypothesis under study: H_0 - There is no significant impact of ailing from chronic diseases on OPD health expenditure.H_1 - There is a significant impact of ailing from chronic diseases on OPD health expenditure.

Variables considered for the study: **Dependent Variable** = Total annual OPD expenditure incurred in a year. It has 5 categories and these categories are ordered from 1 to 5, where1 represents the high OPD expenditure and 5 represents the least OPD expenditure. **Independent Variables** are the purposes for which the respondents visit the doctor that is for health checkup and tests, seasonal illnesses, dental, optical care, cardiovascular, respiratory and digestive diseases, kidney ailments and other diseases. All the independent variables are categorical where 1 represents that a person visits the doctor for a particular purpose or a disease and 0 represents that a person does not visit the doctor for that particular disease.

Table 2: Ordered Logistic Regression Results

Independent Variable	Estimate	Standard Error	p-value
Health_Checkup & tests	0.03563331	0.4555502	0.9376527
Seasonal Illnesses	-0.55814644	0.4119019	0.1754025
Dental	-2.39724953	0.4546948	0.0000001347861***
Optical Care	-0.42502890	0.5078253	0.4026157
Cardiovascular Diseases	-3.67282807	0.5108735	0.00000000000006511975***
Respiratory_Kidney_ Digestive Diseases	-1.72772382	0.4444154	0.0001012265**
Other Diseases	-1.87675067	0.4250938	0.00001010521***

Source: Results obtained in R for the Primary Data collected

People suffering from cardiovascular, respiratory and digestive diseases, kidney ailments, dental and other diseases, experience financial burden by incurring higher OPD expenditure in a year (p-value of these variables < 0.05and is significant). The reason is these diseases require higher frequency of visiting the doctor for consultation and investigation so as to keep a regular track of such diseases and involve huge costs per visit due to its severity. Comparatively, lesser OPD expenditure is incurred when visiting the doctor for the purpose of health checkups, seasonal illness and optical care (p-value > 0.05 and is insignificant). This accepts the Alternate Hypothesis, i.e., There is a significant impact of ailing from chronic diseases on OPD HE.

How can the Disease Burden be reduced in India? Disease burden can be reduced by focusing more on Preventive Care. Prevention of a disease at an early stage is better than its cure at a later point. In majority cases, cancers are detected at its last third or fourth stages. Without any prior indication, people die from brain hemorrhage. Thyroid or other respiratory ailment like Asthma or Bronchitis, becomes a part of you after diagnosis. Why the diseases weren't detected at an early point of time, that it leads to sudden deaths or late diagnosis of diseases among people. This is due to lack of doctor visits and negligible health tests, because people either delay doctor consultations or due to financial constraints, avoid doctor visit. Early detection of becoming prone to a disease is possible only if the individual goes for regular health checkups and tests.

OBJECTIVE 2: Out-of-Pocket (OOP) Expenditure on Out-Patient Department (OPD) incurred by Individuals Out of their Income on themselves and their Dependents and the Need of OPD Insurance.

FACTORS LEADING TO RISE IN OPD EXPENDITURE – Model: Binary Logistic Regression

Hypothesis under study: H_0 - There is no significant impact of independent variables on the OPD expenditure to rise above Rs 10,000. H_1 - There is a significant impact of independent variables on the OPD expenditure to rise above Rs 10,000.

Variables considered for the study: Dependent Variable taken is 'above Rs 10,000 OPD expenditure' which has 2 categories, i.e., 0 represents OPD expenditure is not above Rs 10,000 and 1 represents OPD expenditure is above Rs 10,000. **Independent Variables** taken are Annual Income, Number of Dependents including zero, one, two, three, four & more than four dependent members and Number of times doctor visit.

Table 3: Binary Logistic Regression Results

Independent Variables	Estimate	Std. Error	p-value	Odds
Annual Income	-0.0000001576	0.0000009109	0.862598	0.9999998
0_No. of Dependents	-4.266	1.296	0.000997***	0.0140313
1_No. of Dependents	-3.429	1.136	0.002549**	0.03242248
2_No. of Dependents	-2.97	0.9664	0.002118**	0.0513025
3_No. of Dependents	-4.095	1.357	0.002550**	0.01665307
4_No. of Dependents	13.28	2.317	0.995427	585521.7
> 4_No. of Dependents	8.701	6.160	0.998873	6011.21
No. of times doctor visit	0.4212	0.07987	0.000000134***	1.523744

Source: Results obtained in R for the Primary Data collected

It has been analyzed through the results that first, if an individual has 4 or more than 4 number of dependent members (Odds > 1) then the OPD expenditure is more likely to

go above Rs 10,000. Second, if a person visits the doctor more number of times (Odds > 1) then the OPD expenditure is bound to go above Rs 10,000. Third, Annual income (Odds < 1) does not make an impact on the amount of OPD expenditure a person incurs, because extent of OPD expenditure is related to how prone one is to getting a health illness and not onto how much one earns.

PERCENTAGE OF INCOME SPENT ON OPD EXPENDITURE IN A YEAR BY THE RESPONDENTS FROM JALANDHAR CITY

Weighted Mean Method has been made use of to calculate the percentage of income spent on OPD health expenditure and burden faced by every separate income group. Variables considered are Annual income earned and total amount of expenditure spent on OPD in a year.

Weighted mean is calculated by □ (OPD Expenditure * Frequency).

Amount of income spent on OPD expenditure = (Weighted Mean Value / Total Frequency).

Percentage of income spent on OPD expenditure = (Amount of income spent on OPD expenditure / Total income) * 100.

On the basis of our calculation, 3 categories of financial burden of OPD expenditure have been created.

- 20% to 40% (Very high / Extreme burden of OPD expenditure)
- 5% to 20% (Moderately High burden of OPD expenditure)
- Below 5% (Manageable OPD Expenditure)

Table 4: Categories of Financial Burden on different income groups

Annual Income Group	Average Amount of income spent on OPD health Expenditure in a year	Percentage of income spent on OPD health expenditure in a year	Financial Burden
Rs 0 – 50k	Rs 20,000+	40%	Very High Burden
Rs 50k – 1L	Rs 22,000+	22%	Very High Burden
Rs 1L – 5L	Rs 26,000+	5%	Moderate Burden
Rs 5L – 10L	Rs 19,000+	2%	Low Burden
Rs 10L and above	Rs 28,000+	2%	Low Burden

Source: Author's Calculation based on Primary Data collected

People falling under a comparatively low-income group experience an extremely high burden of OPD expenditure in a year. Middle income category faces a moderate financial burden of OPD expenditure annually. Richer section experiences a low burden of OPD expenditure. Why OPD expenditure is a financial burden for low- and middle-income category of people? Because OPD expenditure in India are not financially secured. Due to the absence of exclusive OPD insurance policies in India, all of such expenditures are paid by individuals out of their pocket.

PERCENTAGE OF TOTAL OPD EXPENDITURE SPENT ON MEDICINES / PHARMACY BILLS IN A YEAR BY THE RESPONDENTS FROM JALANDHAR CITY

In order to determine the extent of burden of OPD expenditure coming from medicinal expenditure, Weighted Mean Method has been used. Variables considered for the study are Total amount of OPD expenditure incurred in a year and Amount of expenditure incurred on medicines in a year.

Weighted mean is calculated by □ (Medicine Expenditure * Frequency)

Amount of OPD expenditure spent on Medicines = Weighted Mean Value / Total Frequency

Percentage of OPD expenditure spent on Medicines = (Amount OPD expenditure spent on medicines / Total OPD expenditure incurred) * 100

Table 5: Need for OPD insurance based on the expenditure incurred on medicines out of total OPD expenditure in a year

Annual OPD Expenditure	Average Amount of OPD Expenditure exclusively spent on Medicine in a year	Percentage of OPD Expenditure spent on Medicine alone in a year	Need for OPD insurance
5k	Rs 1,800+	36%	Moderate
10k	Rs 6,000+	63%	High
20k	Rs 13,000+	68%	High
50k	Rs 35,000+	70%	High
1L	Rs 46,000+	46%	High

Source: Author's Calculation based on Primary Data collected

People incurring a comparatively lesser OPD expenditure, also spend less on medicines, that is 36% of total OPD expense of Rs 5000 is spent on medicines. This is because diseases suffered by such people are not chronic in nature. As the OPD expenditure is increasing from Rs 10,000 to Rs 50,000, percentage of this expenditure spent on medicines is also increasing from 63% to 70%. Such high OPD expenditures would be incurred only in the cases of people suffering from chronic diseases like diabetes, heart or respiratory diseases etc., due to which it requires daily doses of medicines and thus expenditure on medicines is also high. People incurring a very high OPD expenditure of around Rs 1 lakh in a year, spend 46% of this expenditure on medicines, which is comparatively lesser. This is because most of such OPD expenditures are spent on minor operations or surgeries such as dialysis in case of kidney patients, which itself involves

enormous expenditure, that expenditure on medicines is not as high as expenditure on such operations.

This proves that financial burden due to the majority of medicinal expenditure in the total OPD expenditure needs to be protected through an exclusive OPD policy.

OBJECTIVE 3 : TO ANALYZE THE EXISTING PRIVATE AND GOVERNMENT HEALTH INSURANCE POLICIES IN INDIA.

Table 6: Private Health Insurance Policies with OPD benefit

→Policy Coverage Benefits	MaxBupa Heartbeat Platinum Plan	Star Compre-hensive Insurance Policy	Digit Health-care Plus Policy	ICICI Lombard Health Advantage Plus Policy	Complete Health-care Insurance	Bajaj Allianz Tax Gain Policy	HDFC ERGO Maxima Health Policy
Hospital-ization and related expenses	√	√	√	√	√	√	√
Maternity & New Born Cover	√	√	√	√	√	X	√
Day Care Cover	√	X	√	X	√	√	√
Health Checkup	√	√	X	X	√	√	√
Doctor Consultation	X	√	√	√	√	X	√
Diagnostic Test	√	X	√	X	√	X	√

Medicines	X	X	√	√	X	X	√
Dental Cover	X	√	√	√	√	√	√
Optical	X	√	X	X	X	X	X
OPD is an Optional Cover	X	√	√	√	X	X	X

Source: Author's Analysis. √ denotes benefit covered. **X** denotes benefit not covered.

Health insurance sector hasn't tapped in the area of OPD and a standalone OPD policy is absent. Yet few private health insurance policies, as shown in this table, providing hospitalization as a basic cover have started incorporating OPD expense cover too. But it comes with a lot of limitations on the number of health checkups and tests one could avail in a certain time frame and a very minimum amount that can be claimed for the OPD purpose. Many such policies either provide OPD just as an optional cover to the policyholder or OPD benefit is reimbursed after a waiting period or as a co-payment between the policyholder and insurance company. Sum insured for an OPD benefit is limited up to just Rs 50,000. Due to a disadvantage of such limitations, standalone OPD policy should be available so that people are fully protected against OPD expenses.

Challenges and Solutions: The research paper gives solutions to address certain challenges that possibly will be faced, if a standalone OPD Private HI policy is rolled out into the market: -

- **Challenge:** Moral Hazard

Solution: In order to know a solution for moral hazard, the present research study did an interview with the Manager Mr. Jagadish S of Star Health Insurance Company of the branch of Bangalore, Karnataka. It was revealed that insurance companies already keep 10%-15% aside against frauds and there is a separate department comprising ex/

retired IPS officers, in every insurance company who monitor and try to prevent such frauds by keeping in connection with hospitals and health centers.

- **Challenge:** Low Market Demand

Solution: This can only be addressed by raising awareness on preventive care and financial risk protection through media, insurance agents, hospitals, banks. Awareness can be raised through the government, if the government initiates to bring in schemes related to OPD.

- **Challenge: Improper Data Availability** on the number of OPD patients, amount of expenditure spent on OPD, etc. in the Indian health reports.

Solution: By linking all the hospitals, health centers, doctor clinics and chemists to the insurance companies, proper data can be made available. Keeping Electronic Health Records for both out-patient and in-patient department data of each and every individual visiting a hospital or doctor clinic, is another solution to the lack of data availability.

Table 7: Government Health Insurance Schemes Analysis Table

GHIS Features	PMJAY	UHIS	CGHS	ESIS	Punjab Sarbat Sehat
Hospitalization	√	√	√	√	√
Maternity Benefit	X	√	√	√	X
OPD expenses	X	X	√	X	X
Dental Care	X	X	X	X	X
Medicines	X	X	X	X	X
Diagnostic Test	X	X	√	X	X

Source: Author's Analysis. √ denotes benefit covered. X denotes benefit not covered.

The above table describes the benefits provided under selected government health insurance schemes. It helps us to analyze that government health insurance schemes focus more on securing secondary and tertiary health expenditures. A coverage on OPD

expenses is absent in the government health insurance schemes from long time except CGHS.

SUGGESTIONS

Employer provided OPD insurance: Post COVID-19, government has made health insurance mandatory for all the employees, which is a welcoming move yet also unfortunately sad, since it should have been done before. Certain reputed IT companies and some government organizations provide for the OPD expenses to its employees. Such employer provided exclusive OPD coverage needs to be extended and mandated in all the government and private workplaces.

Conversion of an Out-Patient policy to an In-Patient policy: A standalone OPD insurance policy with OPD cover as mandatory one and inpatient cover as an optional cover can be introduced. Suppose a person buys a standalone OPD policy with a certain time frame, if in future develops symptoms of a chronic health illness, which might require hospitalization, can convert this policy into an inpatient policy with some alteration in premium.

CONCLUSION

The findings of the research paper have brought into light the rising disease burden and financial burden due to enormous OPD health expenditure. The paper not only talks about the gaps in the insurance policies of India but has also described the solutions and suggestions for the same. It can be concluded that OPD expenditure is a catastrophic financial burden, which needs to be financially protected through standalone OPD insurance policies in both Government and Private Sector. Preventive Care is the key solution to the rising diseases in India. Preventive care model in India can become a reality after proper planning and by plugging the bottlenecks.

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Tech-Tonic: Evaluating the impact of Technology Stocks on the S&P 500 Index

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Abstract : *The Standard & Poor's 500 Index or S&P-500 is a large-cap index which is the world's largest stock index comprising 500 companies of the United States of America. It is operated by S&P Dow Jones Indices and is one of the most followed equity indices. The index is highly driven by technology stocks which include manufacturers and sellers of computer hardware, software, computer equipment, semiconductors, and providers of information technology (IT) services. Technology stocks took over the market only in the late 1990s. 30 years later these stocks account for 27.5% of the market capitalisation of the index. The top five companies which are driving the index are Apple Inc., Microsoft Corporation, Amazon.in, Alphabet Inc. and Facebook Inc. The acronym used for these top five technology stocks is GAFAM which account for 17.5% of the S&P 500. Despite the covid-19 pandemic these "Big Five" companies continued to thrive and vastly outperformed the broader stock market to attain a combined market capitalisation of $6.4 trillion in July 2020.*

Keywords**:** *S&P-500 Index, NASDAQ-100 Index, Market Capitalisation, IT enabled services (ITeS).*

INTRODUCTION

S&P stands for Standard and Poor, the two founding companies. It tracks the performance of 500 large cap companies from USA. Investors use it as the benchmark of the overall market, to which all other investments are compared. As of August 31, 2020, the S&P 500 had a 10-year annual return of 12.66%. S&P 500 was officially introduced on March 4, 1957, by Standard and Poor. McGraw – Hill acquired it in 1966. Currently, it is

a joint venture between S&P Global (formerly) McGraw-Hill Financial, CME Group, and News Corp, the owner of Dow Jones. The S&P 500 Index tracks the market capitalisation of companies. Market Capitalisation or Market Cap is the total value of all the shares of stock that have been issued by the company.

Market cap = Number of shares issued x Stock price

As of July 2020, the total market cap of the S&P 500 was $27.05 Trillion. The index is weighted by a float-adjusted market cap. It only measures the shares available to the public. It does not count those held by control groups, other companies, or government agencies.

A committee selects each of the index's 500 corporations based on their liquidity, size, and industry. It rebalances the index quarterly – in March, June, September, and December.

To qualify for the index, a company:

- Must be in the United States
- Have an adjusted market cap of $8.2 billion
- Have 50% of the corporation's stock available to the public
- Should have a stock price of at least $1 per share
- Must file a 10-K annual report
- Have at least 50% of its fixed assets and revenues in the United States
- Must have at least four consecutive quarters of positive earnings
- Should not be listed on pink sheets or be traded over the counter
- Must be listed on the New York Stock Exchange (NYSE), Investor's Exchange, NASDAQ, or BATS Global Markets.

The S&P 500 has more large-cap stocks than the Dow Jones Industrial Average, the most quoted indicator in the world. However, it has fewer technology-related stocks than the NASDAQ. As of 2020, 57% of NASDAQ allocations were in information technology compared to 23% for the S&P 500 at that time. Because of the diversity that the S&P 500 provides over other stock indices, it is a leading U.S. economic indicator. Investors usually look at it to assess how the overall stock market is doing. They can purchase shares of the stocks listed on the index or invest in index funds that track the S&P 500.

OBJECTIVES

1. A look at what have been the top five stocks of the S&P 500 index over the last 20 years, every five years, from 2000-2020 and to see how the ruling sectors have transformed from more traditional sectors to relatively modern ones.

2. A study on how the S&P 500 index is heavily influenced by the newcomers- the information technology stocks. A comparison is made between the movement of the S&P 500 and the NASDAQ 100 to show the influence of technology on the U.S. stock market.

VIEW OF THE INDUSTRY

The S&P 500 index tracks an extremely wide variety of industries across the U.S. economy – from soft drinks to semiconductors. At a high level, the benchmark tracks the broad segments of the economy known as sectors. As of July 31, 2020, the index is divided into 11 broad sectors:

Sectors	Percent of S&P 500 Index
Information Technology	27.48%
Health Care	14.58%
Consumer Discretionary	11.18%

Communication Services	10.90%
Financials	9.89%
Industrials	7.90%
Consumer Staples	7.05%
Utilities	3.13%
Real Estate	2.80%
Materials	2.56%
Energy	2.53%

Table C.1 - Source: S P Global

D. <u>Powerhouses of the Past</u> We will now be taking data of the S&P 500 for the last twenty years at an interval of five years each and study which were the top performers during that time, the sectors to which they belonged and the extent of their contribution.

The years under study will be: 2000, 2005, 2010, 2015, and 2020. The top 5 companies of each year will be considered along with their market capitalisation and their weight in the index.

a. Year: 2000

Total Market Cap of S&P 500 = $12.54T or $12,540B	12540		
Top 5 Companies	*Market Capitalisation ($Billion)*	*Weight in S&P 500*	*Sector*
General Electric Company	474.929	3.79%	Industrials
ExxonMobil	302.185	2.41%	Energy
Pfizer	290.216	2.31%	Health Care
Citigroup	287.331	2.29%	Financials
Cisco	275.291	2.20%	Information Technology

Table D.1 - Source: etfdb.com

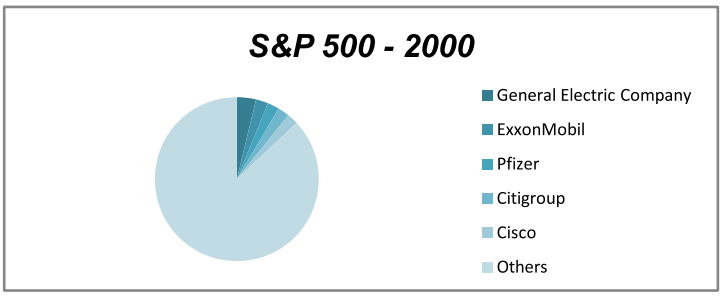

Figure : D.a

Analysis: The automobile companies were doing very well along with the petrochemical companies. Health care is one sector which is always flourishing and was so in 2000. The dot-com bubble was close to bursting in the year 2000 which led to the information technology not performing very well. We see that the top 4 sectors are all rather traditional ones. Together the_top 5 companies accounted for 13% of the index. The individual dominance of the largest company (by weight) was also not very significant - at only 3.8%.

b. Year: 2005

Total Market Cap of S&P 500 = $10.89T or $10,890B	10890		
Top 5 Companies	*Market Capitalisation ($Billion)*	*Weight in S&P 500*	*Sector*
General Electric Company	370.344	3.40%	Industrials
ExxonMobil	349.512	3.21%	Energy
Microsoft Corporation	278.358	2.56%	Information Technology
Citigroup	245.512	2.25%	Financials
Procter & Gamble	197.801	1.82%	Consumer Staples
Others		*86.76%*	

Table D.2 - Source: etfdb.com

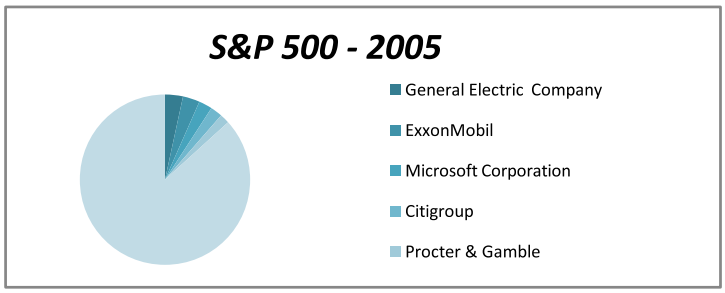

Figure : D.b

Analysis: The automobile sector was still at the top followed by petrochemicals. The dot-com bubble burst in 2001. Post this the information technology companies were performing better. We see this as Microsoft attains the third position. The financial sector also started growing better. P&G, which primarily works on Fast Moving Consumer Goods (FMCG) had also risen to the fifth position. Together the top five companies constituted 13.24% which is almost the same as 2000, the previous year under study. This shows that the dominance of a particular sector or company does not exist, and no company is driving the index individually.

c. Year: 2010

Total Market Cap of S&P 500 = $10.72T or $10,720B	10720		
Top 5 Companies	*Market Capitalisation ($Billion)*	*Weight in S&P 500*	*Sector*
ExxonMobil	368.712	3.44%	Energy
Apple Inc.	295.887	2.76%	Information Technology
Microsoft Corporation	238.785	2.23%	Information Technology
Berkshire Hathaway Inc.	198.034	1.85%	Financials
General Electric Company	194.875	1.82%	Industrials
Others		*87.91%*	

Table D.3 - Source: etfdb.com

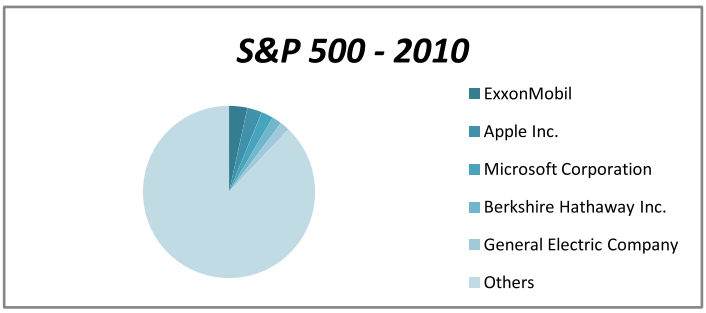

Figure : D.c

Analysis: This is the period post the Global Financial Crisis of 2008. The petrochemicals business is flourishing. The dot-com bubble burst's effects have faded away and the IT sector is catching up with two companies being in the top five companies. Automobiles are still very relevant in the index and are at the fifth position. Together the top five companies constitute 12.09% of the index. There has not been any dominance by any of the sectors or any company in the index. The relevance of traditional sectors started declining while that of the information technology sector started increasing gradually.

d. Year : 2015

Total Market Cap of S&P 500 = $18.32T or $18,320B	18320		
Top 5 Companies	*Market Capitalisation ($Billion)*	*Weight in S&P 500*	*Sector*
Apple Inc.	664.29	3.63%	Information Technology
Alphabet Inc. (Class A)	504.84	2.76%	Information Technology
Microsoft Corporation	419.22	2.29%	Information Technology
ExxonMobil	347.18	1.90%	Energy
Berkshire Hathaway Inc.	335.48	1.83%	Financials

Table D.4 - Source: etfdb.com

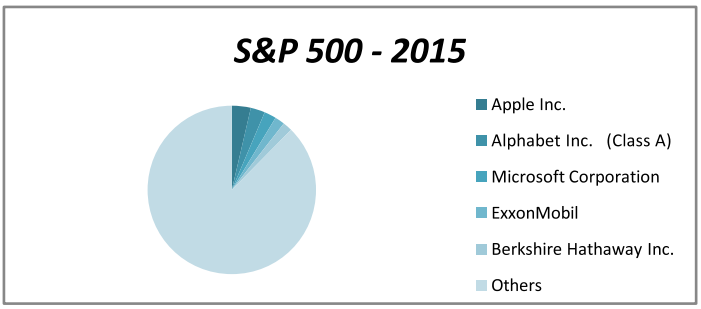

Figure : D.d

Analysis: This year the information technology sector started to emerge with the top three companies coming from this sector. Only one company from the traditional sector – petrochemicals– continues to be on the top five. Apple continues to be at the top even after five years. Alphabet has two classes of shares- class A and class C. Out of this the class A shares are in the top five. Together the top five companies constitute 12.41% of the index. There has not been extreme domination by any of the companies. However, the information technology sector has been dominating

e. ***Year: 2020 (upto 31st Oct)***

2020 *(Upto 31st Oct)*			
Total Market Cap of S&P 500 = $27.87T or $27,870B	27870		
Top 5 Companies	*Market Capitalisation ($Billion)*	*Weight in S&P 500*	*Sector*
Apple Inc.	2,103	7.55%	Information Technology
Microsoft Corporation	1,710.30	6.14%	Information Technology
Amazon.com Inc.	1,445.90	5.19%	Consumer Discretionary
Facebook Inc.	705	2.53%	Communication Services

Table D.5 - Source: etfdb.com

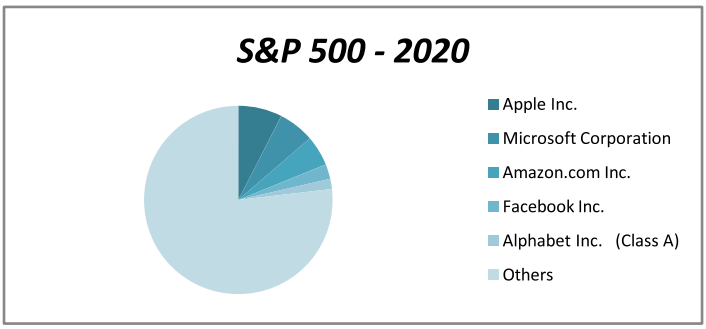

Figure : D.e

Analysis: During this year the index is completely dominated by the technology-based stocks. Apple Inc., Microsoft Corporation and Alphabet Inc. are all Information technology companies. Amazon.com Inc. is into consumer services and web services as well which is ITeS (IT Enabled Services). Similarly, Facebook Inc. is also internet-based communication services. So, all the companies are related to the IT or ITeS sector.

We can see how this sector has been dominating the index and hence drives it too. Alphabet is the parent company of Google. Together these five companies are popularly known as GAFAM [Google, Apple Inc., Facebook Inc., Amazon.com Inc., and Microsoft Corp.]. Together these companies constitute 23.16% of the index which is almost a quarter of the index. Individually too, Apple Inc. constitutes a major chunk of the index. Hence, we see how the technology-based stocks' dominance on the index.

THE DAWN OF TECH

NASDAQ stands for *National Association of Securities Dealers Automated Quotations*. It is the second-largest securities and stock exchange in the world. All its trades take place electronically through dealers, rather than in a physical location between traders. It was the world's first fully automatic stock market in the world. NASDAQ attracts more tech and growth-oriented businesses than other exchanges. It lists more than 3100 companies and boasts the highest trade volume in the U. S. market. More than $14 trillion worth of companies trade on NASDAQ. It is a tech- heavy market as opposed to

the S&P 500 which is a rather diversified index comprising of eleven sectors. This is what makes NASDAQ a stand-in for the technology sector.

The components of Nasdaq Composite Index's individual securities are as follows:

Sectors	Percentage of the Nasdaq Composite Index
Technology	48.39%
Consumer Services	19.43%
Health Care	10.21%
Financials	7.21%
Industrials	6.85%
Consumer Goods	5.51%
Utilities	0.81%
Telecommunications	0.72%
Oil and Gas	0.55%
Basis Materials	0.32%

We see the correlation between the rate of change in the closing values of NASDAQ-100 and S&P-500 for the past 20 years daily. Daily data taken from January 2001 up to October 2020. We are considering the closing value of the indices. The correlation is calculated between the % change in the closing values. This will depict how much the change in the tech stocks (movement of the Nasdaq Composite Index) drive the S&P 500. This way we will be able to see how the information technology industry is a driver in today's world. The following table shows year-wise correlation coefficient between the daily closing values of the S&P 500 and the Nasdaq Index.

Years	Correlating Coefficient between % change in value of S&P 500 and NASDAQ 100
2001	0.887039028
2002	0.907822682
2003	0.913793484
2004	0.897362304
2005	0.9191999
2006	0.931314232
2007	0.941760791
2008	0.969573514
2009	0.961752121
2010	0.966838928
2011	0.970004406
2012	0.950525657
2013	0.929674881
2014	0.930453062
2015	0.958560183
2016	0.946213963
2017	0.877319935
2018	0.957700806
2019	0.96459379
2020	0.996465085

Table : E.2
Source : Y Charts, S P Global

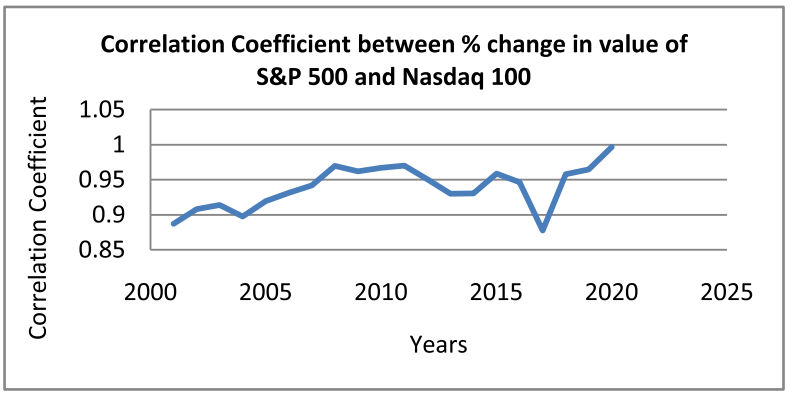

Figure 2.1

Analysis: The value of the correlation coefficient ranges from -1 to +1. When a given set of data has correlation coefficient value greater than that of 0.85, we conclude that there is very high correlation between the two variables under consideration. In the past twenty years the value of this coefficient has not been less than 0.87. This proves that there has been a very high correlation between the technological stocks and that of the index.

We can also see a trend which shows an increase in the overall correlation over time. There has been a sudden and sharp decline in the correlation in the year 2017. This was because President Donald Trump, on 7th January, signed an executive order that would temporarily bar entry into the U.S. to Iraqi, Syrian, Iranian, Sudanese, Libyan, Somali and Yemeni citizens. This was done to "keep radical Islamic terrorists out of the United States of America".

Due to this the S&P 500 dropped 0.6% with the energy sector shredding 1.7%. the NASDAQ composite underperformed, falling 0.8%.

But we see that there has been a constant increase in the correlation between the technology stocks. The market share of these stocks in the S&P 500 has also increased significantly. Individually too, the top IT companies have had a large weight in the index. So, the technology stocks are here, they are dominating and are here to stay.

[*Scope for further research*: *An index can be curated comprising stocks of companies from the Information Technology sector only. We can administer the movement and growth of this index and compare it to that of the S&P 500. This would give a better idea about the extent to which technology drives the world's largest index- S&P 500*.]

CONCLUSION

As of 26th September, the S&P 500 was at an up of 2.1%, even in the face of the pandemic. The drivers, however, of this growth are majorly only five companies – Google (Alphabet), Amazon, Facebook, Apple, and Microsoft. Together these are called the GAFAM companies, and these are what fuel up the index. They account for nearly a quarter of the index. Since the end of 2017, the S&P 500 was up by 23%, the GAFAM contributes 72% of this. This is the reason why some half-jokingly refer to the S&P500 as the "S&P 5". The top 15 companies account for approximately 96% of the gains. So basically, 485 companies are essentially flat. The rest of the market has become so small relatively that even if the flows rotated out of the mega caps and into balance of the market, the other companies are so small that they cannot generate the performance necessary to support the index level. So clearly tech drives the index. However, these are not indicative of what's really going on in the economy.

On 29th July 2020 the GAFAM leaders were grilled by the lawmakers on the House Judiciary Committee on Anti-Trust. They were accused of creating unfair environment by killing off competition in the market by buying their potential or existing competitors. Facebook was accused of buying its top competitors- Instagram and WhatsApp. Amazon was accused of selling its own brand's products on their retail website. Apple was accused of keeping pre-loaded apps from them- Apple music, Apple Podcasts etc. they were also accused of having a rather opaque policy regarding the apps that were selected to be listed on its app store. Similar accusations were made on Google of having its own pre-loaded apps and non-competitive low advertisement costs. Hence the current course of the 'Big Tech' is not sustainable and the state is trying to control that.

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Simultaneous Elections – An Analysis in the Indian Context

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Abstract : *Given the size of Indian democracy India is on an eternal election mode which resulted in policy paralysis. This adversely affects the quality of governance in the country. To fulfill the cherished goals of socio-economic democracy and creating equal opportunity, social justice, freedom of thought and expression, India needs to embark on a journey of holistic reform of its political and electoral system. The idea of simultaneous elections can bring about substantial positive changes in the political and electoral system by creating an effective and efficient mechanism for conducting elections in the country. It will provide more time for governance, less expenditure by all stakeholders in elections, and reduce the disturbances in social dynamics. The paper discusses policy alternatives to the proposal for simultaneous elections and the mode of implementation of the proposal. It puts forward an output matrix to understand the various challenges and trade-offs of the alternatives and policy actions to be taken in the short and long term.*

Keywords: *Policy Paralysis, Simultaneous Elections, Policy Alternatives and Policy Actions*

INTRODUCTION

Indian democracy is best exemplified through the elections which empower the masses by giving them the power to decide the future of the leaders, parties and Government. Given the federal nature of Indian democracy India seems to be in an eternal election mode. Apart from the financial strain the frequent and high number of elections cause it also has led to policy paralysis which affects the quality of governance and nation's progress. The political system also has a lot of anomalies due to diminishing

role of Parliament as a stage for policymaking, debate and discussion, the declining importance of representatives in policy formulation because of legal as well as political restrictions and centralization of power. The condition is worse with the electoral system suffering from increasing role of money and muscle power, frequent elections sapping the energy of all the stakeholders leading to 'policy paralysis' and disturbing social fabric of the country.

To fulfill the cherished goals of socio-economic democracy and creating equal opportunity, social justice, freedom of thought and expression, India needs to embark on a journey of holistic reform of its political and electoral system. Though it is a long drawn out battle the idea of simultaneous elections can bring about substantial positive changes in the political and electoral system by creating an effective and efficient mechanism for conducting elections in the country. It will provide more time for governance, less expenditure by all stakeholders in elections, and reduce the disturbances in social dynamics. The idea of simultaneous elections can also be combined with other important political and electoral reforms of dealing with criminalization of politics, money power, and lack of representation of marginalized sections of the society in Indian politics.

EVIDENCE OF THE PROBLEM

The rot in the governance system of the country is visible in multifarious sectors. However, the crisis in the political and electoral system creates a conducive climate for problems to linger on and it also provides incentives for the vested interests to take advantage of the flawed system. Due to frequent elections in the country, the political representatives are always on election mode rather than taking tough decisions and formulating good policies for the welfare of the country. The enforcement of Model Code of Conduct (MCC) for various elections creates policy paralysis when everything just goes into suspension.

The policy paralysis is substantiated through data also. For instance- the schedule for 17th General Elections was announced on March 10, 2019. The elections were conducted

from April 11th, 2019 to May 19th, 2019 and results declared on May 23rd. However, as per the regulations, the MCC was enforced from March 10th, 2019 to May 23rd, 2019. It amounts to more than three months of government in standstill. Madhya Pradesh, Chhattisgarh, Rajasthan, Manipur and Telangana saw new government assuming power in December 2018 but they had no scope to formulate policies as General Election 2019 followed soon. The Governments of these States got down to business only by June 2019. The irony is that the elections for these State Assemblies were announced in October 2018 and MCC was in force for these States till December 11, 2018. So technically, these governments could not do anything substantive for nine months.

The financial burden on the exchequer is increasing exponentially since the country had its first election. It was expected that the 2019 General Election was the most expensive costing $6.5 billion. Elections have increased the burden of expenditure on Central government and other stakeholders. Various research papers also show that there is a linkage between black money and expenditure during elections by political parties and candidates. Vaishnav (When Crime Pays: Money and Muscle in Indian Politics, 2017) clearly showed the linkages between the elected representatives and their shady corrupt practices and criminal backgrounds. Neelanjan Sircar and Jennifer Bussell ("Costs of Democracy," 2018) found that there is a high correlation between the wealth of individuals and their winnability in the elections. And the representatives at three-tiers of the government had a consensus that around 50% of their funding comes from black money. Frequent elections and the market of elections not only hamper the development process and halt the governance process but also creates a conducive climate for crony capitalism, corruption, black money and criminalization of political system.

POLICY OPTIONS/ALTERNATIVES

Frequent elections is a huge constraint on the functioning in a country like India. The demographic dividend may turn into a demographic disaster if the political representatives will not be able to deliver on governance front. There are various challenges plaguing the political and electoral system which needs to be addressed holistically. Political

and electoral system needs to be reformed. There are various international experiences available. For instance- the UK government has adopted Fixed Term Parliament Act , Germany has adopted the principle of 'constructive vote of no-confidence' and Sweden has a synchronized electoral system to make the election process more efficient and effective. The policy options for India are maintaining status quo or opt for simultaneous elections.

STATUS QUO

Given the resistance from bureaucracy and other stakeholders for any policy change maintaining the status quo is an easy option. Several piecemeal reforms to make the political and electoral system better are ongoing for a long time. Election Commission of India since its inception has heralded several reforms- transition from ballot paper to EVMs, prohibition of liquor, the introduction of Voter-Verified Paper Audit Trail (VVPAT) to provide voter slips and most importantly the awareness generation initiative SWEEP etc. These initiatives have helped to increase the voting percentage and to make election system more transparent. The Judiciary has also given path-breaking judgments to cleanse the electoral system with the help of civil society activism. For instance- Mandatory filing of affidavit providing details of criminal antecedents and net worth of the candidates, introducing the NOTA option, regulation of government advertisements to prevent misuse of public funds and advise to the Prime Minister and Chief Ministers of the States not to induct persons with criminal backgrounds as Ministers. However, there is an absolute lack of political will power to bring about substantial electoral and political reforms in the country due to vested interests.

IMPLEMENT THE IDEA OF SIMULTANEOUS ELECTIONS

The idea of simultaneous elections was proposed in the 2014 General Election manifesto of BJP. Since then NITI Aayog, Law Commission of India, Parliamentary Standing Committee, Election Commission of India has given reports addressing various

issues, concerns and their proposal to implement the idea of holding synchronized elections for three tiers of government from 'Panchayat to Parliament'.

India held simultaneous elections till 1967 because of the rule of 'one-party system' at Centre as well as State level and favorable political climate in the country. However, this cycle of synchronized elections was broken due to misuse of Article of 356, the emergence of regional parties, fragmentation of political system, and declaration of emergency by the then Prime Minister Indira Gandhi.

The real meaning of simultaneous elections means holding elections for all three tiers of the government simultaneously. Due to the sheer number of local and municipal governments, NITI Aayog and Law Commission of India did not include them in their proposal for implementation.

Simultaneous Elections will have a transformative impact on governance process, political and administrative stability, election expenditure of all the stakeholders and most importantly it will create a mechanism for conducting most effective and efficient elections. It will also create a climate for holistic electoral and political reforms in the country.

MODE OF IMPLEMENTATION OF SIMULTANEOUS ELECTION PROPOSAL

This section provides a proposal for implementation of simultaneous elections for Lok Sabha, State Legislative Assembly and the Rural and Urban Local Bodies. The proposal categorizes the reforms into two sets –

- necessary reforms for providing stability to the various Houses and
- reforms to operationalize the simultaneous elections

The necessary reforms are important; without them, the reforms to operationalize simultaneous elections cannot ensure that the cycle of simultaneous elections continues to be followed.

a. Necessary reforms for providing stability to the various Houses

To stop the premature dissolution of the House or provide for the fixed tenure, the collective responsibility of the House under Art. 75(3) or Art. 164(2) of the Indian Constitution must be expressed by the way of a constructive no-confidence motion, instead of a no-confidence motion. The constructive no-confidence motion is first introduced in the Federal Democratic Republic of Germany. This device is currently under use in many countries today such as Israel, Spain, Belgium, Portugal etc. Constructive no-confidence motion puts to vote confidence in a named individual of the House instead of simply voting that the current House has lost confidence. As a result, if the constructive confidence motion is passed, the House automatically chooses the newly named individual as the leader of the House (i.e. Prime Minister or the Chief Minister). In this way, premature dissolution is averted, and the House will always continue to function till the end of the term – i.e. 5 years.

The proposal for providing stability is explained below and is modeled on the constructive no-confidence motion of Germany. So we propose that a simultaneous motion expressing confidence in a named member is moved along with the no-confidence motion. However, the motion expressing confidence in named member is only put to vote within 14 days of the passing of the no-confidence motion. If the confidence motion is also passed in the named member, then the House continues to function. Otherwise, conditions for premature dissolution of the House will arise.

For such a situation, we further propose that the House shall not be dissolved if the remainder of the term is less than 18 months. For this period, the President or the Governor shall administer the country or the state, with a Council of Ministers appointed by him. Further, to ensure that no subversion or political misuse of the Office of President or Governor happens, the Council of Ministers shall come from all the political parties in proportion to their strength in the House. Where the remainder of the term is over 18 months, fresh elections for the House are conducted. However, the new House shall only have a term that is only left of the original term. This is in line with the provisions related

to Panchayat as provided in the Art. 243E (4) of the Constitution.

In addition, in line with the 170th Law Commission Report 1999, we propose that there shall be a period of 2 years between two consecutive no-confidence motions. This ensures that the disruption to the House is minimized, and greater stability of tenure is provided to the House.

The necessary reforms mentioned above require the following amendments to the Art. 83(2) and Art. 172(1) of the Constitution of India and Rule 198 of the Rules of Procedure and Conduct of Business of Lok Sabha (which deals with the no-confidence motion) and similar rules in the states. The new text to be inserted is shown in italics below.

"Rule 198 –

(6) No leave shall be granted under (2) unless a motion expressing confidence in a named member of the House is also simultaneously moved. The motion expressing confidence in a named member shall be put to vote within 14 days from the day of the vote of no-confidence motion under (4) only if the no-confidence motion is passed.

(7) Once a no-confidence motion is voted under (4), no fresh motion expressing the want of confidence shall be admissible before a period of two years since the date of voting upon such a motion."

ART. 83(2) AND ART. 172(1) SHALL BE AMENDED TO INCLUDE THE PROVISOS SHOWN IN THE ITALICIZED TEXT:

"Art. 83(2) – The House of the People, unless sooner dissolved, shall continue for five years, from the date appointed for its first meeting and no longer and the expiration of the said period of five years shall operate as a dissolution of the House:

Provided that the said period may, while a Proclamation of Emergency is in operation, be extended by Parliament by law for a period not exceeding one year at a time and not extending in any case beyond a period of six months after the Proclamation has ceased to operate:

Provided further that where the remainder of the period for which the dissolved House would have continued is less than eighteen months, it shall not be necessary to hold any election for constituting the House for such period; for such period the President shall conduct the business of the Government of India with the Council of Ministers appointed by him from among all legislature parties represented as nearly as possible in proportion to the strength of their members in the House:

Provided also that the House constituted upon the dissolution before the expiration of its duration shall continue only for the remainder of the period for which the dissolved House would have continued had it not been so dissolved.

Art. 172(1) – Every Legislative Assembly of every State, unless sooner dissolved, shall continue for five years from the date appointed for its first meeting and no longer and the expiration of the said period of five years shall operate as a dissolution of the Assembly:

Provided that the said period may, while a Proclamation of Emergency is in operation, be extended by Parliament by law for a period not exceeding one year at a time and not extending in any case beyond a period of six months after the Proclamation has ceased to operate.

Provided further that where the remainder of the period for which the dissolved House would have continued is less than eighteen months, it shall not be necessary to hold any election for constituting the House for such period; for such period the Governor shall conduct the business of the Government of the State with the Council of Ministers appointed by

him from among all legislature parties represented as nearly as possible in proportion to the strength of their members in the House:

Provided also that the House constituted upon the dissolution before the expiration of its duration shall continue only for the remainder of the period for which the dissolved House would have continued had it not been so dissolved."

In addition, the RoPA 1951 could be amended to fix the election schedule every 5 years, so that the political misuse of the enforcement of the Model Code of Conduct and the arbitrariness of the election dates is reduced. Fixed-term Parliaments Act, 2011 of the UK fixed the first Thursday of May every five years to be the Election Day starting from 7th May 2015. May is also a suitable month in the context of India, given its varied geographical and climatic conditions during the rest of the months in a year. However, owing to large electoral numbers, RoPA 1951 could be amended consequentially to fix the election "dates" in the month of May, instead of a single day.

b. Reforms for operationalizing Simultaneous Elections

i. One-time adjustment of the duration of State Legislative Assemblies

TABLE 1

SCHEDULE OF THE EXPIRATION OF THE TERMS OF VARIOUS STATE LEGISLATIVE ASSEMBLIES DURING 2018-2024

Year	States
2018	Himachal Pradesh, Karnataka, Meghalaya, Mizoram, Nagaland, Tripura
2019	Andhra Pradesh, Arunachal Pradesh, Chhattisgarh, Haryana, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Sikkim
2020	Bihar, Delhi, Jammu & Kashmir, Jharkhand
2021	Assam, Kerala, Puducherry, Tamil Nadu, West Bengal

2022	Goa, Gujarat, Manipur, Punjab, Uttar Pradesh, Uttarakhand
2023	Himachal Pradesh, Karnataka, Meghalaya, Mizoram, Nagaland, Tripura
2024	Andhra Pradesh, Arunachal Pradesh, Chhattisgarh, Haryana, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Sikkim, Telangana

Source: Author's compilation

Table-1 shows the schedule of the expiration of the term of various states during the period 2018-2024. Approximately 5-10 states go for elections every single year from 2018 till the general elections to the Lok Sabha in 2024. Thus, to synchronize the schedule of the general elections to the states and the Lok Sabha simultaneously, one-time extension or curtailment of the terms shall be necessary.

To make the one-time adjustment of the duration of the House, a constitutional amendment to the Art. 172(1) is needed. The amendment to Article 172(1) requires the inclusion of the proviso as shown in the italicized and highlighted text as follows –

> ***Art. 172(1) – Every Legislative Assembly of every State, unless sooner dissolved, shall continue for five years from the date appointed for its first meeting and no longer and the expiration of the said period of five years shall operate as a dissolution of the Assembly:***
>
> > ***Provided that the said period may, while a Proclamation of Emergency is in operation, be extended by Parliament by law for a period not exceeding one year at a time and not extending in any case beyond a period of six months after the Proclamation has ceased to operate.***
> >
> > ***Provided further that where the remainder of the period for which the dissolved House would have continued is less than eighteen months, it shall not be necessary to hold any election for constituting the House for***

such period; for such period the Governor shall conduct the business of the Government of the State with the Council of Ministers appointed by him from among all legislature parties represented as nearly as possible in proportion to the strength of their members in the House:

Provided also that the House constituted upon the dissolution before the expiration of its duration shall continue only for the remainder of the period for which the dissolved House would have continued had it not been so dissolved:

Provided that the Parliament may by law, curtail or extend the said period by a period not exceeding half the duration of the House if it is necessary to do so, in order to conduct the general election to a Legislative Assembly along with the general election to the House of the People"

By the addition of the proviso above, simultaneous elections can be conducted to all the states and the Lok Sabha starting from May 2024. The curtailment or extension needed for each of the states is provided Table-2 below. As shown in the table, there is a maximum curtailment of 24 months and maximum extension of 27 months provided to the states. The average curtailment and extension period are 16 months and 15.5 months respectively. While 16 states received an extension, 10 states' term got curtailed and 4 states' term required no change. Please note that the Jammu & Kashmir (J&K) state is not included in the analysis as its term is 6 years, unlike the rest of the state assemblies. It is suggested that the term of J&K assembly is reduced to 5 years or the terms of the Lok Sabha and the rest of the states is increased to 6 years for making simultaneous elections possible to all states including J&K and the Lok Sabha.

TABLE 2

PROPOSAL FOR ONE-TIME CURTAILMENT OR EXTENSION OF THE STATE ASSEMBLY TENURES (EXCLUDING J&K)

State	Tenure start	Next tenure starts	Sub-sequent tenure starts	Simul-taneous election on	Months curtailed / extended	Tenure Length before simultaneous elections
Andhra Pradesh	Jun-14	Jun-19	Jun-24	May-24	0	60
Arunachal Pradesh	Jun-14	Jun-19	Jun-24	May-24	0	60
Assam	Jun-16	Jun-21	Jun-26	May-24	-24	36
Bihar	Nov-15	Nov-20	Nov-25	May-24	-17	43
Chhattisgarh	Jan-14	Jan-19	Jan-24	May-24	5	65
Delhi	Feb-15	Feb-20	Feb-25	May-24	-8	52
Goa	Mar-17	Mar-22	Mar-27	May-24	27	87
Gujarat	Dec-17	Dec-22	Dec-27	May-24	18	78
Haryana	Nov-14	Nov-19	Nov-24	May-24	-5	55
Himachal Pradesh	Jan-18	Jan-23	Jan-28	May-24	17	77
Jharkhand	Jan-15	Jan-20	Jan-25	May-24	-7	53
Karnataka	May-18	May-23	May-28	May-24	13	73
Kerala	Jun-16	Jun-21	Jun-26	May-24	-24	36
Madhya Pradesh	Jan-14	Jan-19	Jan-24	May-24	5	65
Maharashtra	Nov-14	Nov-19	Nov-24	May-24	-5	55
Manipur	Mar-17	Mar-22	Mar-27	May-24	27	87
Meghalaya	Mar-18	Mar-23	Mar-28	May-24	15	75
Mizoram	Dec-18	Dec-23	Dec-28	May-24	6	66
Nagaland	Mar-18	Mar-23	Mar-28	May-24	15	75
Odisha	Jun-14	Jun-19	Jun-24	May-24	0	60
Puducherry	Jun-16	Jun-21	Jun-26	May-24	-24	36
Punjab	Mar-17	Mar-22	Mar-27	May-24	27	87
Rajasthan	Jan-14	Jan-19	Jan-24	May-24	5	65
Sikkim	May-14	May-19	May-24	May-24	1	61
Tamil Nadu	May-16	May-21	May-26	May-24	-23	37
Tripura	Mar-18	Mar-23	Mar-28	May-24	15	75
Uttar Pradesh	May-17	May-22	May-27	May-24	25	85
Uttarakhand	Mar-17	Mar-22	Mar-27	May-24	27	87
West Bengal	May-16	May-21	May-26	May-24	-23	37

Source: Author's compilation

ii. Integration of local bodies elections with simultaneous elections to the Lok Sabha and state assemblies

Simultaneous elections, in the true sense, implies one election from Panchayat to the Parliament. This enables the voters to vote for all offices from the local bodies to the Lok Sabha in one-go. Including local body elections also within the ambit of simultaneous elections ensures that local elections happen on a regular basis. Many states are notorious for not conducting the local body elections in a timely manner defeating the purpose of democracy. The overall expenditure incurred on the local body election, fully borne by the states is also reduced – allowing for more developmental expenditure for the states. The burden of the local body elections can also be shared by the Centre and the States, giving the states more fiscal room for welfare spending. However, the issue of integration of local body elections poses operational challenges.

iii. Unification of Electoral Rolls

For the preparation of electoral rolls, each Assembly Constituency (AC) is divided into Parts (Polling Station) and each Polling Station is further subdivided into Sections. Each section refers to a specific contiguous geographical region such as a colony, street etc. However, there is a maximum number of approximately 500 voters per Polling Station (PS). So, only those many households from the sections are included as far as this limit of the Polling Station is not breached. Please note that the PS is an integral multiple of households, but not an integral multiple of sections. However, for local body elections, each Village / Street / Ward is taken as one integral whole. Thus, the village, street or ward, may not align entirely with the Sections of ACs.

We propose that the delimitation of Parliamentary Constituencies, Assembly Constituencies also be based on Villages or Wards instead of Sections. The Delimitation Commissions of the Center and the States must work together to achieve this. Further, the Delimitation Act of 2002 must also be amended to ensure that the AC fully falls under the administrative boundaries of a district. This can be achieved by amending Section 9(1) of the Delimitation Act of 2002 by inserting a clause (e) as follows –

"Section 9 (1) –

(e) every assembly constituency shall also be so delimited as to fall wholly within one district"

iv. Other challenges

Other challenges such as the introduction of the complexity into the election process as the voters are now required to cast multiple votes simultaneously, can be solved by voter education and awareness campaigns. The party symbols reserved in all the states must be centralized, so that there is no confusion regarding the usage of party symbols at all levels – from the Parliament to Panchayat. The State Election Commissions and the Central Election Commissions must work in tandem to overcome these operational challenges.

In the light of the discussion above, we propose the following for the integration of local body elections along with the general elections to the Lok Sabha and the states –

- It is feasible to conduct elections from Panchayat to Parliament simultaneously. However, the precondition for this is proper Information, Education and Communication (IEC) campaign to make the voter aware of complex voting scenario.
- Thus, during the first two simultaneous elections, we recommend simultaneous elections only for Lok Sabha and State Legislative Assemblies. All Panchayat and Urban local body elections within a state can be held together, simultaneously within a gap of 6 months from the date of simultaneous elections for Assembly and Parliamentary constituencies.
- Some states with more mature voters/voting patterns may choose to pilot the Panchayat to Parliament elections during the second simultaneous election (i.e. 2029)

- Unification of electoral rolls must be done as explained above, before conducting the simultaneous elections in May 2024

ANALYSIS OF THE PROPOSAL

The necessary reforms provided measures to ensure the stability of the House – Lok Sabha or the State Legislative Assemblies. Since it also proposes a gap of 2 years between consecutive no-confidence motions, no more than three no-confidence motions can be moved during the term of the House. Further, if the remainder of the term of the House is less than 18 months, the proposal provides for President or Governor to administer the country with the Council of Ministers appointed by them. Since such a provision may incite political motivations of these offices, it is recommended that the Council of Ministers must be represented by all parties as per their strength so that during this period an all-party caretaker government only can be established. Further, the approach fixes the election during the month of May thereby bringing predictability to the election dates and the application of the Model Code of Conduct.

The proposal provides for synchronization leading to a single-phase election across states (excluding J&K) and the Lok Sabha starting from May 2024 onwards. Hence the proposal is also unique from the existing proposals given by the Parliamentary Standing Committee and the NITI Aayog, which recommended a 2-phase election schedule. In this regard, our proposal provides for simultaneous elections in a true sense.

There is only a one-time extension or curtailment of the tenure of the House, by approximately, half the tenure of a legislative assembly. It takes care of all the impending elections as per the current laws in force until the simultaneous elections come into effect from 2024. Thus, it allows enough time for the Election Commission to procure the necessary number of EVMs before pan-country implementation of simultaneous elections in 2024.

The proposal also recommends the integration of local body elections, however after conducting a pilot in some of the states during second simultaneous elections in 2029. The challenges related to the integration of local body elections into the ambit of simultaneous elections are purely operational and administrative and can be overcome by the Central Election Commission and the State Election Commission working in tandem.

The necessary reforms suggested recommends the administration to be run by the President or the Governor if the remainder of the term is under 18 months with the help of an all-party government. This all-party, caretaker government has the potential to derail the overall development of the country.

Further, reconciling the state laws under which the local body elections are conducted, establishing a procedure for State Election Commissions and Central Election Commission to work together without risking the autonomy of either constitutional bodies is another challenge to operationalizing this proposal.

PROJECTION OF THE OUTCOMES

Projection of the outcomes of the alternatives is the most difficult step in the Eightfold path of policy making because we are not sure what can happen in the future. There can be unseen challenges which can create hurdles in the way of successful implementation of various alternatives proposed. We have tried to approximately estimate the outcome of the alternatives discussed in the previous sections in the Table representing outcome matrix.

TABLE 3

OUTCOME MATRIX

POLICY ALTERNATIVES	EFFECTIVENESS	LEGALITY	TIMELINES	VIABILITY
		Not violative of Constitutional and statutory provisions	*Time is taken to implement the policy alternative*	*Political acceptability*
STATUS QUO	SHORT-TERM RELIEF; NO LONG-TERM IMPACT	YES	NA	YES
IMPLEMENTING THE IDEA OF SIMULTANEOUS ELECTIONS	LONG-TERM IMPACT IN TERMS OF MORE POLITICAL AND ADMINISTRATIVE STABILITY,MORE TIME FOR GOVERNANCE	YES	2-5 YEARS	NOT REALLY
REFORMATION OF THE POLITICAL AND ELECTORAL SYSTEM	CAN'T SAY	YES	NA	NO

In fact, it is very difficult to project outcomes when the issues are related to the political economy. There is hardly any political will power in political leaders and national political parties to bring about political and electoral reforms.

FINAL ALTERNATIVE

After projecting the outcomes and understanding the various challenges and trade-offs of all the above-discussed alternatives, we can reach a conclusion that there is need

to take policy actions into two components:

1. SHORT-TERM POLICY ACTIONS (2-5 years)
2. LONG-TERM POLICY ACTIONS (5-10 years)

In the short-term, the piecemeal approach adopted by the Election Commission can continue where it can implement various provisions related to the decriminalization of politics, reducing expenditure related to elections, bringing transparency in the funding of elections by proposing the idea of state funding of elections. The initiative of Election Commission of India in creating awareness on voting rights through the mechanism of SVEEP is commendable. This is one of the policy actions which will not be opposed or criticized by anyone. Therefore, there is a need to create sensitization among the voters that how can 'one vote' make a difference? Civil society organizations like ADR, CSDS, TCPD, Common Cause etc have not only created a huge database on elections but also consistently played an important role in pushing the boundaries for political and electoral reforms. The Judiciary has also given path-breaking judgments to bring about electoral reforms in terms of introducing NOTA option, making it mandatory to furnish the data related to the source of income, assets and criminal antecedents etc. On the face of it, political parties must come under the ambit of RTI Act and there is a need to introduce democratic culture in the functioning of the political parties.

In long-term policy actions, the idea of simultaneous elections needs to be implemented as per the proposal provided in this paper. It will be a comprehensive reform to deal with the current faults of the electoral system in the country. It will not only be cost-effective and efficient in terms of governance process but also create a conducive climate for the country to develop and progress like developed countries. There are various examples of other countries like Sweden, South Africa, and Belgium who have implemented the idea of simultaneous election. Their experiences can help us in devising the best implementation strategy. Though there will be challenges in terms of unanticipated consequences, lack of political consensus etc., but they can be dealt with keeping the larger interest of the country.

CONCLUSION AND FUTURE SCOPE

The study provided a detailed analysis of the contemporary issue of operationalizing simultaneous elections at all levels. It presented the challenges in implementing "One Nation, One Election" holistically and then provided various solutions to overcome them. The proposal also attempted to integrate local body election into the ambit of simultaneous elections, laying down a plan for one election for "Panchayat to Parliament". The issue of voter education becomes extremely crucial in the successful implementation of the same.

In conclusion, our election process is at a momentous juncture, where it is now graduating to tackling a higher-order question of efficiency while conducting the elections. The time has come to consider the idea of simultaneous elections very seriously. It is imperative to analyze the issue and various proposals suggested by all stakeholders carefully before implementing the necessary changes required for operationalizing "One Nation, One Election" in our country.

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A study on satisfaction level of passengers and frequent users at Kempegowda International Airport Bengaluru with special reference to lead cap knowledge solutions

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Abstract : *Customer satisfaction is important in all the industry, analysis of satisfaction level helps to identify the customers need and requirement. Satisfaction level of passengers at airport is very important and necessary. The impact of consultant company on the airport helps us to understand the service quality and overall management of the airport. The consultant company helps the airport in all form of management and marketing terms. Lead Cap Knowledge Solution is a consultant company which provides consultation to all companies based on the marketing analysis, pricing ads-testing, market trend analysis, competitive analysis etc. Lead Cap Knowledge Solution basically provides consultation based on the researches, consultation and advisory. One of the clients of lead cap knowledge solution is Kempe Gowda International Airport, this consultant company helps the airport in their management services and focuses on providing good facility to the passengers and frequent users. The important of this study is how the consultant company helps to make the competition of airlines healthy, this study need to focus on the passengers' experience and satisfaction. Transumers feedback helps to measure the performance of the airport, this study helps to identify the service quality based on the bagging facility, food quality, check-in, seat comfort and other facilities.*

Keywords: *customer satisfaction, service quality, consultant company, passengers, transumers.*

INTRODUCTION

Customer satisfaction describes the feeling of the customer towards the particular company's product and services. In the other word customer satisfaction is all about defining

the needs, desire, like and dislike of the product and services. Customer satisfaction is very important term in the field on marketing. Every company focuses on marketing their product to the people in order to earn a customer to their brand. By analysing the satisfaction level, the company will make necessary changes and improvement in their product or services. By measuring the customer satisfaction, the company gets to know how good the product or service is working in the market. The companies mostly conduct the survey to know the customer like the product and what are the review of the product and service. By doing this survey the company gets to know that how customers are satisfied with their product and services. The company also gets a benefit of improving and developing the product and services.

SCOPE OF THE STUDY

Lead cap knowledge solution is a consultant company which provides consultation, advisory to many firms. One among their clients are Kempe Gowda International Airport Bengaluru. This consultation company provides advisory and manage the services at this airport. The study is conducted at Bangalore International Airport and the data are collected from the passenger and the frequent users from the airport. This study aims at analysing the satisfaction level at the airport. For this purpose, primary data were collected.

OBJECTIVES OF THE STUDY

- To analyse the passenger's satisfaction level at the airport based on services quality.
- To analyse the various other users' satisfaction level at the airport.
- To analyse the benefit of consultancy company and its impact on the non-aviation services.
- To analyse the impact on how the consultant company helps the airport to manage the customer satisfaction.

STATEMENT OF PROBLEM

In any of the sector customer satisfaction is the most important thing in marketing. To make a study on the effectiveness on consultant company's services in the airport is a challenge. The problem of the research is based on the management decision making by the consultant accompany and how does it help and impacts on the services quality at the airport. Since the limited attention is given to the airport shopping behaviour, this study focuses on the identifying the satisfaction level of the customer at the airport in order to develop the good service management. Studying about the satisfaction level at airport is common but analysing the satisfaction level of customer with reference to consultant company is not been conducted in recent times.

REVIEW OF LITERATURE

- A study conducted by peter l **Ostrowski, Terrence V. Oberien and Geoffrey l. Gordon** in (1993) based on "the service quality and customer loyalty in commercial airlines", the research was analysed based on the service provided in the airline industry and customer loyalty. The study examined the related issues on service quality. The result of an empirical study using by using data collected on two air carriers which indicated the that the customer loyalty was low.
- According to a study conducted by **Wen Chun Tsieng** in (2011) on "air passengers purchasing behaviour at airport terminal". This study is on how the customers get satisfied with the non-aviation services such as dining, shopping and entertainment etc. The result of the study is all about the customers satisfaction based on the non-aviation services at the airport and how does it affect the customers to buy the things.
- A study conducted in (2012) by **Noor and Nwi subartanato** on "customer satisfaction in the airline industry". The role of service quality and price. This study focuses on the service industry on how important in influencing the customer satisfaction based on the service quality and price. This paper focused on how the

service quality and price affects the customer satisfaction in full-service airline with low cost.

RESEARCH METHODOLOGY

The research design is a descriptive design, to examine the satisfaction level of passenger and frequent users at the airport and how does impacts from the lead cap knowledge solution.

Primary data are the first-hand data which is directly collected by circulating questionnaire, primary data collection is basically on the interviews taken at the airport or consulting company. Secondary data was collected already by various websites, online data, books, other research papers, journals, reports and magazines.

RESULT AND INTERPRETATION

TABLE-1 SHOWING GENDER OF RESPONDENTS

Gender of the Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	52	45.6	45.6	45.6
	Female	62	54.4	54.4	100.0
	Total	114	100.0	100.0	

Analysis: From the above table we can analyse that majority respondents are under the age of 18-25 which is 50.9 %, and 21.9 % belong to the age group of 25-35, 10.5 % of the respondent belong to the age group of 35-45, and 16.7 % of the respondents belong to the age group of 45 and above.

TABLE-2 SHOWING THE AGE OF THE RESPONDENTS

Age of the Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	58	50.9	50.9	50.9
	25-35	25	21.9	21.9	72.8
	35-45	12	10.5	10.5	83.3
	45 and above	19	16.7	16.7	100.0
	Total	114	100.0	100.0	

Analysis: The above table shows the gender of the respondents based on the percentage.46.6 percentage are Male and 54.4 percentage are female.

TABLE-3 SHOWING THE RESPONDENTS OF THE MARITAL STATUS

Marital status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	71	62.3	62.3	62.3
	Married	41	36.0	36.0	98.2
	Divorced	2	1.8	1.8	100.0
	Total	114	100.0	100.0	

Analysis: From the table above shows the marital status of the respondents were 62.3 percentage being single, 36.0 percentage are married and 1.8 percentage are divorced.

TABLE-4 SHOWING THE EDUCATION QUALIFICATION OF THE RESPONDENTS

Educational qualification					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	9	7.9	7.9	7.9
	Primary and high school	24	21.1	21.1	28.9
	pre-university	20	17.5	17.5	46.5
	Undergraduate	36	31.6	31.6	78.1
	post graduate and above	25	21.9	21.9	100.0
	Total	114	100.0	100.0	

Analysis: The above table represents the education qualification of the respondents. Where undergraduate being majority with the percentage of 31.6, post graduate and above being 21.9 percentage, primary and high school being 21.1 percentage, pre-university being 17.5 percentage and 7.9 percentage being illiterate.

TABLE-5 SHOWING THE PROFESSION OF THE RESPONDENTS

Occupation of the Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	28	24.6	24.6	24.6
	Government employee	16	14.0	14.0	38.6
	Private employee	34	29.8	29.8	68.4
	Businessmen & Industrialist	18	15.8	15.8	84.2
	Professional	18	15.8	15.8	100.0
	Total	114	100.0	100.0	

Analysis : The above table shows the profession of the respondents**.** Where private employee is majority with 29.8 percentage. Students are 24.6 percentage, where business men and industrialist a together professional are equal to 15.8 percentage, and 14.0 percentage as government employee.

TABLE-6 SHOWING HOW FREQUENTLY DO PASSENGER'S TRAVEL BASED ON THE RESPONDENTS

How frequently do you travel ?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Weekly once	23	20.2	20.2	20.2
	Monthly once	29	25.4	25.4	45.6
	Yearly one	41	36.0	36.0	81.6
	Often	21	18.4	18.4	100.0
	Total	114	100.0	100.0	

Analysis: The above table represents the how frequently do the passenger's travel. The majority is that passengers who travel yearly once which is 36 percentage, and passenger who travel monthly once has the percentage being 25.4 percentage, weekly once is 20.2 percentage and passenger who travel often being 18.4 percentage.

TABLE-7 SHOWING THE PURPOSE OF TRAVEL

What is the purpose of travel ?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business	21	18.4	18.4	18.4
	Vacation	36	31.6	31.6	50.0
	Education	31	27.2	27.2	77.2
	Others	26	22.8	22.8	100.0
	Total	114	100.0	100.0	

Analysis: The above table showing the purpose of travel based on the responses collected. Majority purpose for the travel is vacation. Where the percentage of education purpose was vacation is 31.6 percentage. the second highest purpose of travel being education with the percentage of 27.2 percentage, and the purpose of travel for business being 18.4 percentage and finally for other purpose of travel is 22.8 percentage.

TABLE-8 SHOWING HOW HELPFUL IS IT FOR CONSULTANT COMPANY TO TAKE SURVEY TO KNOW HOW CUSTOMERS ARE SATISFIED

Is it helpful for the consultant company to take a survey to know how customers are satisfied in the airport?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	75	65.8	65.8	65.8
	No	39	34.2	34.2	100.0
	Total	114	100.0	100.0	

Analysis: The above table showing the opinion of the respondent based on the how helpful is it for consultant company to take survey to know how customers are satisfied. In the table it shows majority is yes, which means majority of the customers perception is that they agree that it is important for consultant company to take survey to know the customers satisfaction. It shows that 65.8 percentage has being YES and 34.2 percentage shows NO.

TABLE-9 SHOWING HOW CONSULTANT COMPANY HELP NON-AVIATION AND OTHER SERVICE QUALITY AT THE AIRPORT.

Does the consultant company benefit the non-aviation service and service quality maintenance at the airport?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	75	65.8	65.8	65.8
	No	39	34.2	34.2	100.0
	Total	114	100.0	100.0	

Analysis: The above table represents the percentage how consultant company help non-aviation and other service quality at the airport. In the table shown that majority accepts that consultant company help non-aviation and other service quality at the airport, because the majority respondents are accepted yes . where yes is 65.8 percentage and no are 34.2 percentage.

CORRELATION TABLE-10

ANALYSING THE RELATIONSHIP BETWEEN SERVICE QUALITY OFFERED AND SATISFACTION OF THE PASSENGERS

Correlations			
		avgsq	avgsat
avgsq	Pearson Correlation	1	.441**
	Sig. (2-tailed)		.000
	N	114	114
avgsat	Pearson Correlation	.441**	1
	Sig. (2-tailed)	.000	
	N	114	114
**. Correlation is significant at the 0.01 level (2-tailed).			

H_0: There is no relationship between service quality offered and satisfaction of the passengers. H_1: There is relationship between service quality offered and satisfaction of the passengers.

Analysis and interpretation: In the above table calculated by using Pearson Correlation, it is shown that the significant value is below than the cut-off value which is 0.000 is less than 0.05 so here we reject null hypothesis and accept the alternative hypothesis. So, there is relationship between service quality offered and satisfaction of the passengers.

CORRELATION TABLE-11

ANALYSING THE RELATIONSHIP BETWEEN THE CONSULTANT COMPANY AND ITS IMPACT ON CUSTOMER SATISFACTION AT THE AIRPORT

Correlations			
		avgfd	avgsat
avgfd	Pearson Correlation	1	.466**
	Sig. (2-tailed)		.001
	N	114	114
avgsat	Pearson Correlation	.466**	1
	Sig. (2-tailed)	.001	
	N	114	114
**. Correlation is significant at the 0.01 level (2-tailed).			

H_0: There is no association between consultant company and its impact on customer satisfaction.

H_1: There is association between consultant company and its impact on customer satisfaction.

Analysis and interpretation: In the above table calculated by using Pearson Correlation , it is shown that the significant value is below the cut-off value which is 0.001 is less than 0.05 so here we reject the null hypothesis and accept the alternative hypothesis. So, there is association between consultant company and its impact on customer satisfaction.

INDEPENDENT SAMPLE T-TEST

INDEPENDENT SAMPLE T-TEST TABLE-12

ANALYSING THE ATTRACTION OF THE STORES INSIDE THE AIRPORT BASED ON THE GENDER

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
avg attraction	Equal variances assumed	2.804	.097	.192	112	.848	.12159	.63451	-1.13560	1.37878
	Equal variances not assumed			.195	111.994	.846	.12159	.62512	-1.11701	1.36019

H_0: There is no significant relationship between the gender and the attraction of stores inside the airport.

H_1: There is significant relationship between the gender and the attraction of stores inside the airport.

Analysis and interpretation: In the above table calculated independent sample t-test. The significant value is greater than the cut-off value that is 0.097 is greater than 0.05, so in this case the null hypothesis is accepted and alternative hypothesis is rejected. So therefore, there is no There is no significant relationship between the gender and the attraction of stores inside the airport.

SUGGESTIONS

- The consultant company should focus on improving the overall service quality and atmosphere more relaxing and pleasurable.
- The consultant company should focus more on the revenue generation from the non-aviation services.

CONCLUSION

Customer satisfaction is very important in all the business. Consultant company provides service quality such as car parking, baggage handling, seating area, over quality

service is taken in charge by the consultant. Consultant company also takes care of the non- aviation services such as providing assistance to the retail store inside. They also help in locating the store and guide the retail stores in revenue generation etc. Since Airport have competition among the airport of other state is very important for the airports to provide good quality facilities because it also represents the image of the state. To provide good quality services to the passenger at the airport the airport authorities get in to the contract with the consultant company and make sure that the consultant company provides services to the passengers and entire airport. The consultant company collects the feedback from the customers and improve their service based on the survey taken so, my research also focuses on how important it is for the consultant company to provide services to the passenger at airport. The study also focuses on the satisfaction of the passengers at the airport based on how the consultant company provides the services. Here the research also focuses on the satisfaction of the frequent users (people who come purposely for shopping inside the airport retail stores) or they come to visit the airport. Majority of the income for the airport is generated from the non-aviation service. Here the research also focuses on the analysing the passenger's satisfaction and cover the feedback to make more improvement to provide the quality services and improve on others aspects at the airport.

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A study on the impact of emotional intelligence of employees on organizational performance: with special reference to Remmy Substrates India Pvt Ltd, Pollachi, Tamil Nadu

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Abstract : *Emotional Intelligence (EI) today is the critical term in the world of psychology and is now extending its reach to job and work places in the global business climate. The market of today's environment is more competitive and demanding than ever owing to which the companies are required to deliver greater performance in order to stay competitive. In the capacity to exercise effective decision making, Emotional Intelligence (EI) plays a major role for not only growing the cohesion among the workers, but also helps in increasing efficiency, productivity, and earnings. The research design employed in the analysis is Exploratory to describe the self-sustaining behaviour of Emotional Intelligence (EI) among the employees and understanding the awareness level of the Employees on Emotional Intelligence. Convenience sample collection is used in which the sample is selected so as the prospective respondents are accessible and ready to respond. The survey conducted among 110 employees was interpreted with the help of SPSS version 16 to identify the factors affecting Emotional Intelligence (EI), the extent of Employee Awareness on Emotional Intelligence (EI), the impact of demographic variable on Emotional Intelligence and to suggest appropriate measures to the organization in improving the Emotional Intelligence Quotient of the Employees. The data gathered through the survey with the help of questionnaires were analysed using EXCEL and SPSS software. Statistical tools such as Frequency Tables, Factor Analysis, ANOVA and Independent sample t- Test were used for the purpose of interpretation and therefore aided in meeting the objectives of the research.*

Keywords : *Emotional Intelligence, Organizational Performance, Work Attitude, Work Behaviour, Work Outcome*

INTRODUCTION

Emotional Intelligence (EI) is a combination of cognitive and non-cognitive competencies such as perception, reflection, and action, directly and essentially connected to the behaviours and actions of everyone in almost every field, even including the actions of government officials, decision makers, executives, and figurehead at any stage of the institutions bureaucratic system. The market of today's environment is more competitive and demanding than ever owing to which the companies are required to deliver greater performance in order to stay competitive. When operating in a leadership role, it is crucial to be mindful of pressure and stress that workers can feel and have the emotional maturity to be able to perceive such stresses and stress. To assist in coping with these tensions and stress, staff need to examine and appreciate themselves especially their strengths and capacities in order to learn better skills in order to achieve better performance. The capacity to exercise effective decision making, Emotional Intelligence (EI) plays a major role for not only growing the cohesion among the workers, but also helps in increasing efficiency, productivity, and earnings. To learn how much the individual reacts to the job scenario, a study of work mood, work results and Emotional Intelligence (EI) should be performed. The aim of the study is to identify the various factors contributing to Emotional Intelligence (EI), to know the extent of employee awareness towards Emotional Intelligence (EI), to examine the relationship between Emotional Intelligence (EI) and Organizational Performance and to suggest measures to develop an emotionally intelligent workforce.

METHODOLOGY

Primary data was collected with the help of well-structured questionnaires from 110 individuals which included employees and executives working at Remmy Substrates India Pvt Ltd, Pollachi, Tamil Nadu. The questionnaire was designed in order to measure the various attributes of Emotional Intelligence (EI) and also to analyse the awareness level of employees and executives towards Emotional Intelligence (EI). The questions featured were primarily those which defined the demographic status of the respondents

and self-evaluation questions relating to Emotional Intelligence (EI). The secondary data was collected by understanding and analysing various books, records, related journals, magazines and the internet. The data gathered through the survey with the help of questionnaires were analysed using EXCEL and SPSS software. EXCEL was used in coding the data and SPSS was used in interpreting the coded data. Statistical tools such as Frequency Tables, Factor Analysis, ANOVA and Independent sample t- Test were used for the purpose of interpretation and therefore aided in meeting the objectives of the research.

RESULTS AND DISCUSSION

Table 1 Table showing the Factors Affecting Emotional Intelligence (EI)

Rotated Component Matrix			
	Component		
	1	2	3
I like to be involved in my job most of the time.	.835		
I always achieve the targets specific for my work	.797		
I am satisfied with the promotional opportunities given by my organization	.735		
I help others with heavy work -loads.	.722		
I am emotionally stable to adapt to different situations	.682		
I am satisfied with the nature and quality of work I perform	.667		
I am conscious of ethical concerns in managerial decision-making process		.750	
I feel this occupation choice is a good decision in my life		.697	
I generally stay positive during setbacks		.652	
I seek ways to improve my performance		.617	
I try my best to adjust to new conditions and performance		.580	
I understand the organization's unspoken rules		.579	
I get along with anybody in the organization		.515	
I present myself in an assured manner			.822

I generally look for feedback even if it's hard to hear			.747
I do acknowledge my own strength and weakness			.736
I do acknowledge my mistakes			.698
I am aware of how my feelings affect my actions			.587
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 7 iterations.			

Source : SPSS Output Summary

From the various measures that were asked to identify the factors that influenced Emotional Intelligence (EI), the outcome depicts only three main factors which are identified to be Work Attitude, Work Behaviour and work Outcome. Of those factors considered for work attitude the involvement of the employees contributes more followed by the rate of achievement specific to individual work and the fairness of the organisation in providing promotional opportunities contribute significantly to the work attitude. This in turn, impacts on the work behaviour which reflects in the order of being conscious of the ethical concerns in decision making, feeling good about working in the organisation, staying positive during feedback and seeking ways to improve the work. The end result when measured in terms of Work Outcome the employees present themselves to be more assured, willing to take feedback by acknowledging their own strength and weakness. Therefore, to conclude, it is noted that from the above interpretation Work Attitude defines Work Behaviour which serves as a primary factor which affects Emotional Intelligence. Work Attitude and work Behaviour dually result in better Work Outcome. The three factors together play a major role in contributing to the Organizations Performance.

Table 2 Correlation Table: Emotional Intelligence and Organizational Performance

Correlations				
		Employee Awareness	Work Behaviour	Work Attitude and Outcome
Employee Awareness	Pearson Correlation	1	**.668****	**.646****
	Sig. (2-tailed)		.000	.000
	N	110	110	110
Work Behaviour	Pearson Correlation	**.668****	1	**.729****
	Sig. (2-tailed)	.000	.000	.000
	N	110	110	110
Work Attitude and Outcome	Pearson Correlation	**.646****	**.729****	1
	Sig. (2-tailed)	.000	.000	
	N	110	110	110
**. Correlation is significant at the 0.01 level (2-tailed).				

Source : SPSS Output Summary

It can be inferred from the Table that the value of the correlation between Employee Awareness on Emotional Intelligence and Work Behaviour is 0.668. Therefore, there exists a strong positive relationship between Employee Awareness on Emotional Awareness and Work Behaviour. Also, the value of the correlation between Employee Awareness on Emotional Intelligence and Work Attitude and Outcome is 0.646. Therefore, there exists a strong positive relationship between Employee Awareness on Emotional Awareness, Work Attitude and Work Outcome. The Table also states that the value of the correlation between Work Behaviour, Work Attitude and Outcome is 0.729. Therefore, there exists a strong positive relationship between Work Behaviour, Work Attitude and Outcome.

The Organizational Performance is measured taking into account three main attributes; namely,

- Employee Awareness
- Work Behaviour
- Work Attitude and Outcome

The data so derived through statistical analysis clearly portrays that all the above said attributes have a strong positive relationship with one another leading to an increased organizational performance. The positive relationship exists as all the three attributes classified are inter-related to each other and one's improvement gradually affects and leads to improvement of another. For instance, Work Behaviour affects Work Attitude and both (Work Attitude and Behaviour) affects organizational performance. Also, the better the awareness of the employees on the Emotional Intelligence the better is their performance (Work Attitude and Work Behaviour).

When undertaking the study, it was discovered that the cognitive intelligence and sensitivity of the majority of the respondents are below par, so the following recommendations are made to the company to strengthen the situation.

- To develop Emotional Intelligence, regular sessions for planning and development must be incorporated.
- Appropriate recreation facilities should be given as a goal to promote the improvement of a superior and subordinate relationship, easing job-related conflict.
- Understanding the perspectives of both employees will help the company solve challenges at work, but it can also serve as a springboard for fresh concepts.
- It is important for the company to begin hiring emotionally mature employees who can deal with difficult circumstances, and to improve the interpersonal stability of the existing staff as a result.

- Emotional Tolerance has long been accepted as a necessity, but it has only recently become a concern for employees.
- To support employees and supervisors improve their Emotional Intelligence, an Emotional Competence training curriculum can be conducted on a regular basis with both personnel and executives.
- Organizational health is dependent on the physical and emotional well-being of the staff, as well as the self-development of the serving participants.

CONCLUSION

In today's competitive climate, companies are being pushed to develop strategies for the workforce efficiency. Emotions, Emotional Intelligence, and controlling emotions in the workplace have now become increasingly important in the workplace. In organizational life, emotions play a significant role. Employees who understand their feelings are more able to control them. Individuals may be taxed by emotional labour, but Emotional Intelligence may enable workers deal with the emotional demands of their employment. In the face of hardship, emotional intelligence is unquestionably a useful tool; it has the ability to improve not only communication skills and coordination among workers, but also personal resilience. The growing appreciation of Emotional Intelligence in management literature and leadership preparation indicates that the correlation between Emotional Intelligence and Work Success not only exists, but also has importance in a broad variety of circumstances. The Organization reflects a different social group from the employees' personal lives, in which there is an increasing recognition that Emotional Intelligence helps employees to better understand oneself and others, interact more efficiently, and deal with difficult circumstances. Emotional Intelligence is often important for inspiration, and is important for corporate performance since workers with high emotional intelligence appreciate the underlying sense of their goals and the self-motivation qualities needed to accomplish them.

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An Empirical Study of Market Segmentation in Relation with Marketing Mix and Impact on Targeting – With Reference to Sangeetha Mobile Pvt Ltd, Bengaluru

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Abstract : *Market segmentation is the process of dividing a large unit of population into various small units of population which has more similar or related needs and preferences. Market segmentation can help to better understand the target audience and its customers. It allows targeting the content to right people in the right way. Marketing mix refers to the process of marketing and distribution of goods and services by designing and combining the various elements of marketing in such a way that it ensures the achievement of company's goals or objectives. The elements of marketing mix are product, price, place, promotion, physical evidence, people, and process. Marketing mix acts as a foundation to market segmentation. From this study it can be analysed that 50% of customers influenced to purchase from Sangeetha mobiles because of its advertisement, 66.67% of customers purchase from Sangeetha mobiles for their personal purposes, 71.57% of customers are happy and are satisfied with the purchases they made and their experience from Sangeetha mobiles and 69.61% of customers are likely to recommend Sangeetha mobiles to their family, friends and colleagues. Sangeetha Mobiles Pvt Ltd follows marketing mix and market segmentation effectively and efficiently which help to attract more of the customers and work as competitive advantage for the company.*

Keywords: *Market segmentation, Marketing mix, Sangeetha mobiles Pvt ltd, target, competitive advantage.*

INTRODUCTION

Market segmentation refers to the process of dividing a large unit of target into various small units of target which have similar or related characteristics. It helps in targeting your content to the right target and people in the right way. This helps to increase the chances of targeting and people engaging with your ads or contents resulting in more efficient campaign and improved profitability or return on investment. Segmentation of the business is not just reaching customers more effectively, but it is also about those customers who are seeing the message that appropriate to them. Different methods of market segmentation are;

- Demographic Segmentation
- Behavioral Segmentation
- Geographic Segmentation
- Psychographic Segmentation

Marketing Mix is the process of marketing or distribution of goods by designing and combining various elements of marketing in such a way that helps in achievement of the organisation objectives and goals. Marketing mix is the combination of controllable marketing variable that the firm uses to reach the required level of sales in target market. The element of marketing mix were started just as Product, Price, Place and Promotion later has the time moved on the marketers became aware of business practices which added other three elements that is People, Process and Physical evidence. They are recognized marketing tactics which helps to satisfy the customers in your target market. Foundation for Market segmentation is Marketing mix.

Sangeetha mobiles locate their stores in cities where the population is more than 50,000. They locate their stores in particular area where they find their competitors. They believe that they can do well business when there are more of competitors. Visibility is main criteria for the location of the stores.

REVIEW OF LITERATURE

- **Puwanenthiren Premkanth (2012)** studies the market segmentation and its effect on customer satisfaction in Commercial bank of Ceylon PLC. The study is made on how organistion can satisfy the needs and wants of customers, to attract them and grow the business. Market mix and market segmenent both have a strong effect on customer satisfaction.
- **Suparman Ali (2016)** this study aims to know the opinions of respondents on implementation of the market segmentation strategy and positioning in the Sudanese restaurant. Studies the effect of the market segmentation strategy through implementation and positioning for creating value to customers and their satisfaction
- **Khalid Suidan Al Badi (2018)** studies the effect of marketing mix on competitive advantage of SME sector in the Al Buruaini Governorate in Oman. This study aims to see the role of marketing mix i.e., product, price, place, promotion on achieving the competitive advantage in small and medium enterprise sector in the Oman
- **Thabit. H and Manaf. B. Raewal (2018)** studies and evaluates the marketing mix elements. This study aims to know the influences of marketing mix elements on increasing the affectability of product promotion and their role to reduce the problem with the organisation.

STATEMENT OF PROBLEM

In today's business scenario there is an increasing need for all organizations to follow a marketing strategy for focusing on their customers as well as their survival in the market. All organizations have to follow market segmentation and a proper marketing mix to focus and concentrate on their customers and increase their sales volume. This helps the organisation to stay ahead of their competitors.

This study tries to examine and study the market segmentation in relation to marketing mix of Sangeetha Mobiles Pvt ltd. To know how the company divides its customer population and how does it understands its customers in relation to marketing mix with the help of components and elements like product, price, place, promotion, people, process and physical evidence to reach out to its customers.

SCOPE OF THE STUDY

Sangeetha Mobiles Pvt ltd is a south Indian's one of the leading multi-brand retail chain which deals in International and Indian brands of mobile handsets and mobile accessories. It was found in 1974 in Bengaluru by Mr. Subhash Chandra.

This research is carried out in 4 branches of Sangeetha Mobile Pvt ltd located in Bengaluru, to know their customers. Banswadi, Frazer town, Kammanahali, Subbainapalya are the branches were the study is carried on. This study tries to know how company follows market segmentation in relation to marketing mix that is to know how they manage their products, price, place and promotional activities and its impact on targeting and customers. The scope of study is restricted only to 4 branches of Sangeetha Mobile Pvt ltd located in Bengaluru.

OBJECTIVES OF THE STUDY

- To know and study the current market segmentation practices adapted by Sangeetha mobile stores
- To suggest different market segmentation strategies to Sangeetha mobile stores.
- To analyse different marketing mix adopted by Sangeetha mobile stores.

RESEARCH METHODOLOGY

- Primary data is collected with the help of questionnaires which shall be circulated among the respondents. The target or respondents are the customers

of the company. The sample size and the number of respondents taken for the study will be 100, and 25 responses from each branch.

- Secondary data will be collected from research papers, journals, articles, and websites in order to understand market segmentation and marketing mix concepts.

Results and Discussion

For the purpose of data analysis some tools and techniques must be used. For this study and data analysis the tools and techniques used are from SPSS software. Tools used are Chi- Square and Anova

Table 1 - Showing Gender of Respondents

Gender	Frequency	Percent
Female	56	54.9
Male	46	45.1
Total	102	100.0

ANALYSIS:

From the above table we can analyse that 56 respondents are female and the remaining 46 respondents are male. We can infer that majority or the respondents are female with 54.90% and the remaining 45.10% respondents are male.

Table 2 - Showing the Age of the Respondents

Age	Frequency	Percent
18-25 years	60	58.8
25-35 years	23	22.5
35-45 years	12	11.8

45 and above	7	6.9
Total	102	100.0

ANALYSIS:

From the above table we can analyse that 60 respondents belong to the age group of 18 -25 years, 23 respondents belong to the age group of 25-35 years, 12 respondents belong to the age group of 35-45 years, 7 respondents belong to the age group of 45 and above years. We can infer that majority of respondents that is 58.8% belong to the age group of 18 -25 years, 22.5% of respondents belong to the age group of 25-35 years, 11.8% of respondents belong to the age group of 35-45 years, and the remaining 6.9% of respondents belong to the age group of 45 and above years

***Table 3 - Showing Occupation of the* Respondents**

Occupation	Frequency	Percent
Student	37	36.3
Employee	44	43.1
Business	7	6.9
Others	14	13.7
Total	102	100.0

ANALYSIS:

From the above Table, we can analyse that 37 respondents are students, while 44 respondents are working employees, 7 respondents are involved in business and the remaining 14 respondents are others who are neither studying nor working. We can infer that maximum numbers of respondents are working employees with 43.1%, while 36.3% of respondents are students, 13.7% of respondents are others who are neither studying nor working and the remaining 6.9% of respondents are involved in business. This shows

that the working employees has the occupation are mostly the customers of Sangeetha mobiles.

CHI SQUARE

Chi-square test enables the researcher to find out whether difference or divergence between the expected and actual frequency is significant or not.

H0: There is no significant difference between the age of the respondents and their opinion on the ability of the Sangeetha mobiles to compete with other stores.

H1: There is significant difference between the age of the respondents and their opinion on the ability of the Sangeetha mobiles to compete with other stores.

Table 4 - Showing the Age of the Respondents and Their Opinion on the Ability of Sangeetha Mobiles to Compete With Other Stores.

		Yes	Maybe	No	Total
Age of the respondents	**18-25 years**	38	18	4	60
	25-35 years	13	10	0	23
	35-45 years	11	1	0	12
	45 and above	1	5	1	7
Total		63	34	5	102

Table 5 - Showing Chi-Square Test

Particulars	Value	Df	Asymptotic Significance (2 sided)
Pearson Chi-Square	13.980[a]	6	.030
Likelihood Ratio	16.327	6	.012
Linear-by-Linear Association	.437	1	.508
N of Valid Case	102		

INTERPRETATION:

The calculated value (0.030) is lesser than the alpha value (0.05) so reject the null hypothesis. Alternative hypothesis is accepted. Therefore there is significant difference between the age of respondents and their opinion on the ability of Sangeetha mobiles to compete with other stores. The reason for significant difference may be lack of decision making authority, for more interested or influenced by online marketing, or lack of preference.

ANOVA

To know whether there is statistically significant difference in the opinions of customers on various marketing mix elements as per the different occupational level.

Table 6 - showing Anova: Occupation Type of the respondents and their opinion to shop at Sangeetha mobiles because of store location.

ANOVA						
Particulars		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Do you prefer to shop from Sangeetha mobiles because of the store location?	**Between Groups**	.630	3	.210	.549	.650
	Within Groups	37.449	98	.382		
	Total	38.078	101			

H0: There is no statistically significant difference in the opinions of customers to shop at Sangeetha mobiles because of store location as per the different occupational level

H1: There is statistically significant difference in the opinions of customers to shop at Sangeetha mobiles because of store location as per the different occupational level

INTERPRETATION:

The calculated value (0.650) is greater than the alpha value (0.05) so accept the null hypothesis. Therefore there is no statistically significant difference in the opinions of customers to shop at Sangeetha mobiles because of store location as per the different occupational level

Table 7 - showing Anova: Occupation Type of the respondents and their opinion on employees at Sangeetha mobiles are friendly and understand customers' needs.

ANOVA						
Particulars		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Employees at Sangeetha mobile stores are friendly and understands customers needs	**Between Groups**	4.351	3	1.450	3.567	.017
	Within Groups	39.855	98	.407		
	Total	44.206	101			

H0: There is no statistically significant difference in the opinions of customers that employees at Sangeetha mobiles are friendly and understands the customers' needs as per different occupational level

H1: There is statistically significant difference in the opinions of customers that employees at Sangeetha mobiles are friendly and understands the customers' needs as per different occupational level

INTERPRETATION:

The calculated value (0.017) is lesser than the alpha value (0.05), so reject the null hypothesis. Therefore there is statistically significant difference in the opinions of customers that employees at Sangeetha mobiles are friendly and understands the customers' needs as per different occupational level

Table 8 - showing Anova: Occupation Type of the respondents and their opinion that Sangeetha mobiles offer high quality products with several brands.

ANOVA						
Particulars		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Sangeetha mobiles offers high quality products with several brands	**Between Groups**	1.633	3	.544	1.342	.265
	Within Groups	39.739	98	.406		
	Total	41.373	101			

H0: There is no statistically significant difference in the opinion of the customers that Sangeetha mobiles offer high quality products with several brands as per different occupational level

H1: There is statistically significant difference in the opinion of the customers that Sangeetha mobiles offer high quality products with several brands as per different occupational level

INTERPRETATION:

The calculated value (0.265) is greater than the alpha value (0.05), so accept the null hypothesis. Therefore there is no statistically significant difference in the opinion of the customers that Sangeetha mobiles offer high quality products with several brands as per different occupational level.

Table 9 - showing Occupation Type of the respondents and their opinion that Sangeetha mobiles offers best price for its products in their area.

ANOVA						
Particulars		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Sangeetha mobiles offers best price for its products in my area	**Between Groups**	.395	3	.132	.246	.864
	Within Groups	52.477	98	.535		
	Total	52.873	101			

H0: There is no statistically significant difference in the opinions of the customers that Sangeetha mobiles offers best price for its products in their area as per different occupational level.

H1: There is statistically significant difference in the opinions of the customers that Sangeetha mobiles offers best price for its products in their area as per different occupational level.

INTERPRETATION:

The calculated value (0.864) is greater than the alpha value (0.05), so accept the null hypothesis. Therefore there is no statistically significant difference in the opinions of the customers that Sangeetha mobiles offers best price for its products in their area as per different occupational level

Table 10 - showing Anova: Occupation of the respondents and their opinion to shop at Sangeetha mobiles because of the price offered.

ANOVA						
Particulars		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Do you prefer to shop from Sangeetha mobiles because of the price offered?	**Between Groups**	.134	3	.045	.086	.968
	Within Groups	51.120	98	.522		
	Total	51.255	101			

H0: There is no statistically significant difference in the opinions of the customers to shop at Sangeetha mobiles because of the price offered as per different occupational level.

H1: There is statistically significant difference in the opinions of the customers to shop at Sangeetha mobiles because of the price offered as per different occupational level.

INTERPRETATION:

The calculated value (0.968) is greater than the alpha value (0.05), so accept the null hypothesis. Therefore, there is no significant relationship between occupation of the respondent and their opinion to shop at Sangeetha mobiles because of the price offered. This may be due to the loyalty the consumers have, hence irrespective of the occupational status they prefer to buy from Sangeetha mobiles.

Table 11 - showing Anova: Occupation Type of the respondents and their opinion that Sangeetha mobiles stores are easy to find and have many branches in their area

ANOVA						
Particulars		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Sangeetha mobile stores are easy to find and has many branches in my area	**Between Groups**	1.488	3	.496	.897	.446
	Within Groups	54.159	98	.553		
	Total	55.647	101			

H0: There is no statistically significant difference in the opinions of the customers that Sangeetha mobile stores are easy to find and have many branches in their area as per the different occupational level.

H1: There is statistically significant difference in the opinions of the customers that Sangeetha mobile stores are easy to find and have many branches in their area as per the different occupational level.

INTERPRETATION:

The calculated value (0.446) is greater than the alpha value (0.05), so accept the null hypothesis. Therefore there is no statistically significant difference in the opinions of the customers that Sangeetha mobile stores are easy to find and have many branches in their area as per the different occupational level.

Table 12 - showing Anova: Occupation of the respondents and their opinion that Sangeetha mobiles provide its customers with various discounts and offers.

ANOVA						
Particulars		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Sangeetha mobiles provide its customers with various discounts and offers.	**Between Groups**	1.110	3	.370	.962	.414
	Within Groups	37.713	98	.385		
	Total	38.824	101			

H0: There is no statistically significant difference in the opinion of the customers that Sangeetha mobile provides its customers with various discounts and offers as per different occupational level.

H1: There is no statistically significant difference in the opinion of the customers that Sangeetha mobile provides its customers with various discounts and offers as per different occupational level.

INTERPRETATION:

The calculated value (0.414) is greater than the alpha value (0.05), so accept the null hypothesis. Therefore there is no statistically significant difference in the opinion of the customers that Sangeetha mobile provides its customers with various discounts and offers as per different occupational level.

Table 13 - showing Anova: Occupation of the respondents and their opinion that services offered by Sangeetha mobiles are quick and good

ANOVA						
Particulars		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Services offered by Sangeetha mobiles are quick and good	**Between Groups**	2.550	3	.850	2.695	.050
	Within Groups	30.910	98	.315		
	Total	33.461	101			

H0: There is no statistically significant difference in the opinion of customers that services offered by Sangeetha mobiles are quick and good as per different occupational level.

H1: There is statistically significant difference in the opinion of customers that services offered by Sangeetha mobiles are quick and good as per different occupational level

INTERPRETATION:

The calculated value (0.050) is equal or greater to alpha value (0.05), so accept null hypothesis. There is moderate amount of variation. Therefore, there is no statistically significant difference in the opinion of customers that services offered by Sangeetha mobiles are quick and good as per different occupational level.

CONCLUSION

Today's business environment there is an increasing need for all the organisations to follow a marketing strategy that focuses on maintaining the good relationship with their customers as well as their survival in the market. All companies have to follow

market segmentation and a proper marketing mix that focus and concentrate on customers and increase their sales volume.

The element of market segmentation and marketing mix creates competitive advantage if properly followed by the company. Sangeetha mobiles follow market segmentation and marketing mix effectively which can serve them as a competitive advantage. When a company follows market segmentation and marketing mix effectively it attracts more customers to the company as it meets the expectation of the customers leading to customer satisfaction and continuous growth for the company as well as which helps to build loyal customers, increases sales, increases market share and also build brand image, which overall can bring a positive image in the minds of customers for the company.

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A Study on The Strategies to Tackle Moonlighting by Employees

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Abstract : *Human Resources (HR) are considered to be the heart of the organization. They are the people who make up the workforce. Without the support of HR, it is impossible to run daily business operations. There is no doubt that HR is the key intangible asset for any organization. Therefore, it is important to keep them happy and satisfied. Employees may usually work a normal 9-5 job as their main source of revenue. But this job may not be enough to satisfy their financial as well as non-financial needs. So, people may take up a second job outside their normal business hours. This practice is referred to as Moonlighting. Whether it is a large corporation or a small business, Moonlighting can significantly affect the business. Non-disclosed second jobs could pose a serious problem, right from financial implications to productivity consequences. On the other hand, there are various benefits for employers who allow employees to have a second job. It is important for the management to come up with certain strategies to handle issues relating to moonlighting. This study tries to examine the need for moonlighting and its impact on the organization. It also inspects various methods through which the management can handle issues relating to it.*

Keywords: *Human resource, Moonlighting, Strategies, Second job, Employee retention.*

INTRODUCTION

Human Resource Management is undergoing changes and coming up with new practices for effective management of employees. Monetary assistance or compensation is the most important benefit that employees receive from a job. Though most of them manage with a single job, the concept of dual jobbing has become common. This concept is called *Moonlighting*. This affords employees with much needed monetary support.

In today's economic climate dual jobbing to make meet ends has become way of life. Thousands of employees from many sectors are taking up additional jobs apart from their full-time employment. It also provides an outlet for creativity and scope to do much more. However, moonlighting does suffer from certain drawbacks from the point of view of employees and employers too.

Nowadays, majority of the employers include a no-moonlighting policy. But the tricky part is such policies will not legally help preventing an employee from accepting outside employment. The best thing for employers to do is to simply focus on segments where there is a need to enforce legitimate concern. One such area of legitimate business concern is productivity. Such concerns can be covered by policies, which are:

- Performance Standards
- Prohibited Behavior
- Safety Standards
- Professional Conduct
- Confidentiality

In recent times most of the employers are encouraging employees to give a heads up on moonlighting so that they can determine if there are any conflict of interest that may arise, and it also reminds the employee about certain performance standards that are expected in the organization.

STATEMENT OF PROBLEM

In today's labor market many employees are going in for dual jobbing to meet various needs. But this scenario can create conflict of interest between them and the management, it could also lead to poor performance. It becomes hard for the employee to perform well because he or she may face fatigue, tardiness, absenteeism or many such problems. Therefore, it is important for the management to come up with certain strategies to handle issues relating to moonlighting.

This study tries to examine the need for moonlighting and its impact on the organization. It also inspects various methods through which the management can handle issues relating to it.

SCOPE OF THE STUDY

The study is conducted to understand the need for moonlighting and its impact on the organization. It also aims to come up with strategies for the management to handle issues relating to moonlighting. The respondents chosen, hold managerial positions in different industries.

OBJECTIVES OF THE STUDY

- To review the concept of Moonlighting as a growing concern amongst the employers
- To highlight the causes for Moonlighting becoming prevalent in organizations
- To study the relationship between Moonlighting and growth and development
- To enable employers to revise strategies to tackle Moonlighting.

RESEARCH METHODOLOGY

The type of research selected is descriptive which includes fact finding and enquiring the same. Interviews and secondary data are the two research methods that are used to collect data from employees as well as the management. Primary data will be collected with the help of interviews with management level individuals to understand what role Moonlighting plays in their job. Secondary data will be collected through the policies framed by the management to handle moonlighting and through various research papers on moonlighting.

LIMITATIONS OF THE STUDY

- Employees may not be comfortable to reveal information about their second job.
- Confidential data may not be revealed by the management.
- Telephonic interviews have the problem of recognizing irony, sarcasm, exaggeration, etc.
- Adequacy of research on the concept of Moonlighting proves to be inadequate and more quantitative approaches may be the need of the hour.
- The industry wise study is most sought after, as each sector will reflect the different aspects in this direction.
- A more extensive study on the management policies can be undertaken to create a win-win situation for those preferring moonlighting.
- The shift to GIG economy based of working culture can also pose a threat to the study as the respondents may justify the concept of moonlighting in the context of diversified learning and development.

DISCUSSION

a. Dr Vijay *(Radiologist and Professor HOD of Radiology at Bowring and Lady Curzon Hospital)*

He says that moonlighting is completely subjective. A job is directly related to earning money, so unless there is a financial need a second job is not required. The second job must be such that it does not consume much time or much stress he says. He says the moonlighting is very prominent among doctors, who work in multiple hospitals and their own clinics throughout the day. Dr Vijay invites moonlighting as far as it does not affect an individual's personal life, and when it does you have to check whether it is necessary.

b. Mr. B L Shrinivas *(BA. LLB, Principal Associate, BLS LEGAL)*

Mr. Shrinivas believes it could be necessary to have a second job in the city of Bengaluru, due to the increase in standard of living. But as an advocate he cannot do so according to his professional ethics and BAR Council of India (BCI) rules. According to the BAR council rules, advocates cannot have another place of business or work in any field. But he feels that if there is a financial requirement or passion towards a particular job, then a person could have a second job or should be allowed to have multiple jobs.

c. Mr. Harsha Gowda *(Founder, CEO of Mobignosis, Business Development and Operations Manager)*

He feels that many people in the IT industry are moonlighting in the informal structure and not officially letting their employers know, which is the biggest fear. He believes that moonlighting is primarily for earning extra income. This is because if a person wants to learn or develop his skills, there are other ways to do so such as attending workshops, becoming a member of different clubs, etc. where you can do voluntary work without earning.

d. Mr. Vinay K *(Founder, CEO of Sankraman Organic Foods Pvt Ltd)*

He feels moonlighting is a good idea as far as there is no conflict of interest between the two jobs. When it comes to manufacturing industries and labor class people, he says that moonlighting is quite difficult. This is because they work for almost 10 hours a day and as they put in manual labor it would leave them tired by the end of the day which leaves them with no energy for the second job. As far as their productivity does not get affected, he gives his employees the freedom to take up a second job.

e. Mr. Preetham Gowda *(Client Engagement and Recruitment Manager at Entity Data)*

According to his company contract, dual employment is illegal. Only if you are a contract worker, you could have a second job. If not, full-time employees are not

allowed to moonlight. Incase employees take up a second job which does not involve conflict of interest, it must be disclosed to the employer. He feels that moonlighting is a good option as far as the company allows you to do it. He has never felt the need to moonlight, nor feels the need for it now. This is because he is satisfied with his current job and also feels the need to relax after a complete day of work.

f. Mr. Nachiketh B C *(Partner Marketing Manager at Single Store and Guest Lecturer at Christ University)*

Mr. Nachiketh says that moonlighting is completely subjective and depends on one's personal life, financial position, and time. This is because if you are successful and satisfied, one will not prefer to have a second job. He adds on by saying that moonlighting is not very common in the marketing field.

CONCLUSION

Moonlighting is considered as a high value competitive advantage in the business world. Many of the employers do not have any concern with the employees to do moonlighting and indeed there can be a lot of benefit for allowing it. On the other hand, few of the employers feel negative due to the loss of business privacy and competition threat and other productivity related issue. It is better for employers to find better ways to handling it rather than banning it.

The proactive approach to moonlighting- One way to avoid moonlighting problems is to have a policy about part-time jobs and running side businesses. Instituting a policy that sets performance expectations, protects proprietary information, avoids conflicts of interest, and avoids divided commitment. The moonlighting policy cannot regulate employees' off-duty activities or prohibit employees from having other jobs. But it may expect employees to disclose and get approval for supplementary employment. A moonlighting policy may also require senior managers and leaders to disclose directorships and financial interests in other companies.

Managers should have clear moonlighting policy. The policy must specify the organisation rules and regulations regarding moonlighting. To be adaptive in current and on-going standard of living, organizations should allow their employees to do moonlighting to capture the competitive advantage, regardless of why an employee wants to do it, perhaps due to financial problem, high cost of living, current economic and interest of need.

The present study tries to tackle moonlighting by employees, such that it is beneficial to both the management as well as the employee. Moonlighting has its own set of pros and cons. So, it is important to manage it well by laying down clear policies.

Human resource management plays a strategic role in managing people and workplace environment. An impartial HR policy can accomplish both management and employee goals together. Appropriate policies must be framed to overcome the effects of moonlighting and maintaining harmonious relationship between employer and employees in an organisation.

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Economic Study of Financial Inclusion through the Lens of Jan Dhan Yojana (2010-2020)

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Abstract : *A considerable size of the population in India is still out of the formal financial net which is a cause for worry since financial inclusion is critical for the development of a diverse country like India. Access to finance provides stability and progress to households, businesses, and the economy as a whole. Several steps have been taken in this direction by successive Indian governments including Micro Finance – Self Help Group Model (1992), Kisan Credit Card (1998), Basic Accounts (2004), and Business Facilitators (2006, 2009) swabhimaan (2011) with the Jan Dhan Yojana being the most recent attempt by the Indian Government to widen the net and provide ease of access to banking and financial services. Jan Dhan Yojana was introduced in the Economic Survey 2015, detailing the possibilities of cash transfers. The focus of this study is to analyze the impact of JAM in terms of inclusion in the financial dimension. In addition, penetration of banking services has been gauged using select parameters and relating financial inclusion with income inequality through a cross country analysis.*

Keywords: *Financial Inclusion, Income Inequality, Poverty, JAM, banking*

INTRODUCTION

The World Bank defines financial inclusion as access to "useful and affordable financial products and services" which include transactions, payments, savings, credit and insurance. However, financial inclusion is a broad concept. Sethy (2018) distinguishes between demand-side indicators (Banking Penetration, Availability of banking services, Usage of the banking system) and supply-side indicators (Access to Saving, Access to

Insurance, Bank Risk) of Financial Inclusion emphasizing the importance of including both in the study of the financial inclusion.

A considerable size of the population in India is still out of the formal financial net which is a cause for worry since financial inclusion is critical for the development of a diverse country like India. Access to finance provides stability and progress to households, businesses, and the economy as a whole. Several steps have been taken in this direction by successive Indian governments including Micro Finance – Self Help Group Model (1992), Kisan Credit Card (1998), Basic Accounts (2004), and Business Facilitators (2006,2009) swabhimaan (2011) with the Jan Dhan Yojana being the most recent attempt by the Indian Government to widen the net and provide ease of access to banking and financial services. Jan Dhan Yojana was introduced in the Economic Survey 2015, detailing the possibilities of cash transfers.

It is also important to distinguish between voluntary and involuntary exclusion. The World Bank (2014) defines voluntary exclusion as "a condition where the segment of the population or firms choose not to use financial services either because they have no need for them or due to cultural or religious reasons." Involuntary exclusion arises from insufficient income and high risk profile or due to discrimination and market failures and imperfections. It, thus, becomes imperative to focus on involuntary exclusion while framing policies and economic programs aimed towards increasing financial inclusion.

REVIEW OF LITERATURE

Samant(2017) used secondary data and measured the efficacy of the Jan Dhan Yojana and highlighted the areas which require improvement to achieve the objective of financial inclusion. He pointed out that even though a considerable number of bank accounts have been opened after the introduction of the JAM policy, most of them are dormant and there is yet to be percolation of the policy impacts, especially in the rural areas.

Goel, A. (2020) analyzed primary data which was collected through a questionnaire to gain insight on the level of financial inclusion and measure the effectiveness of the JAM policy. His study also highlighted the gap between availability and access to financial services. More importantly, the study found that there was low level of usage of mobile banking services, which in turn rendered welfare delivery through JAM to be ineffective.

Rama Pal and Rupayan Pal (2012) analyzed income-related inequality in financial inclusion in India using concentration curve (generalised Lorenz Curve) and concentration indices and household-level survey data. It showed that the extent of financial inclusion is only concentrated among richer households but a higher level of per capita income does not necessarily mean lower income-related inequality in access to financial services.

Omar & Inaba(2020) used a panel data for the period 2004-2016 to measure impact of financial inclusion on income inequality and poverty in 116 developing countries. They constructed an index for financial inclusion to measure its impact on income inequality and found that the same significantly reduced poverty rates and income inequality in developing countries.

Kling(2020) attempted to develop a theory linking financial inclusion to income inequality using the China Household Finance Survey (CHFS) for 2011 and 2013. Kling defined financial access as access to loans from formal financial institutions and financial assets. To establish a relationship between the two variables under focus- individuals' income, financial assets, debt, and human capital were taken into consideration. They found that, a family can move up the income deciles by having access to a bank account but formal or informal loans reduces those prospects, and thus, the impact of financial inclusion on income inequality seemed to be mixed.

Park and Mercado, Jr. (2015) in Financial Inclusion, Poverty, and Income Inequality in Developing Asia focused on financial inclusion in developing Asian economies and constructed a financial inclusion indicator. *They* concluded that financial inclusion reduced income inequality as well as poverty. Financial inclusion is affected by per capita income

and demographic characteristics in the developing countries of Asia; good governance cum high institutional quality significantly increased financial inclusion.

METHODOLOGY-

The study is solely based on secondary data, sourced from the World Bank and Reserve Bank of India.

- Findex, Gini Index, Poverty, Employment, GDP and Literacy data were sourced from the World Bank website. Select countries were taken up for study for which the indicators were uniformly available.
- Data for number of accounts, bank branches, amount of deposits and Credit-Deposit ratio were taken from the Reserve Bank of India website *(Commercial Banking at a glance).*

The tools used to arrive at the results were- chow test for analyzing the effectiveness of the PMJDY (Pradhan Mantri Jan Dhan Yojana) on the financial inclusion landscape of India. A multiple regression analysis was performed to measure the impact of the indicators-employment, literacy, GDP, poverty and income inequality on financial inclusion. Correlation and Coefficient of variation values were measured to find the relationship between bank branches and amount of deposits and to measure the volatility of the amount of rural and urban deposits respectively. Finally, a simple forecast function was used in order to predict the linear trend of the number of accounts in the next 4 years and the amount of deposits in the next 12 quarters.

VARIABLES-

The dependent variable used in this study is financial inclusion for which Global findex data was used.

The independent variables used for this study are-

- Income Inequality – for which Gini Index for the countries were used
- Poverty- captured by the poverty headcount ratio data
- GDP
- Employment
- Literacy

Log values were used for all the variables except for the gini index and poverty (headcount).For the chow test, a simple regression analysis was performed with financial inclusion as dependent variable and per capita income as independent variable. Data for the number of bank accounts from RBI were used as a proxy for financial inclusion in India.

RESULTS AND DISCUSSION-

1. To highlight and trace the extent of financial penetration with regard to the banking sector considering select indicators

To associate bank branches and the amount of deposits-simple correlation

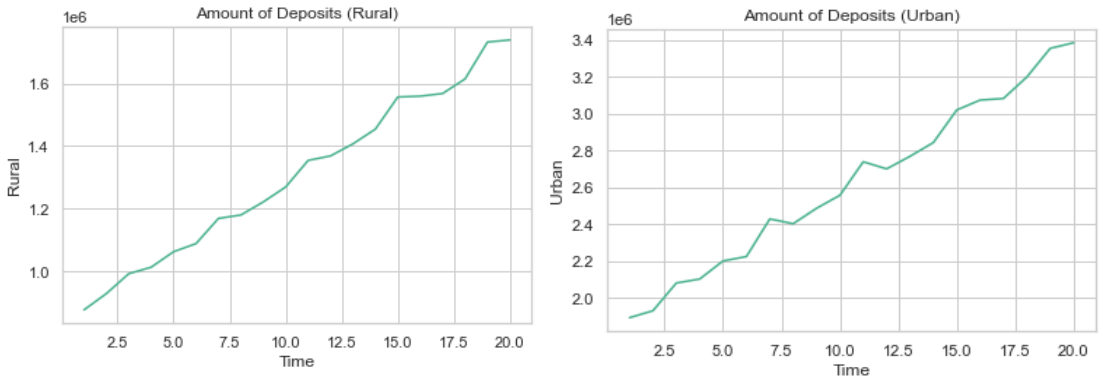
- Correlation- 0.67

Correlation between bank branches and amount of deposits is 0.67 which indicates positive correlation between the two i.e. if number of bank branches increases the deposits increase.

To measure coefficient of variation of amount of deposits for rural and urban population

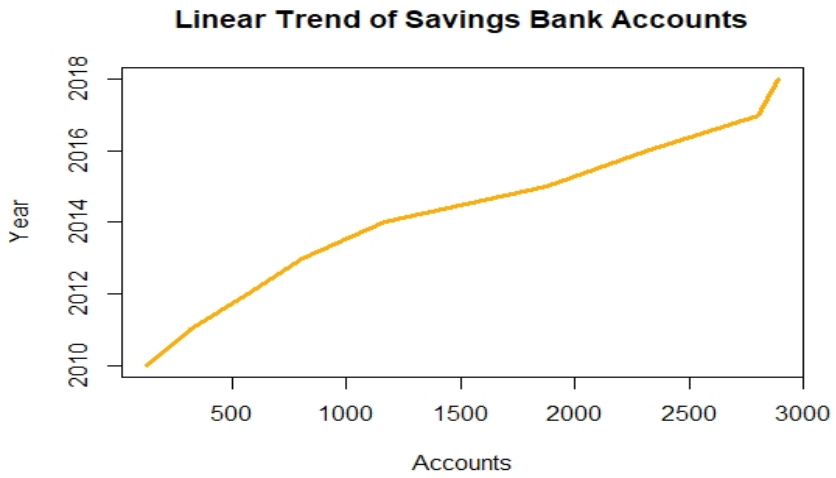
- CoV of deposits in urban - 0.83
- CoV of deposits in rural - 0.82

Fig 1: Trend of amount of deposits (Rural and Urban)



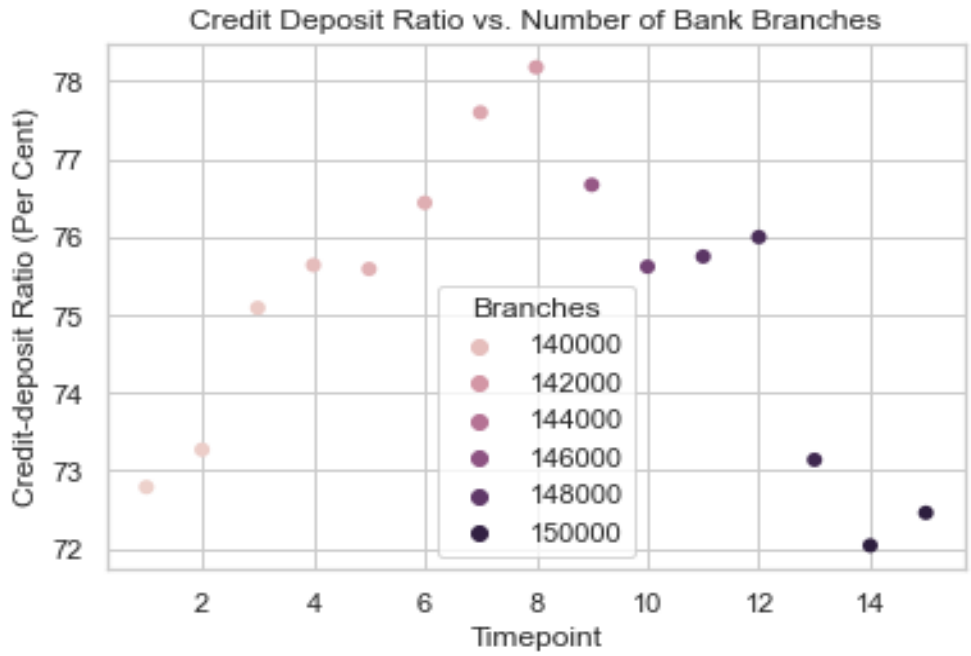
The coefficient of variation (CV) is a statistical measure of the relative dispersion of data points in a data series around the mean. Here, coefficients of variation of amount of deposits for both rural and urban population are almost the same, therefore, inconclusive about consistency.

Fig. 2: Linear Trend of Savings Bank Accounts



The linear trend line for the number of accounts over the years 2010-2018 shows a steady increase with a significant spike in 2017 up till 2018.

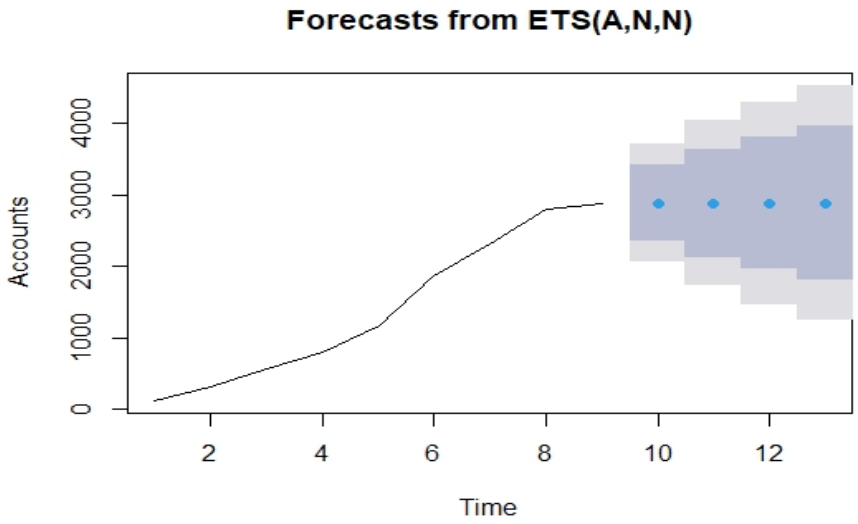
Fig 3: Credit Deposit Ratio vs. Number of Bank Branches



The above graph illustrates the Credit-Deposit ratio against the number of branches through the years 2017-2020 (quarterly data). While the C-D ratio increases with increase in bank branches initially, declining trend is witnessed after the 8th time-period. When the number of bank branches is 150000 (indicated by the darkest hue) in the 14th time-period, the C-D ratio is only 73.

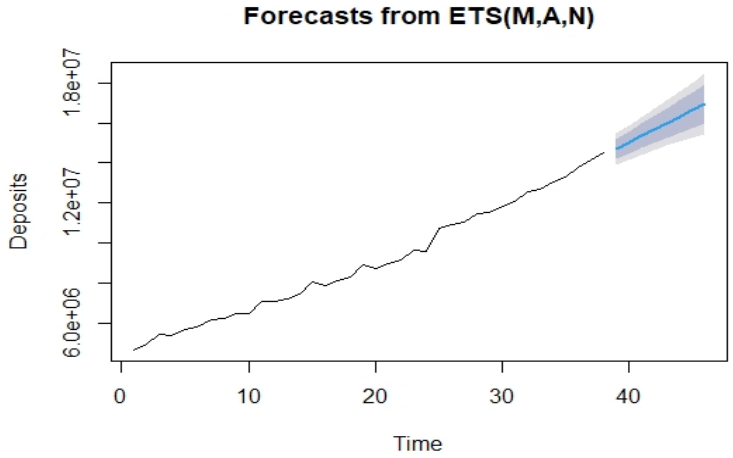
To predict the trend of number of accounts and amount of deposits in the next four years

Fig 4: Forecast for number of accounts



The above graph captures the actual number of accounts for the years 2010-2018 followed by the forecasts for the next four years. It is observed that the forecast values show similar trend. They indicate possible changes in the trend with increases with a high value of 4000 accounts or decreases with a low value of 2000.

Fig 5: Forecast for amount of deposits



The amount of deposits is shown to maintain the steady increase with no drastic high or low values.

2. ***To assess the impact of structural change (JAM) on financial inclusion using Chow Test.***

H_0 - $\alpha_1 = \alpha_2$

H1- $\alpha_1 \neq \alpha_2$

Call:

lm(formula = Accounts ~ pall, data = mlr)

Table 1: Output Summary- Regression

	Estimate	Std. Error	t value	Pr(>|t|)
(Intercept)	-7476.3422	1411.5083	-5.297	0.000496 ***
pall	1.7659	0.2297	7.688	3.04e-05 ***

Residual standard error: 685.9 on 9 degrees of freedom

Multiple R-squared: 0.8679, *Adjusted R-squared: 0.8532*

F-statistic: 59.11 on 1 and 9 DF, p-value: 3.037e-05

To measure the chow statistic, first an overall regression was performed with financial inclusion as the dependent variable and income inequality as the independent variable. The adjusted R squared is 85.32% showing that this is a good model. The coefficient of per capita income is highly significant with a p-value< alpha value.

Call:

lm(formula = Accounts[1:6] ~ pall[1:6], data = mlr)

Table 2: Output Summary- Regression (2008-2014)

	Estimate	Std. Error	t value	Pr(>|t|)
(Intercept)	-1.186e+04	2.186e+03	-5.425	0.00560 **
pall[1:6]	2.580e+00	4.088e-01	6.312	0.00322 **

Residual standard error: 398 on 4 degrees of freedom

Multiple R-squared: 0.9088, *Adjusted R-squared: 0.886*

F-statistic: 39.84 on 1 and 4 DF, p-value: 0.003222

Call:

lm (formula = Accounts[7:11] ~ pall[7:11], data = mlr)

Table 3: Output Summary- Regression (2015-2020)

	Estimate	Std. Error	t value	Pr(>|t|)
(Intercept)	5504.5853	4578.8518	1.202	0.316
pall[7:11]	-0.0887	0.6557	-0.135	0.901

Residual standard error: 518 on 3 degrees of freedom

Multiple R-squared: 0.006062, Adjusted R-squared: -0.3253

F-statistic: 0.0183 on 1 and 3 DF, p-value: 0.901

Two more regression models were taken, one with values of the variables before the structural break and one with values after.

The residual sum of squares-

rss<-sum(residuals(model11)^2)

4234390

rssA<-sum(residuals(modelA)^2)

633730.2

rssB<-sum(residuals(modelB)^2)

805002.1

k=2

chow_statistic=((rss-(rssA+rssB))/k)/((rssA+rssB)/(n-(2*k)))

chow_statistic

6.80

fcrit<-qf(.95,df1 = modelA$df,df2 = modelB$df)

fcrit

9.11

The chow statistic is less than the F-critical value so the null hypothesis is accepted, thus, there is no impact of the structural parameter in the regression model. The structural break considered was the introduction and implementation of the PMJDY- Pradhan Mantri Jan Dhan Yojana in February 2015. However, the results have indicated that it has not had a significant impact on financial inclusion in the economy.

3. *To analyze the impact of indicators namely, income inequality and poverty on financial inclusion using a regression model – cross country comparison- for 12 countries (2018).*

Call:

lm(formula = Findex ~ Gini_Index + Poverty_Headcount_Ratio + Loggdp + Logemp + Loglit, data = finclusion1)

The results of the MLR are as follows-

Table 3: Output Summary 3- Multiple Regression

	Estimate	Std. Error	t value	Pr(>|t|)
(Intercept)	-3.27	6.76	-0.48	0.65
Gini_Index	-0.04	0.01	-3.44	0.02 *
Poverty_Headcount_Ratio	-0.00	0.00	-1.08	0.33
Loggdp	-0.07	0.14	-0.50	0.63
Logemp	4.15	3.50	1.18	0.30
Loglit	-0.15	1.47	-0.10	0.92

Residual standard error: 0.4714 on 4 degrees of freedom

Multiple R-squared: 0.8152, *Adjusted R-squared: 0.5843*

F-statistic: 3.53 on 5 and 4 DF, p-value: 0.12

VIF-

Gini_Index	Poverty_Headcount_Ratio	Loggdp
2.04	1.40	1.23
Logemp	Loglit	
2.33	1.15	

A multiple regression analysis was performed with cross country data-

Findex ~ Gini_Index + Poverty_Headcount_Ratio + Loggdp + Logemp + Loglit

The results carry an adjusted R squared value of 58.43% which means the independent variables explain 58% of variation in the dependent variable.

Test of multicollinearity was performed with the help of the VIF function in R. None of the vif values are greater than 5 and hence, no multicollinearity exists among the independent variables in the dataset.

KEY FINDINGS-

- There is positive correlation (0.67) between amount of deposits and number of bank branches
- The forecast reflects that the number of bank accounts and the amount of deposits exhibit a similar trend.
- Chow test results convey that there has been no significant impact of the structural parameter (JAM) on financial inclusion in the economy.
- The cross country analysis through pooled regression model showed that income inequality had the most significant impact on financial inclusion

CONCLUSION-

Even as the government of India continues to reach the unbanked population in India through its policy initiatives, it is financial technology which, seems to be a promising area with Fintech companies gradually on the rise. "The need for digital awareness and presence is prominently recognized by individuals, businesses and governments alike. Fintechs can act as enablers for the banking and financial sector, playing a crucial role in ubiquity and adoption of digital financial services. A few measures related to policy and regulation that can support the Fintech sector during the ongoing crisis," a report by Federation of Indian Chambers of Commerce and Industry (FICCI) and PWC said. With over 600 million mobile users, a positive impact can be achieved with the rise of fintech companies through a collaborative effort on part of the GoI and Fintech companies. Sustained policy initiatives should, thus, be taken in this direction.

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A Study on Solid Waste Management- Bengaluru

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Abstract **:** *With constant increase in population, industrialisation, urbanisation and change in life style of people, which shows and direct impact on solid waste generation in Bengaluru, however the increase in quantum of waste has considerable effected the life of many people. Around 80% out of 175 households do follow the current policy of segregating waste at primary source but there still many localities where this policy has not been implemented and there are many out there who don't know the repercussions of not doing the same. And at the same BBMP has been taking a lot of initiative to come up with new and revised strategy for effective working of solid waste management system and constantly adding pressure on BBMP. This study mainly focuses on knowing perspective of households on solid waste management.*

Keywords- *solid waste management, municipal solid waste, Bhruat Bengaluru Mahanagara Palike*

INTRODUCTION

Solid waste management is a science associated with the management of solid waste using the best principles and practices of public health, economics, engineering, conservation, aesthetics and other environmental conditions. It refers to a systematic process of solid waste segregation. Waste management contains the activities and actions which are required to manage waste from its initiation to its final disposal. The process also includes treating solid and liquid waste. During the process treatment, it offers a diversity of solutions for recycling items that can be turned into a valuable asset. The

entire idea thus boils down to re-using garbage as a valuable resource and with our current environmental climate, this process is extremely vital for all households and business

Current systems and practices in India aren't capable of managing the intense of waste generated due to an increasing population, and this impacts on the environment and public health.

REVIEW OF LITERATURE

Sharholy, M., Ahmad, K., Mahmood, G., & Trivedi, R. C. (2008) in their paper "Municipal solid waste management in Indian cities" this paper tried to provide a comprehensive review of the characteristics, generation, collection and transportation, disposal, and treatment technologies of MSW practiced in India and studied about the leaks of municipality and the ways to improve. The regulations waste management (2000) was very rigid and there was a clear gap between policy and implementation. The paper suggested that the norms must altered to improvise waste management system. This study concluded that the lack of resources like planning, finances, infrastructure, and leadership are the main barriers for SWM. The increase in service demanded and lack of resources brought a negative on the environment and put a huge strain on existing SWM.

Narayana, T. (2009). "*Municipal solid waste management in India: From waste disposal to recovery of resources"* The paper stated the importance of a 'A recovery centric approach to solid waste management', recover is the fundamental to sustainable development. The results of the paper made a clear conclusion that composting after segregation is the best option to maintain a balanced solid waste management. Municipalities cannot be a private participant to make this process attractive, it needs an obvious hand of the citizens to make this process easier. The paper also highlighted that people lacked information about the same and an awareness programme is necessary to educate people to reduce the burden of proper segregation of waste on the municipal.

Vijay Kumar, Dr R K Pandit (2013) "Problems of solid waste management in Indian cities" This paper highlights the problem faced in Indian cities- the solid waste management uses old and outdated approach, they do not follow a formal and systematic process in segregation of waste into biodegradable and non-biodegradable waste. The recovery and reuse of waste is done only rag pickers and scavengers with highly risky and dangerous. The paper also recommends the pressing need to educate and create awareness among people to change the habits and dispose waste by abiding to rules. They also mention the need to give out clear guidance in managing waste and disposing biodegradable waste in non-corrosive waste. Transportation of waste to temporary sources should be done by handcarts and tricycle with detachable containers with at least 20 to 40 litres capacity.

Sudhir, V., Muraleedharan, V. R., & Srinivasan, G. (1996). "Integrated solid waste management in urban India: A critical operational research, Socio-Economic planning sciences" Planning for urban SWM within the constraint of sustainable development raises several issues like public health, cost of society, conservation of resources and environmental issues of waste disposal. It is essential for planners to pursue integrated approaches to solve such problems, this paper proposes critical operation research framework to facilitate solutions for conflicts. The non-linear lexicographic goal programming (NLGC) model was developed to capture the interrelations among urban solid waste management in doing so, it should aid a better understanding of the system.

PURPOSE OF STUDY

In the current scenario we have experienced a surge in population along with rapid growth in globalisation and industrialisation, one of the major side effects is the outgrowing quantum of waste. Municipal authorities have been facing a lot problems due to the rise in quantity of waste due to which they have to introduce new measures in order to curb the waste generated or to reuse the waste and at the same time educate citizens to play an active role in solid waste management by segregating waste at their own households.

Despite all the efforts taken by the BBMP there are still loops which has to filled. The study will focus on the perspective of households on solid waste management.

OBJECTIVES OF THE STUDY

The following are the various objectives for the study:

- To study the awareness pattern of solid waste management among households.
- To analyse the cost and benefit of solid waste management of households.

HYPOTHESIS OF THE STUDY

Hypothesis 1

- **Null hypothesis** (H0): There is no significant impact between efficiency of SWM in their locality and the cost involved in disposal of waste.
- **Alternative hypothesis** (H1): there is significant impact between efficiency of SWM in their locality and the cost involved in disposal of waste.

Hypothesis 2

- **Null hypothesis** (H0): There is no significant impact between efficiency of SWM in their locality and the cost involved in disposal of waste
- **Alternative hypothesis** (H1): there is significant impact between efficiency of SWM in their locality and the cost involved in disposal of waste

METHODOLOGY OF STUDY

This study is based on both primary data and secondary data. The households from Bengaluru city from Karnataka is taken into consideration for this study, the primary data is collected from a sample of 175 households, BBMP offices and waste collection centres in Bengaluru. Random sampling method was used for the selection of samples. The secondary data was mainly collected from BBMP websites.

Two questionnaires were prepared to collect primary data, one questionnaire was for the households which sent through google forms another questionnaire was a personal interview which was prepared for BBMP officials.

For the purpose of analysis various tools were used like Anova, Correlation, multiple linear regression.

ANALYSIS AND INTERPRETATION OF THE STUDY:

1. ***For the first objective*- To study the awareness pattern of solid waste management among households.**

For the purpose of this study, variables like age, highest level of education and type of residence is taken to check if these factors influence the awareness of solid waste management

Table 1

		Sum of Squares	df	Mean Square	F	Sig.
Age	Between Groups	1.344	1	1.344	1.682	.196
	Within Groups	138.233	173	.799		
	Total	139.577	174			
Highest level of education	Between Groups	2.768	1	2.768	5.637	.019
	Within Groups	84.969	173	.491		
	Total	87.737	174			
Type of residence	Between Groups	.155	1	.155	.151	.698
	Within Groups	177.753	173	1.027		
	Total	177.909	174			

The above table shows the output of the analysis done by using Anova. We can see that 'p' value is 0.196 for the age which is more than 0.05 which implies that there is significant relationship between age and awareness of solid waste management

From the above table 'p' value for the highest level of education is 0.019 which is more than 0.05 but it is very close to the significant value 0.05, still there is no relationship between highest level education and awareness of solid waste management.

From the above table 'p' value for the type of residence is 0.698 which is more than 0.05, which implies that there is no relationship between type of residence and awareness of solid waste management.

2. ***For the second objective*** **– To analyse the cost and benefit of solid waste management of households.**

For the purpose of the study, the variables like efficiency of solid waste management in their locality and their relationship with the cost involved it is analysed through multiple linear regression

Where, dependent variable = efficiency of SWM in their locality

Independent variable = cost involved in disposal of waste

Table 2

MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.082[a]	.007	.001	.942	.007	1.159	1	173	.283

a. Predictors: (Constant), On an average how much do you spend on waste disposal in a month

The model explains:

- Adjusted R^2 explains that the independent variable effects the efficiency of SWM in the locality to the extent of 0.01 %

- This is clear that cost spent by the household doesn't have any impact on the efficiency of SWM.

Table 3

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.028	1	1.028	1.159	.283[b]
	Residual	153.509	173	.887		
	Total	154.537	174			

a. Dependent Variable: How do you evaluate the state of solid waste collection in your

b. Predictors: (Constant), On an average how much do you spend on waste disposal in a month

The significance (p-value) is at 0.283 meaning that it is > 0.05 significance level i.e., 0.283>0.05 which means that we accept the null hypothesis and we reject the alternative hypothesis. Thus, observing that there is no influence of cost spent on the efficiency of SWM in their locality

FINDINGS OF THE STUDY

- While studying the perspective of households, we can conclude that the factors like age, education, qualification, the number people at home they don't play a vital role in how they manage waste or even the awareness of solid waste management
- We can say that it is how an individual is socially viable, aware and responsible about his surrounding in order to make the place we will live a better place for the coming generation too.
- It's a person's choice, behaviour and attitude that determines the efficiency of managing waste in their household.
- The cost we pay for disposing waste doesn't determine the efficiency of BBMP

- Solid waste management program is a social welfare program, the government or BBMP spend 100 crores yearly and earn no returns on it and always have a deficit.

LIMITATIONS OF THE STUDY:

- The study is confined to a particular region (Bengaluru) hence sample results maybe not a representative of entire population of Karnataka.
- Survey method was adopted for collection of the data for the study, which has its own limitations
- Due to time constraints the sample size was limited to 175 households.
- Limited access to data from BBMP.
- Lack of previous studies relating to Solid Waste Management by BBMP.
- Respondents who couldn't have access to google forms were overlooked.

CONCLUSION:

We face major environmental problems which are associated with waste generation, treatment and disposal. The challenges and blocks are so significant, but there is always scope for betterment. BBMP has taken numerous efforts for the efficiency of solid waste management, by upgrading new integrated policies but there is always a gap which has to filled by the citizens. From the analysis reviewed there are still 17% of respondents who don't segregate waste and 18% of respondents who don't use separate bins for different categories of waste while disposing out of 175 households. Various socio-economic factors don't influence the efficiency of solid waste managements, its one's behaviour and attitude which matters the most. Hence, we the citizens must be more viable and sensitive about our surrounding and be an active participant to clean our city.

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Carmelight 2022

The Prebisch-Singer Hypothesis : A Recent South Asian Perspective

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Abstract : *This paper seeks to investigate the relevance of the Prebisch-Singer Hypothesis in the last three decades, focusing on the South Asian countries. After a brief description of the hypothesis itself, the literature on the empirical testing of the theory is reviewed; where there is no clear consensus to be found regarding the matter. The framework for the paper is a simple, observation-based study. Using a suitable indicator for the terms of trade of each country (in this case, the IMF's Commodity Terms of Trade Index), the trend in the indicator is plotted over the years. Then, using detailed export-import data, the authors find out and compare how closely the trade in these countries takes place according to the Prebisch-Singer doctrine. It is concluded that while there is no evidence to support the hypothesis between rich and poor countries, there is still a similar trading pattern and decline in terms of trade amongst the developing countries themselves.*

Keywords - *International trade, Prebisch-Singer hypothesis, Exports, Imports, Commodity terms of trade, Trade partners*

INTRODUCTION

The textbook theories of trade, such as those of Adam Smith's absolute advantage, Ricardo's comparative cost advantage, or the factor endowment-comparative advantage Heckscher-Ohlin trade theory paint a rather convenient picture of the trading process (Sodersten 1970).

After the Second World War, when development became the core agenda, and the Global North wanted to help the LDCs (less developed countries) with growing their

economies, trade along the lines of these well-worn theories was the oft-suggested solution. They had been applied with some success to developed nations. However, it was soon pointed out by Raul Prebisch in the case of the Latin American countries, simply trading along the lines of comparative advantage did not solve the problem. It pointed to a 'secular decline in the terms of trade' in exporting primary commodities for the less-developed nations, when trading with a developed nation along with the lines suggested by standard trade theory (Salvatore 2013). It was also pointed out that playing to the comparative cost advantage hindered, rather than helped in the growth of the countries' industrial sector, the apparent goal of the program.

For the last two centuries, two theories about the development of terms of trade have dominated economic thought. The first one is the British school and the second one, the Structuralist school, is related to the work of economists Raul Prebisch and Hans W. Singer.

The British school has its roots in English classical economics. They believed that terms of trade would move against the industrial countries exporting manufactured goods and in favour of underdeveloped countries exporting primary commodities. The belief came from assuming increasing returns in industrial goods that would lower their prices and decreasing returns in primary articles that would raise their prices. The implication of this idea was that the underdeveloped countries of the Global South could enjoy the fruits of technical progress taking place in industry through free trade and specialization in primary production, without going for industrialization.

Contrary to the British school, according to Prebisch (1962) and Singer (1950), the terms of trade tend to move against the developing countries exporting primary articles and in favour of developed nations exporting manufactured commodities. The fruits of productivity gains due to technical progress may be distributed either to producers (workers) in the form of rising incomes (wages) or to consumers in the form of lower prices. The productivity gains in developed countries are passed on to workers in the form

of higher wages and income, while the productivity gains in developing countries are passed on to consumers in the form of lower prices (Sodersten 1970).

The different response to productivity gains is because of strong labour unions in developed countries pushing for higher wages and keeping costs of production and prices unchanged. Owing to the nonexistence of labour unions in developing countries due to surplus labour, most of the productivity gains there are reflected in lower production costs and lower prices.

Thus, developing countries face a secular deterioration in their terms of trade, paying a higher price for manufactured goods (imports) and receiving lower prices for their primary commodities (exports). The Prebisch-Singer hypothesis or the secular deterioration hypothesis argues that over several decades or so there has been a persistent decline in the commodity terms of trade of underdeveloped countries. Another reason for the declining terms of trade of developing nations is the higher income elasticity of demand for manufactured goods than that for primary goods (Salvatore 2013).

This paper tries to understand and analyse the terms of trade for primary commodities in the case of South Asian countries taking a recent time-frame; and whether they conform to or break away from the Prebisch-Singer hypothesis of a TOT decline in the case of developing countries.

MAJOR ISSUES FROM REVIEW OF LITERATURE

The opinion of scholars regarding the empirical validity of the Prebisch-Singer hypothesis is divided, and it is safe to say that the jury is still out on the matter. To be fair, empirical tests have usually negated the hypothesis, or otherwise returned inconclusive results. An early example of this is the empirical test by Grilli and Yang (1988) while showing a negative deterioration in terms of trade, does not match the magnitude of decline predicted by the theory and price movements of the primary commodities are largely inconclusive. This remains true even very recently, as Fahmy (2021) empirically tested their data set again using updated data, and still the evidence was inconclusive

in supporting the Prebisch-Singer hypothesis. Studies like Cuddington (1992) reaffirm that the hypothesis cannot be considered as a stylized fact or a universal phenomenon. However, Rabah et al. (2013) claim empirical validity, where the trends in relative commodity prices were seen to affirm the same. Recent literature has also factored in the impacts of external effects on commodity prices and terms of trade. The role of foreign direct investment (FDI) in this regard was explored by Wacker (2011) and followed by Wacker, Grosskurth, and Lakemann (2014) and it was found that FDI had a positive impact on TOT apart from South Asia where there was a negative effect on TOT, providing support to the Prebisch-Singer hypothesis. Chakraborty (2012) raises questions regarding the hypothesis, showing how developing nations were able to change their basket of export goods from primary commodities to manufactured goods, with the help of economic unions among themselves; although there remained a secular decline in the terms of trade. Thus, the literature can deliver no final verdict regarding the extent to which the Prebisch-Singer hypothesis is reflected in reality.

OBJECTIVE

The objective of this paper is to look at the trend in the terms of trade over time concentrating on the countries in a specific region (specifically the eight member nations of the SAARC1) and then to test that against the Structuralist theory. The authors trace out the terms of trade over thirty years (1990-2019), taking a suitable index which takes into account prices of a definite bundle of primary commodities. This is combined with an analysis of the direction of trade of each country over the same time period to get a more complete picture of trade, helping in fleshing out the extent to which the Prebisch-Singer hypothesis is still relevant in these countries.

DATA AND METHODOLOGY

For the study, the authors have taken available data from the IMF database on primary commodity prices. The country-specific Commodity Terms of Trade index used have been formulated by IMF economists Bertrand Gruss and Suhaib Kebhaj (Gruss and

Kebhaj 2019). The desirable indicator among the various alternative indices was found to be the Commodity Net Export Price Index [Individual Commodities Weighted by Ratio of Net Exports to GDP]. In this particular index, the weight of each commodity is given by the share of net exports of that commodity in aggregate output. Using net exports to weight individual commodities ensures that price variations of imported commodities are taken into account.

The index takes into account the commodity prices of 45 primary commodities across four broad classifications of energy, metals, agricultural raw materials and food and beverages as given below:

1. ***Energy***: coal, crude oil, and natural gas
2. ***Metals***: Aluminium, copper, gold, iron ore, lead, nickel, tin, uranium, and zinc
3. ***Food and beverages***: bananas, barley, beef, cocoa, coffee, corn, fish, fish meal, groundnuts, lamb, olive oil, oranges, palm oil, poultry, rapeseed oil, rice, shrimp, soybean meal, soybean oil, soybeans, sugar, sunflower seed oil, swine meat, tea, and wheat
4. ***Agricultural raw materials***: cotton, hard logs, hard sawn wood, hides, natural rubber, soft logs, soft sawn wood, and wool

For data on trade composition and partners of these eight countries, the authors have relied on the World Integrated Trade Systems (WITS) website curated by the World Bank (for data from 1990-1999), and the Observatory of Economic Complexity (OEC) (for data from 2000-2019). OEC and WITS data presents detailed information about exports and imports of each country. It provides the dollar value magnitude of trade (exports and imports) and the composition of that trade into different commodities, in percentages of total value as well as the share of trade each trading country enjoys with that country (both as a destination for exports and as an origin of imports). The data used in this paper are available in the public domain and no explicit permission was needed for using it.

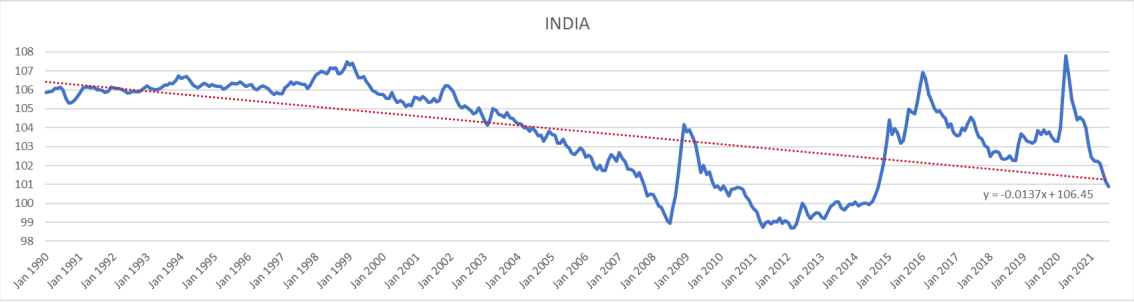
Eight South Asian countries have been considered for the study purpose viz. India, Bangladesh, Pakistan, Sri Lanka, Nepal, Afghanistan, Bhutan and Maldives. Using MS Excel, the authors have plotted the Commodity Terms of Trade data for each country for a time period of 30 years (1990-2019).

The data on terms of trade was also compared with export-import data of the chosen countries from the WITS and OEC websites.[2] Products and partners in trade were analysed to see how those have or have not changed over time.

TRENDS IN COMMODITY TERMS OF TRADE OF SOUTH ASIAN COUNTRIES

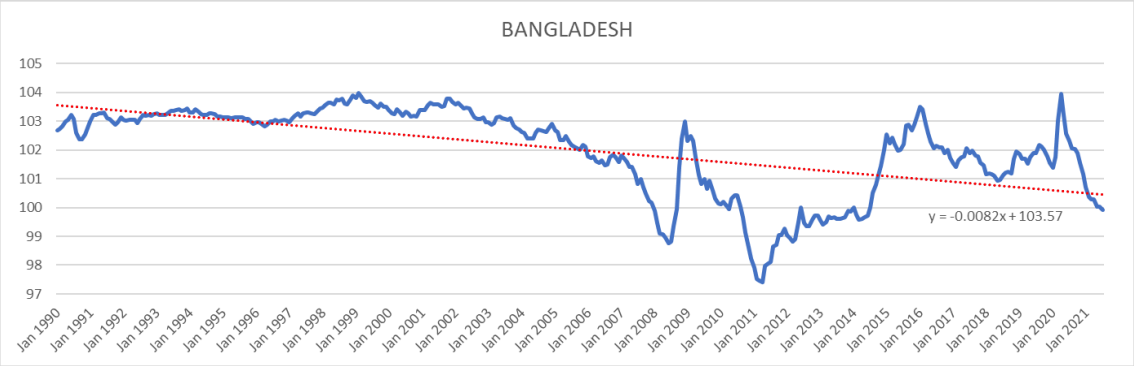
The following are the graphs plotted by the authors for each of the eight countries using data from the IMF website. The dotted red line indicates the trendline for the commodity TOT.

Fig 1a: Commodity TOT of India



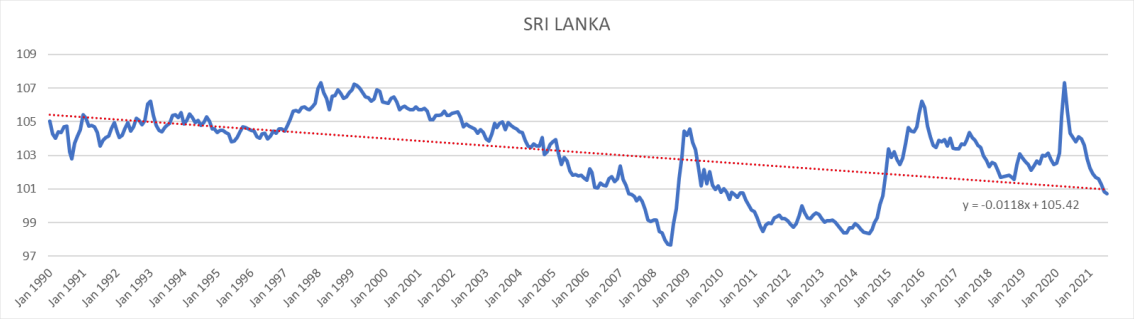
$$y = -0.0137x + 106.45$$

Fig 1b: Commodity TOT of Bangladesh



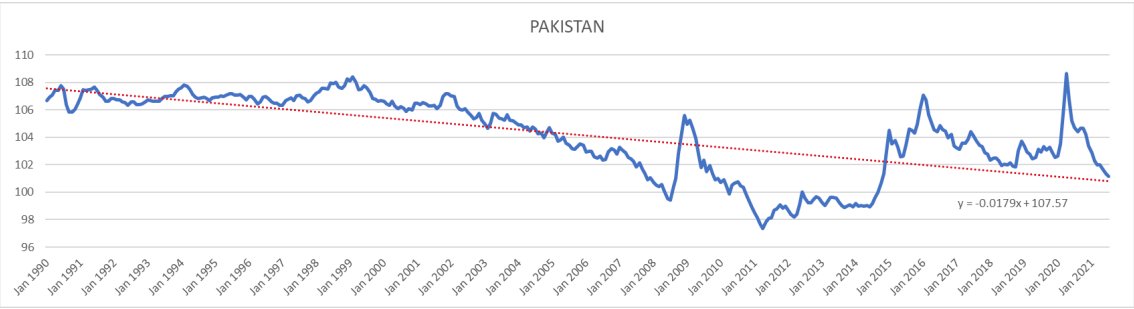
$$y = -0.0082x + 103.57$$

Fig 1c: Commodity TOT of Sri Lanka



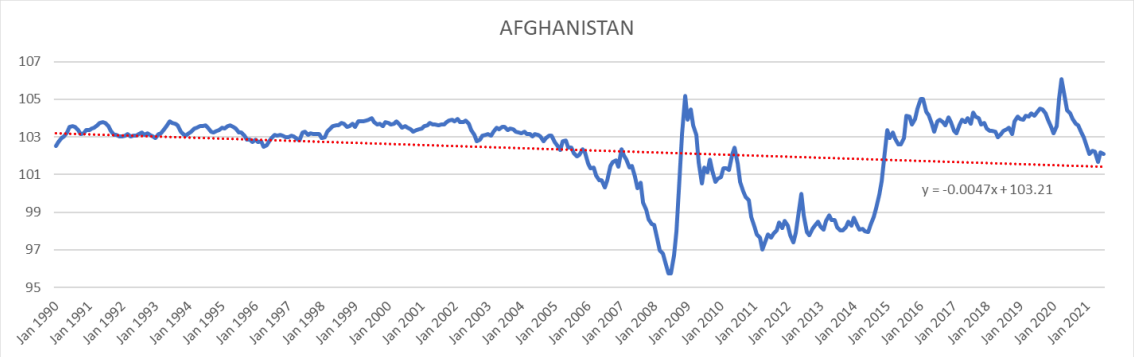
$$y = -0.0118x + 105.42$$

Fig 1d: Commodity TOT of Pakistan



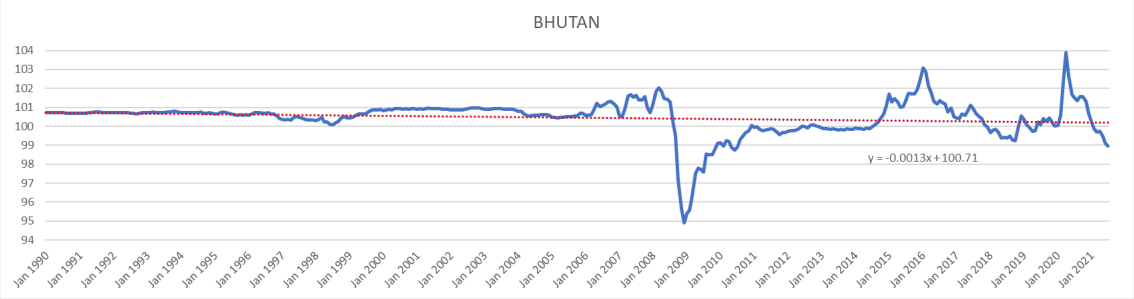
$$y = -0.0179x + 107.57$$

Fig 1e: Commodity TOT of Afghanistan



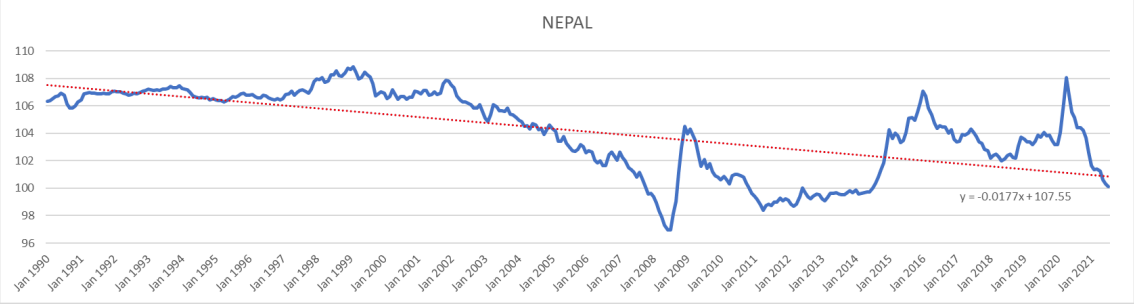
$$y = -0.0047x + 103.21$$

Fig 1f: Commodity TOT of Bhutan



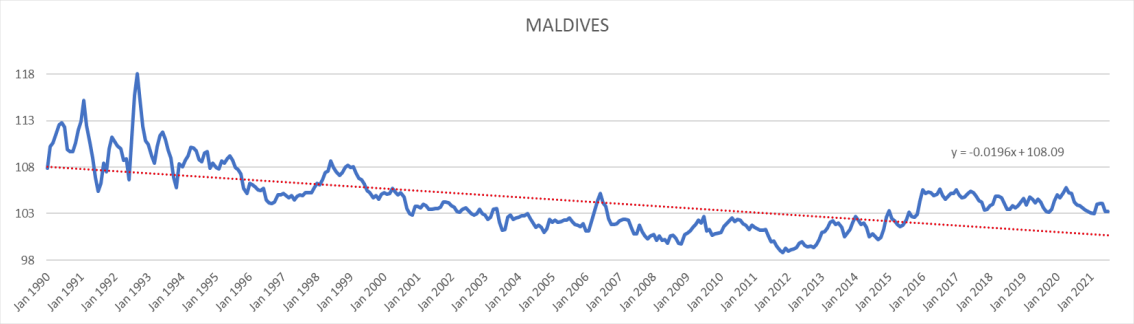
$$y = -0.0013x + 100.71$$

Figure 1g. Commodity TOT of Nepal



$$y = -0.0177x + 107.55$$

Fig 1h: Commodity TOT of Maldives



$$y = -0.0196x + 108.09$$

RESULTS & DISCUSSION

A general negative trend in the commodity terms of trade can be observed in all of the eight South Asian countries during 1999 to 2019. However, there are variations in their rates. Most of the countries viz. India, Bangladesh, Pakistan, Sri Lanka, Maldives and Nepal (6 out of 8) show a relatively stronger negative trend in the commodity terms of trade. Afghanistan and Bhutan exhibit the weaker negative trends. Thus, the Prebisch-Singer hypothesis is *apparently* supported for all of these 8 South Asian countries during the considered period of time, insomuch as a decline in the terms of trade is considered. A closer look at the trade patterns and partners of these countries is required to get a clearer, nuanced picture.[3]

INDIA: From 1990 to 2021, there is a negative trend observed in India's commodity terms of trade. The recent export-import pattern of India was further examined and it was found that the USA is a major export destination of India. In 1990, imports (23,799 US$ Mil) were higher than exports (17,940 US$ Mil) for the country. Indian exports to the Soviet Union were worth US$ 2,896 Million, a partner share of 16.14%, followed by the US with a partner share of 14.74%, Japan with a partner share of 9.34%, followed by Germany and UK. Imports were majorly from- the US worth US$ 2,542 million (10.68%), Germany worth 1,907 US$ million (8.01%.), Japan worth US$ 1,786 million

(7.50%), etc. The top 5 exports were Diamonds, iron ores and concentrates, cotton, black tea, etc. And petroleum oils, gold, coal, etc were chief imports. Around 2011, UAE topped the export destination list; however, since 2012 it has been the USA. In 2019, major destinations were the United States of America (13.5%) and UAE (9.03%). In the 2000s, USA (20.8%) was the major importer followed by Hong Kong (5.96%), UAE (5.19%), UK (5.69%) and Germany (4.46%). This shows that Indian exports were not limited to Asian continent but accessed a wider region. And the common exports in 2000 were Non knit/ crocheted apparel and clothing accessories (8.18%), cotton (5.54%) and iron and steel (3.57%). There has been a considerable change in the composition of commodities over the decades as seen above. During 2000s, USA was a major importer for India; however, China took over and continues to be the prime importer covering 15.3% of the total imports in 2019. Import of machinery and appliances (13.1% in 2000) reduced (to 10.4% in 2019) and mineral fuels, mineral oils and products of their distillation (15.6% in 2000) increased (to 30.3%). Simultaneously, most of the Asian developing countries replaced other countries in imports. This may be explained by the various cooperation measures among the South Asian countries in different areas, including trade.

BANGLADESH: Bangladesh experienced a negative trend from 1990 to 2021 in commodity terms of trade. The country's textile and clothing sector mainly contributed to its exports, accounting for 70.04% of it in 1990. In over a decade, the country has expanded its revenue by 10%. In 2000, around 44.4% of exports accounted for non-Knit/ crocheted accessories, and Knitted clothing accounted for 27.6%. The major export destinations in 2000 were the United States (36.7%) and Germany (10.9%), while India accounted for 1.3%. Their imports were distributed among Raw Cotton (3.58%), Refined petroleum (4.52%), Scrap Vessels (1.31%) to Wheat (1.36%) in 2000. Countries like China (11.6%) and India (9.15%) were the major importers to Bangladesh. In the last two decades, Bangladesh hasn't seen a significant change in the composition of goods, as in 2019, knitted or crocheted apparel still accounted for 44.6% and non-knit accessories for 42% of exports. The top export destinations were Germany (14.2%), United Kingdom (8.31%) and United States (14.5%), while India accounted for 2.53% in 2019. Other than

its proportion, the imports and trade partners have also remained the same. China has managed to increase its exports to 31.1% and India to 14.8%. This relation depicts how Bangladesh's trade is not limited to the Asian region and also touches some European countries and the United States. Moreover, it also shows how political differences can affect the trade relation, as prevalent in the India-Bangladesh scenario.

SRI LANKA: Sri Lanka's commodity terms of trade exhibits a significant downward trend. The nature of its exports fits neatly into one half of the Prebisch-Singer hypothesis, in that apparel and beverage crops such as tea form a major part of Sri Lanka's exports (around 60-70% at any time), consistently over the entire period under study, with major destinations for export remaining the US, European countries, and Japan while India increasingly becomes more prominent over time, but never overshadows the developed countries. Sri Lanka's main imports over time have remained fairly constant, manufactured goods such as vehicles, various machinery and appliances and processed mineral products occupying close to 35% of the imports. India and China have enjoyed a significant rise in the share of imports supplied, as previously, Sri Lanka imported goods from various East Asian countries apart from these two nations, but by 2019, there is an overwhelming dependence on India and China (nearly 50%). India's imports to Sri Lanka have gone from below 9% in the period from 1990-2000 to around 24% and above in 2019 while China rose from 4.45% to 23% in the same time span. The interesting observation for this case is that, even if trade is between developing countries, the pattern of trade remains as that identified by the hypothesis, there is a decline in the TOT regardless. However, for Sri Lanka, the developed nations play a key role as far as export markets are concerned.

PAKISTAN: Pakistan's exports have increased significantly over the study period. Similarly, the export composition of the country has also changed. In Pakistan's case, primary commodities are mainly exported to developed countries. In the very early years, Pakistan had fallen under the category of underdeveloped producers, exporters of primary products and heavily dependent on climatic conditions (Zaidi, 2000). In 2019,

the exports of Pakistan are majorly agricultural products viz. house linens (13.2%), heavy pure woven cotton (3.5%), light pure woven cotton (2.63%) and rice (8.46%) to countries like the US (14.4%), China (7.75%), Germany (6.71%) and UK (6.13%). Even in the 1950s most of the exports were made up of raw jute, raw cotton, raw wool, hides and tea. And the imports in 2019 were refined petroleum (8.9%), machinery and appliances (10%) and vehicles and parts (2.68%) mainly from China (27.9%), UAE (11.2%) and the USA (4.91%). Even in 2000, there has not been any significant variation in the export composition of Pakistan with similar export commodities. But here the USA (26.4%) was the major exporter followed by the UK (8.14%), Hong Kong (6.63%), Germany (6.35%) and China (5.96%). In 2000, machinery and appliances constituted 16.6% of the total $6.76B worth of imports, vehicle and their parts (5.43%) and plastic and articles thereof (5.42%). China (9.26%) was the largest importer followed by Japan (8.92%), South Korea (5.97%) and Malaysia (5.85%). Although Pakistan has many trade partners, their imports and exports are concentrated in a few countries. Commodity terms of trade of Pakistan exhibits a downward trend (as observed in the graph, -0.0179), which may support the Prebisch-Singer hypothesis and hence complement the findings.

AFGHANISTAN: There has been a constant negative trend in Commodity terms of trade in Afghanistan during the previous two decades due to exports consisting of primary articles and imports of capital-intensive goods. The most recent exports (2019) led by Gold (43.2%), Grapes (9.55%), Insect Resins (5.77%), Other Nuts (5.05%), and Tropical Fruits (4.35%) does not show a major reduction in the share of Primary commodities in exports since the last two decades. The most recent (2019) destination for Afghanistan's exports are the United Arab Emirates (44.8%), Pakistan (24.3%), India (21.6%), the United States (1.59%), and China (1.3%). UAE and Pakistan, the top destinations of exports of Afghanistan, were not on the scene in 2000, and the share of exports directed towards developed countries has decreased. The most recent imports of Afghanistan (2019) led by electrical machinery and equipment (10.2%), Mineral fuels, Mineral oils and products of their distillation (7.26%), vehicles and their parts (7.25%), etc. does not show a reduction in the imports of manufactured goods. The share of imports received

from developing countries shows an increase, with UAE and Pakistan being the top import sources contributing 23.4% and 17.1%, respectively. Thus, trade with developing countries has increased, but the share of primary articles in exports and manufactured goods in imports have not reduced, possibly hampering an increase in the TOT.

BHUTAN: Bhutan is identified predominantly with a rural population highly dependent on agriculture. According to IMF data, there has been a negative trend in the Commodity terms of trade. Overall, India has played a significant role in importing primary commodities from Bhutan and exporting Semi-manufactured goods to Bhutan in the last ten years. Southeast Asian countries like Thailand and Singapore added to Bhutan's imports while countries like Japan and South Korea could not maintain their imports to Bhutan. In 1990, the fuel sector contributed around 30% to Bhutanese trade, increasing to 40% by 2000. There is a consistently high proportion of primary good exports like Carbides (30.5%) in 2000 and Ferroalloys (54.9%) in 2019 while imports are of manufactured goods such as Cars (8.87%) and Delivery Trucks (8.08%) in 2000 and Refined petroleum (17.5%) and Iron Reduction (5.7%) in 2019. Given the relation, Bhutan's trade and its economic condition are limited to few countries in the sub-region, mainly India, Hong Kong and Bangladesh and very few outsides of it.

NEPAL: Nepal shows a significant decline in its commodity terms of trade over the period of study, and presents an interesting case. Over the last 20 years, India has both grown to be a major export destination and also chief import source for Nepal. To put it into perspective, in the mid-1990's, India was the market for 11.48% of Nepal's exports, behind Germany which received 52.6%; in 2000, India accounted for 39.7% of Nepal's exports, with the US a close second at 28.4%; by 2019, India accounted for 67.6% of the Nepal's export market, with the US the closest at a measly 10%. From the mid-1990's itself, India was a major player in imported goods to Nepal, even if not overpoweringly so. In the period leading up to the 2000s, Nepal received 20-30% of its imported goods from India, with China and Singapore supplying around 15% and 10%, respectively. This has changed, and now India is responsible for a whopping 70.2% of

Nepal's imports. The trend in the types of goods has shown a slow gradual shift, but the major component of exports has remained more-or-less constant in Nepal. Fabrics and textiles form the central pillar for exports in the country, accounting for about 83% of product exports in 1994; and till 2019 still accounted for about 40% of exports, the largest share of any product in export. Animal and vegetable fat products, minerals (iron), tea and other primary products form the other consistent mainstays of Nepal's exports over the years. Manufactured products such as various machinery, appliances, processed mineral and petroleum products, pharmaceuticals and others have remained Nepal's chief imports during this timeframe. This is one of the starkest cases where, even though trade with the developed world shrinks for the country, the TOT still declines, and this points to the composition of trade as being more responsible for the observed phenomena, rather than the economic disparity between countries.

MALDIVES: The mixed economy of the Maldives is based primarily on fishing, tourism, and shipping. Maldives has been facing constant and unfavourable terms of trade as per the IMF data. As an island, the Maldives has an advantage in sea products. The trade of Maldives shows a higher proportion of primary good exports like Animal (39.51%) and Food Products (35.03%) in 1995 and Textiles and Clothing (46.15%) in 2000. It also shows dependence on imports of manufactured goods with Machinery and Electronics being the top imports having a share 21.32% in 1995 and 18.29% in 2000. From 1995 to 2000, the top export destinations for the Maldives were the same, mainly developed nations, with the USA being the top destination in 2000 replacing the UK. The import-origin countries were mainly developing nations led by Singapore for five years. The top exports of Maldives in 2019 of Fish Fillets (25.5%), Non-fillet Frozen Fish (23.7%), Non-fillet Fresh Fish (16.1%), Processed Fish (14.1%), and Petroleum Gas (12%) show an increase in the share of animal Products and decrease of textiles since 2000. It also clearly shows that primary commodities dominate the export basket. The export destinations in 2019 led by Thailand (23.5%), United States (12.6%), China (12%), France (11.1%), and Germany (10.5%), shows a reduction in the share of exports directed towards the USA since 2000 but not any significant change in the share of exports

directed towards developed countries. The most recent imports of Maldives (2019) led by Mineral fuels, mineral oils and products of their distillation (19%), Machinery and appliances (10.5%), and Electrical machinery and equipment (7.9%) show an increase in the import of capital-intensive goods since 2000. The main import partners for the Maldives in 2019 are mainly developing countries led by United Arab Emirates (24%), China (15.8%), Singapore (14%), India (10.5%), and Malaysia (5.93%). Thus, exports of primary commodities to developed countries and import of capital-intensive goods from mainly developing countries can be seen as contributing to deteriorating terms of trade of Maldives, in line with the hypothesis' claims.

As can be seen from the trade compositions, especially for the landlocked countries, regional cooperation plays an important role in trade. There has been a noticeable rise in the thirty years in the participation of neighbouring countries as well as SAARC member nations in the trade (both as export markets and import sources) pertaining to the countries under consideration. From this, we can infer the effect that trade liberalisation has had through agreements like the SAPTA (SAARC Preferential Trading Agreement), which came into force in 1993; later developing into the South Asian Free Trade Area (SAFTA) agreement in 2006. Compared to other regional economic unions, intra-regional trade between the South Asian countries was abysmally low. Political instability, protectionism and wide disparities in terms of market size of these countries diminish the advantage of geographical proximity in trade. SAPTA and SAFTA were enforced with an objective of harmonizing such issues and promoting regional inclusiveness. An interesting detail to note, in almost all countries we find an increase in China's participation in their trade, showing China's rising global economic prominence over the last three decades. The steady involvement, throughout the period of study, of developed economies, especially the U.S., European countries (Germany) and a few East Asian countries like Japan and Singapore in trade, especially as export markets and in some cases, importers of manufactured goods reveals the persisting reliance of South Asian economies on them for economic progress. Thus, even as regional cooperation increases, the importance of

developed economies in the context of trade with developing countries remains significant and necessary.

From the graphs and the trade patterns as explored above, the following is observed. India, Bangladesh, Sri Lanka, Nepal and Pakistan follow for the most part, a very similar trajectory throughout the chosen time period. All economies except Maldives experienced severe fluctuations in commodity terms of trade during the 2008-09 global Financial Crisis. This was followed by another persisting downturn starting from 2011, lasting for about three years for the countries under consideration (with the exception of Bhutan and Maldives). From 2016-17 all countries (barring Maldives), began to see a positive trend in the terms of trade, with milder fluctuations leading up to the pandemic period. The Global Financial crisis resulted in the price of primary commodities fluctuating sharply (Chandrasekhar and Ghosh 2008) which are most likely responsible for the initial large deviation in the data. The examination of trade data has revealed that, despite gradual increases in production of manufactured goods, most of the South Asian countries have a significant portion of their exports accounted for primary consumer goods, raw materials and minerals. This explains the extent to which the commodity terms of trade are affected by fluctuations in prices of primary commodities. Bhutan, has the stable TOT, and Maldives, which has movements largely separate from the other countries; are cases where the overall trade basket has changed very little. By the end of the study period (pre-pandemic), most countries were looking at positive movements in TOT but Maldives maintained a secular decline. Thus, the goods basket for exports and imports suggested by the hypothesis still plays an important role in determining the movements of the Commodity Terms of Trade.

CONCLUSION

This study set out to examine the relevance of the Prebisch-Singer hypothesis amongst South Asian countries during the last three decades. Findings reveal that while there is indeed a negative trend (of varying magnitudes) in the commodity terms of trade, further investigation into the composition and direction of imports and exports revealed a

more complex story. For the last 30 years or so, the South Asian countries, still is a major source of supply of primary goods to developed countries, focused on trading with their nearby neighbours as well as using each other as a source of manufactured goods. This leads to the conclusion that the Prebisch-Singer hypothesis analysing TOT decline can be applied to trade between developing/ newly industrialised countries, where the problem is inherently in the composition of the exports and imports and lack of diversification thereof and not the 'developing-developed' disparity, as seen in the analysis- most countries trade in a pattern of primary exports to manufactured imports, but with countries which are economically comparable, or in geographical proximity. Thus, although the Prebisch-Singer hypothesis is far from wholly validated by these findings, it opens up the possibility of applying the hypothesis in a more contemporary paradigm, looking at the trade baskets of developing countries, and finding a way out of unfavourable terms of trade situations.

ENDNOTES

1. South Asian Association for Regional Cooperation
2. For the countries Pakistan and Afghanistan, trade composition data for the 1990s was not available from the chosen data sources. 1990s data is not available throughout for the countries for which it is there.
3. The Appendix to the paper contains diagrammatic representations of the countries' trade composition and partners, in reference to the descriptions. All the diagrams are taken from the OEC website (WITS data is not represented in a similar diagrammatic manner, and is not given here.)

ACKNOWLEDGEMENTS

The authors would like to thank Dr. Sridevi G, of the School of Economics, University of Hyderabad, for her valuable inputs and guidance.

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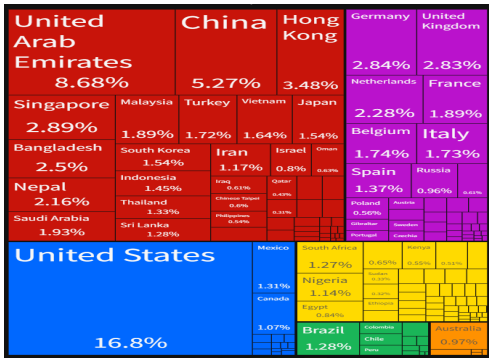
APPENDIX (Diagrams)

Fig 2: India – (a) Export partners (2019); (b) Import partners (2019)

a) 

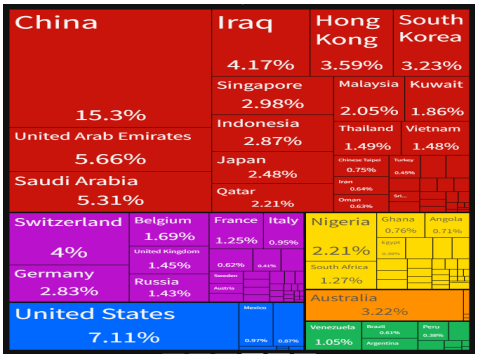
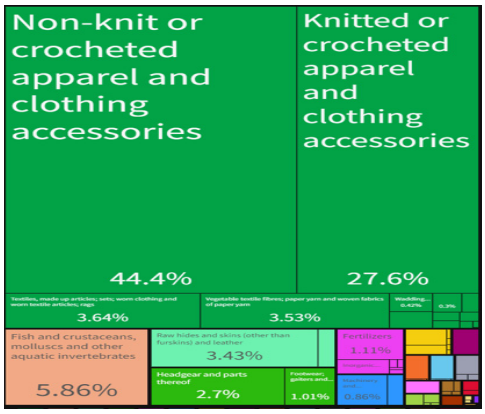
b) 

Fig 3: Bangladesh - (a) Exports (2000); (b) Export partners (2000)

a) 

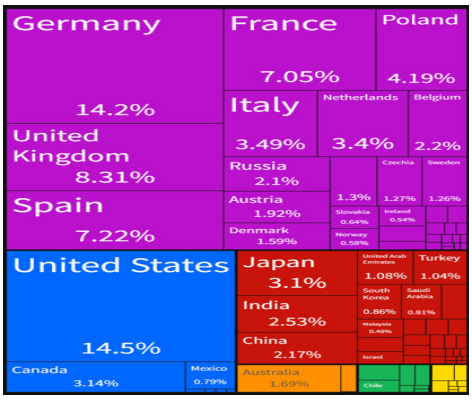
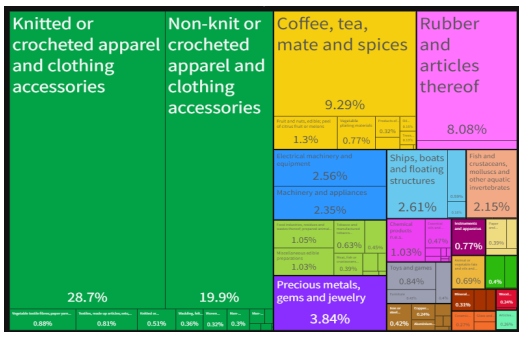
b) 

Fig 4: Sri Lanka - (a) Exports (2019); (b) Export partners (2019)

a) 

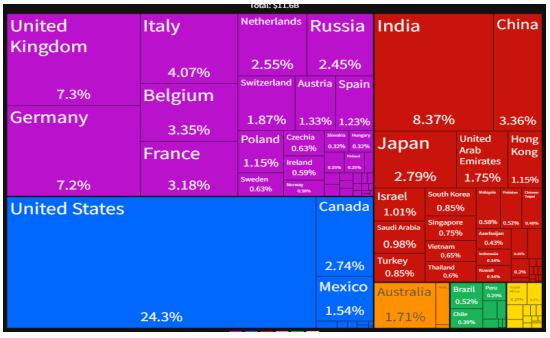
b) 

Fig 5: Pakistan - (a) Export partners (2000); (b) Exports (2000)

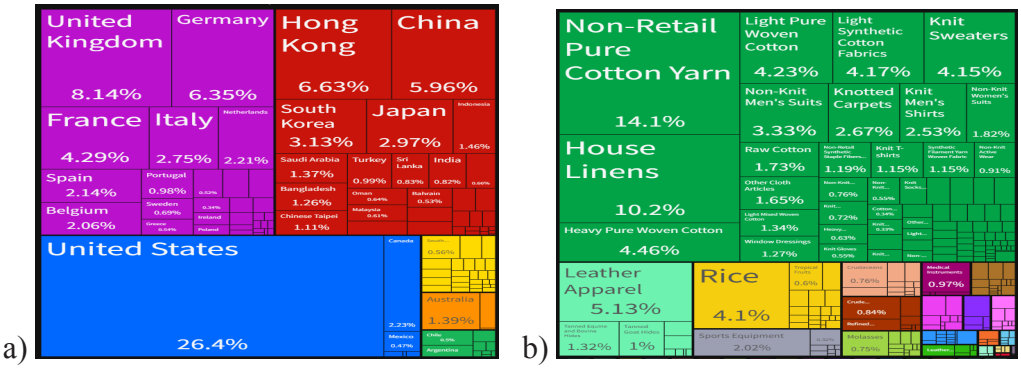


Fig 6: Afghanistan – (a) Imports (2019); (b) Import partners (2019)

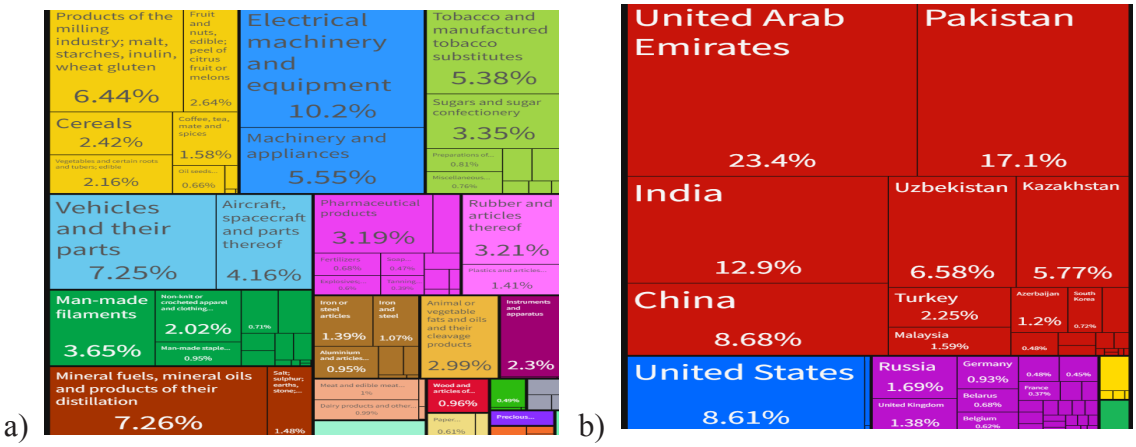


Fig 7: Bhutan (a) Exports (2019); (b) Imports (2019)

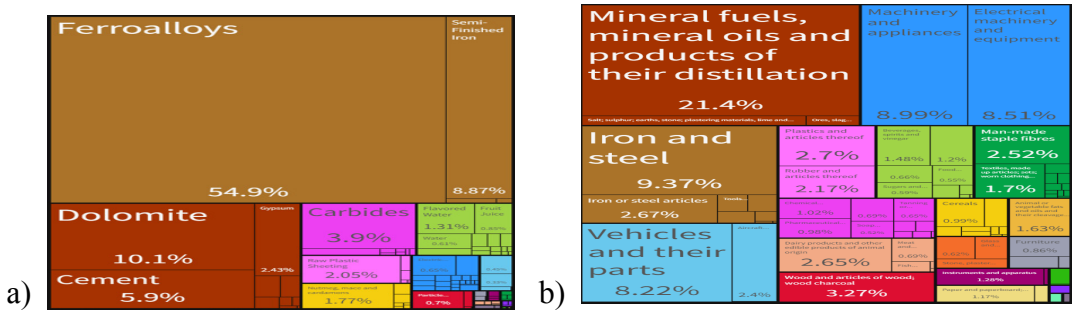
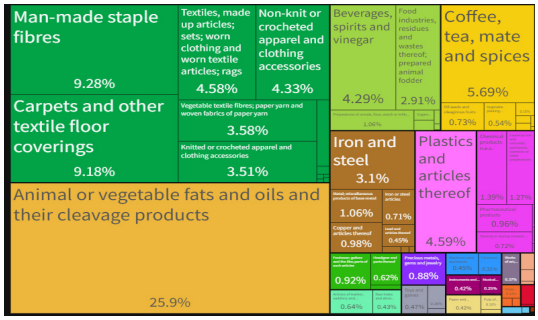


Fig 8: Nepal - (a) Exports (2019); (b) Import partners (2019)

a) 

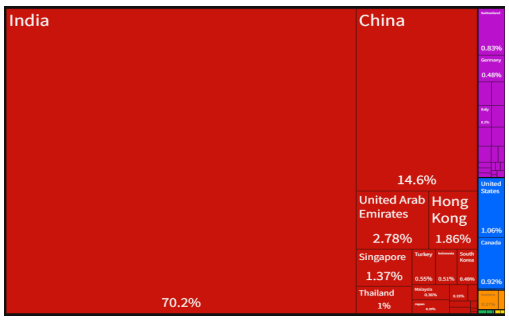
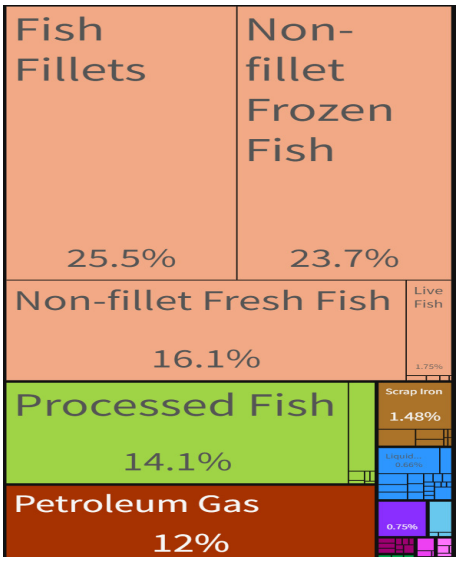
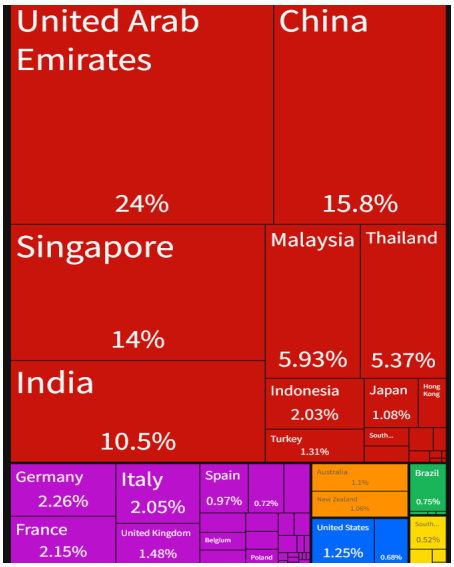
b) 

Fig 9: Maldives – (a) Exports (2019); (b) Import partners (2019)

a) 

b) 

A Study on The Impact of Collaborative Space on User Productivity

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Abstract : *In metropolitan area, individuals are working outside of standard office by sharing work space, a practise known as collaborative spaces. On the other edge, even the business sectors have been availing collaborative spaces by which each and every individual in the organisation attains in, by increasing their productivity levels catering in work life balance impacted from, the collaborative space's vital elements such as vibrant colours, decor, networking, so on and so forth. Despite the rising importance of this field, scant study has been done on the relationship between collaborative space and productivity among emerging minor collaborative spaces present in the market. This research examines the relationship between collaborative space and user's productivity and also by analysing the various facilities and aesthetics.*

Keywords: *Collaborative Space, Productivity, Aesthetics, Facilities, User.*

INTRODUCTION

Collaborative Space – "A shared workspace is one that has space on rent for both minor and major clusters of users who can openly exchange information and thoughts, as well as space for facilities, support and supervision, to sum up, it's a place where individuals can come together and achieve a shared purpose".

TIMELINE OF COLLABORATIVE SPACE

Collaborative space was preceded by the 1990s European hacker rooms, where

programmers can share expertise and best practices. Nomadic Internet pioneers finding a substitute for operating at restaurants, tea room and coffee bar, or to isolating themselves in individual's office set up, have created some collaborative places. A 2007, a study found that many workers were worried about becoming lonely and lacking human contact if they were to telecommute. Approximately a third of staff in the private and public sectors have indicated that they did not want to sit at home during work. The rising role of independent worker is another big reason which fuels to enhancing the need for collaboration.

According to a handful studies conducted amidst 2006 and 2015, the majority of Collaborative spaces accessible as annually skyrocketed.

The paradigm shift from the formal work space to collaborative spaces have exponentially risen in decades. In today's business world, there is a growing demand and trend for collaborative space in every country, which helps to maintain work-life balance. There is also an increase in the demand for natural elements in collaborative space, such as greenery, colours, lights, networking, events and so on, as people become more conscious of their own health and well-being at work.

The aim of this research is to analyse how Collaborative Space can cater; users be more productive.

The research's primary goal is to outline the features of Collaborative Space, such as Aesthetics and Facilities that helps in improvement of user productivity in collaborative spaces.

SCOPE OF THE STUDY

Co Start Hub is a place for digital nomads that offers a vibrant environment and dedicated space where users can focus on their work while also interacting with and networking with like-minded people.

The study is being carried out at the Co Start Hub in Sanjaynagar, Bangalore. The aim of this research is to determine how Collaborative Space can affect user productivity when taking into account factors such as aesthetics, facilities, and events hosted at the Collaborative Space.

OBJECTIVES

- To study and analyse the various facilities available at collaborative space.
- To study interrelationship of aesthetics and collaborative space
- To analyse whether aesthetics stimulates the user efficacy
- To analyse the effect of collaborative space on productivity level of users

HYPOTHESIS

- Based on the first objective

  H0: Collaborative space's facilities has no affect on user productivity

  H1: Collaborative space's facilities has affect on user productivity

- Based on the third objective

  H0: Collaborative space's aesthetics does not stimulate user efficacy

  H1: Collaborative space's aesthetics does stimulate user efficacy

- Based on the fourth objective

  H0: Collaborative space has no impact on productivity level of the user

  H1: Collaborative space has impact on productivity level of the user

REVIEW OF LITERATURE

We may observe the proto-diagram of a 'modern social' with the emergence of these atomized entrepreneurial objects of neoliberalism beyond the artistic class, and may

converge to new ways of class recompositing, in which the users identify both as latest 'group' of knowledgeable professionals with similar ideology (Arvidsson, 2008, 2014).

As per L Wong (2015), describes the following coworking archetypes offered opposing perspectives: The Sentimental, Business Personalities, The Stranger, Self-imposed Exiles and Mutual Isolators. These archetypes are disturbing in that they do not appear to represent a coworking space's expected images and cultural goals.

Following, Lucia Parrino on the article (2017) states the importance of organisational and social proximity components in stimulating co-worker cooperation and encouraging the sharing of other sources of expertise.

METHODOLOGY

The study is constructed by capturing, evaluating, and presenting the collected data, the descriptive research design was chosen to analyse the effect of Collaborative Space on improving user efficiency at Co Start Hub.

The exploration includes the gathering of both primary and secondary data for the study. Interviews and questionnaires will be used to collect primary data, while secondary data will be extracted from global networks, websites, journals, and other sources between the time period of 6 months to 1 year. Random sampling was used to obtain sufficient information for this study since this type of sampling provides the most precise results.

The study's cohort size is 75 individuals.

The statistical tools deployed to analyse and interpret the data are Regression Model and Correlation Model.

LIMITATIONS OF THE STUDY:

- The questionnaire completed by space users may be unreliable as the target

sample for the study is restricted to independent professionals, freelancers, start- ups.

- The research is limited only the user perspective of collaborative spaces.
- The secondary data gathered might not be accurate since, it is limited.

RESULTS AND DISCUSSION

1st Objective: To study and analyse the various facilities available at collaborative space.

Hypothesis:

H0: Collaborative space's facilities has no effect on user productivity

H1: Collaborative space's facilities has effect on user productivity

REGRESSION MODEL:

Y – Dependent variable = Productivity

X – Independent variable = Facilities

Table 1a: Table showing Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.276[a]	.076	.063	.77475

a. Predictors: (Constant), Facilities

b. Dependent Variable: Productivity

ANALYSIS:

From above table Model Summary, the coefficient of determination is estimated by "Any changes in the dependent variable (Productivity) explained by the independent variable (Facilities)to an extended of ***R Square 0.076***

Table 1b: Anova table

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.609	1	3.609	6.013	.017[a]
	Residual	43.818	73	.600		
	Total	47.427	74			

a. Predictors: (Constant), Facilities

b. Dependent Variable: Productivity

ANALYSIS:

- From the above table Sig P value from the table = 0.017, that is Significance P value is less than 0.05.
- Therefore, Reject the Null hypothesis and Accept the Alternative hypothesis.

That is., H1: Collaborative space's facilities has effect on user productivity

Table 1c: Coefficients Table

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
B		Std. Error	Beta		t	Sig.
1	(Constant)	1.838	.265		6.931	.000
	Facilities	.307	.125	.276	2.452	.017

a. Dependent Variable: Productivity

ANALYSIS:

From the above table Regression Slope is calculated, using Formula.

FORMULA:

Y = a + bX

Were, a = 1.838, b = 0.307, Y = Productivity, X = Facilities

Productivity = 1.838 + 0.307 * Facilities

Therefore, the Regression Slope of Productivity = 0.307

2nd Objective: To study interrelationship of aesthetics and collaborative space

CORRELATION MODEL:

Y – Dependent Variable = Collaborative Space

X – Independent Variable = Aesthetics

Table 2: Table showing Correlation

Correlations

		Aesthetics	Collaborative Space
Aesthetics	**Pearson Correlation**	**1**	**.848****
	Sig. (2-tailed)		**.000**
	N	**75**	**75**
Collaborative Space	**Pearson Correlation**	**.848****	**1**
	Sig. (2-tailed)	**.000**	
	N	**75**	**75**

****. Correlation is significant at the 0.01 level (2-tailed).**

ANALYSIS:

- From the table 11, the Sig P value from the table = 0.000, that is Significance P value is less than 0.01, therefore the Statement holds good that is there is significant interrelationship between Aesthetics and Collaborative Space.
- Degree of Correlation - There is a High positive correlation between Collaborative Space (Dependent Variable) and Aesthetics (Independent Variable) to an extend of **0.848.**

INTERPRETATION

Since the significance value is less than 0.01, it is evident that there is significant interrelationship between Aesthetics and Collaborative Space with a High positive Degree of Correlation at **0.848.**

3rd Objective: To analyse whether aesthetics stimulates the user efficacy

HYPOTHESIS:

H0: Collaborative space's aesthetics does not stimulate user efficacy

H1: Collaborative space's aesthetics does stimulate user efficacy

REGRESSION MODEL:

Y – Dependent variable = Productivity

X – Independent variable = Aesthetics

Table 3 a: Table showing Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.330[a]	.109	.097	.76093

a. Predictors: (Constant), Aesthetics

b. Dependent Variable: Productivity

ANALYSIS:

From above table Model Summary, the coefficient of determination is estimated by "Any changes in the dependent variable (Productivity) explained by the independent variable (Aesthetics)to an extended of ***R Square 0.109***"

Table 3 b: Anova Table

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.159	1	5.159	8.910	.004[a]
	Residual	42.268	73	.579		
	Total	47.427	74			

a. Predictors: (Constant), Aesthetics

b. Dependent Variable: Productivity

ANALYSIS:

- From the above table **Sig P value from the table = 0.004**, that is Significance P value is less than 0.05.
- Therefore, Reject the Null hypothesis and Accept the Alternative hypothesis.
- ***That is., H1: Collaborative space's facilities has effect on user productivity***

Table 3 c: Coefficients Table

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std.Error	Beta		
1	(Constant)	1.695	.268		6.332	.000
	Aesthetics	.368	.123	.330	2.985	.004

a. Dependent Variable: Productivity

ANALYSIS:

From the above table Regression Slope is calculated, using Formula.

Formula:

Y = a + bX

Were, a = 1.695, b = 0.368, Y = Productivity, X = Aesthetics

Productivity = 1.695 + 0.368 * Aesthetics.

Therefore, Regression Slope for Productivity = 0.368

INTERPRETATION

Since the significance value is less than 0.05, we reject the H0: Collaborative space's aesthetics does not stimulate user efficacy and accept H1: Collaborative space's aesthetics does stimulate user efficacy

4th Objective: To analyse the effect of collaborative space on productivity level of users

HYPOTHESIS:

H0: Collaborative space's aesthetics does not stimulate user efficacy

H1: Collaborative space's aesthetics does stimulate user efficacy

REGRESSION MODEL:

Y – Dependent variable = Productivity

X – Independent variable = Collaborative Space

Table 4 a: Table showing Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.248[a]	.061	.048	.78091

a. Predictors: (Constant), CollaborativeSpace

b. Dependent Variable: Productivity

ANALYSIS:

From above table Model Summary, the coefficient of determination is estimated by "Any changes in the dependent variable (Productivity) explained by the independent variable (Collaborative Space) to an extended of ***R Square 0.061***"

Table 4 b: Anova Table

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.910	1	2.910	4.772	.032[a]
	Residual	44.517	73	.610		
	Total	47.427	74			

a. Predictors: (Constant), CollaborativeSpace

b. Dependent Variable: Productivity

ANALYSIS:

- From the above table **Sig P value from the table = 0.032**, that is Significance P value is less than 0.05.
- Therefore, Reject the Null hypothesis and Accept the Alternative hypothesis.
- ***That is., H1: Collaborative space has impact on productivity level of the user***

Table 4 c: Coefficients Table

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.919	.259		7.397	.000
	CollaborativeSpace	.271	.124	.248	2.184	.032

a. Dependent Variable: Productivity

ANALYSIS:

From the above table Regression Slope is calculated, using Formula.

Formula:

Y = a + bX

Were, a = 1.919, b = 0.271, Y = Productivity, X = Collaborative Space

Productivity = 1.919 + 0.271 * Collaborative Space.

Therefore, the Regression Slope of Productivity = 0.271

INTERPRETATION

Since the significance value is less than 0.05, we reject the H0: Collaborative space has no impact on productivity level of the user and accept H1: Collaborative space has impact on productivity level of the user

CONCLUSION

Collaborative Spaces have been a game-changer. With an explosion in the number of coworking spaces around the world, the flexible workspace market is having a significant impact on construction and design of the modern workspace.

India too has really caught up well with the entire collaborative working tide. Within a couple of years, the number of collaborative spaces in India has risen from zero to hundreds, and few remarkable in terms of infrastructure, amenities and community. India, being the second largest hub of freelancers, truly craved for good and affordable collaborative spaces in India. Some of the best coworking spaces in India are found in Bangalore, New Delhi / NCR and Mumbai.

Collaborative spaces not only provide affordable office space to Start-ups, they also help them boost their growth by providing excellent infrastructure that they couldn't

have afforded on their own. Apart from infrastructure, collaborative spaces also let the start-ups scale on demand without having the hassles of moving the office from one place to another as the team size increases or decreases (In most cases) and also the necessary tools, and more importantly, the access to information needed to run a business successfully. Ultimately, the return on investment from collaborative space is manifested in the opportunities the company has to build growth.

Even large organizations are taking advantage of collaborative spaces. Organizations like HSBC and Microsoft are gung-ho about the concept. Millennials constitute a majority of India's workforce and are adaptive but want variety and colour in their profession. Collaborative space brings a drastic change in the way people work. Agile workplaces and a vibrant ambiance help the new workforce deliver better, be productive, establish contacts and also enhance one's social skills.

It is a better alternative even for the employer's side. lessened overhead costs, reduced management and diminished risk of taking care of everything single handed. It diverts the employer's attention from irrelevant affairs and readjusts their focus on major, profit-bearing matters. This has resulted in a huge jump in the collaborative share in total office leasing which increased from 5% in 2017 to 8% in 2018. In 1Q 2019, it increased further to 12% with the trend moving only upwards. It is inevitable that by 2030, flexible workspaces could comprise a major share of corporate commercial property portfolios worldwide and carve for itself a firm holding.

To Conclude, Collaborative working is the new path of melding life and work in a sustainable fashion. It is the global linchpin at the intersection of real estate, technology and community, which will shape the way we work in the future.

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Study on Standardization and Adaptation in International Marketing of a Garment and Men's Apparel Export Company – An Indian Context

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ABSTRACT : *International marketing necessitates a reasonable amount of investments in terms of capital, resources, workforce in order to perceive the various international markets, their cultures, local behavior or customs, attitude, tradition and etiquettes. One of the preliminary decisions that a company entering to international markets should decide upon is, to what degree or extent the company is willing to standardize and to what extent adapt according to the various foreign markets. There is no readymade solution for this. The companies are required to conduct a cautious cost – benefit study or analysis before coming to a conclusion or taking decision with respect to the approaches, as this decision bears an effect on the company with respect to R&D, organizational structure, finance, procurement, production, marketing mix and so on. This decision to some extent depends on the attitude of the company to different cultures. This paper is a descriptive study and presents the results of questionnaire survey conducted on 70 employees of the company randomly selected working at the branches of the company. The objective of this study is to understand the type of approach adopted and the factors influencing the choice of approach adopted, whether there is combination strategy adopted by the company to serve its international markets and how the pandemic Covid 19 affected the sales and the changes the company had to make in order to maintain its sales due to the pandemic. The responses were analyzed and interpreted using frequency, percentage, ranking, mean and standard deviation. The hypotheses were statistically tested using Chi square test and One - Way ANOVA. The findings indicate that the company employed combination strategy to serve its international markets and*

the pricing and promotion strategy were highly adapted based on the international markets the company is selling its products.

Keywords: *Standardization, Adaptation, International marketing, Marketing mix.*

INTRODUCTION

The increasing economic growth of the world, expanding opportunities, technological advancements, favorable international trade policies and rising global competition are the major driving components for companies to expand globally and to explore global markets.

International Marketing is a marketing which concentrates on the worldwide scale. It is the exercising of marketing principles to cater to the various wants and needs of varied people concentrated at a worldwide scale. The increasing internationalization of businesses since the globalization came into effect has impacted the companies at a greater extent with respect to how they see and design the global marketing strategies that are to be adopted. When companies plan to operate in global markets one of the major decisions making involved with respect to marketing strategic decisions include the choice of standardization and adaptation and fine tuning of the marketing mix and strategies accordingly. Standardization approach is also known as globalization is where the similarities among the various international markets are concentrated and this approach emphasis on taking advantage of the similar consumption pattern and would also employ same marketing mix framework when executing the strategies. One of the major features of standardization marketing strategies is that the company may opt to either standardize all the aspects related to product experience or can standardize any of the component of the product or marketing mix. Adaptation also known as customization is an approach where the company modifies its marketing mix according to the various markets it wants to cater and sells its products or services accordingly. This method is the use of unique marketing techniques for each individual countries or group of similar countries. This choice largely depends on the kind of industry the company is operating under and the kind of market it is targeting.

REVIEW OF LITERATURE

There were many studies about standardization and adaptation conducted on various export companies, fashion companies and a general analysis comprising of various MNCs across the globe and many more.

The major findings from **Shanon Yap Wei and Rashad Yazdanifard (2014)**, was that in order to succeed in international markets the firms need not have to opt for one extremity rather the main goal of international marketing is to identify the ideal mixture of the two approaches, systematization of the operations and the solution structure in an international market.

The research conducted by **Saeed Samiee, Suthawan Chirapanda (2019)**, focused on international marketing research of exporters in Thailand an evolving market. It was concluded that adapting to local market circumstances achieve in highly competitive and advanced economies even if they are not having prior experience, frivolity, unstable information at domestic market. It is found that in emerging markets of an economy exporting still plays a vital significance.

The major findings of research conducted by **Ayush Bansal, Arihant Jain, Dev Bhatanagar and Arsh Jalota (2019)**, only element that which may be standardized to some extent is the promotional mix but stated that on a whole in the foreign market only the brand that which has strong presence can do so at the same time the firm has to be price sensitive and should not compromise on quality factor as well as the consumer preferences in that market or region.

METHODOLOGY

Quantitative Research methodology was employed for the purpose of conducting this research and testing the hypothesis and the research type is descriptive in nature. For the study, questionnaires and secondary data are used to collect data. The data required for the research is collected by circulating questionnaire using Google Form among the

employees of the company. The study uses both Primary Data by sharing questionnaire forms (containing 21 questions bifurcated into two sections) as well as Secondary Data Collection method for conducting the research. A sample size of 70 employees were obtained.

HYPOTHESIS

1. **H0:** There is no association between approaches adopted to international marketing strategies and sales in international market.

   H1: There is an association between approaches adopted to international marketing strategies and sales in international market.

2. **H0:** There is no statistically significant difference in the perception on Standardization Strategy as per different work experience.

   H1: There is statistically significant difference in the perception on Standardization Strategy as per different work experience.

3. **H0:** There is no statistically significant difference in the perception on Adaptation Strategy as per different work experience.

   H1: There is statistically significant difference in the perception on Adaptation Strategy as per different work experience.

DATA ANALYSIS AND INTERPRETATION

This section deals with the data analysis and interpretation of the study carried out on an Indian garment and men's apparel export company.

Table 1 – Demographic Questions

DEMOGRAPHIC QUESTIONS		FREQUENCY	PERCENTAGE
Gender	Male	47	67.1
	Female	23	32.9
	Total	**70**	**100**
Age	Less than 25	10	14.3
	26 – 35	48	68.6
	36 – 45	12	17.1
	46 and above	0	-
	Total	**70**	**100**
Work experience	Less than a year	2	2.9
	2 – 5	53	75.7
	6 – 10	15	21.4
	More than 10 years	0	-
	Total	**70**	**100**

The majority of the respondents were males (47 respondents, 67.1%) compared to that of females (23 respondents, 32.9%) and the majority of the respondents fall under the age group of 26 – 35 years (48 respondents, 68.6%) and with respect to work experience majority of the respondents are having around 2 – 5 years of experience (53 respondents, 75.7%).

Table 2 – Chi – square test

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.493[a]	2	<.001
Likelihood Ratio	14.611	2	<.001
Linear-by-Linear Association	.556	1	.456
N of Valid Cases	70		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.00.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.226[a]	2	.004
Likelihood Ratio	10.380	2	.006
Linear-by-Linear Association	7.689	1	.006
N of Valid Cases	70		

a. 3 cells (50.0%) have expected count less than 5. The minimum expected count is .57.

From the Chi-square test it is seen that the significance values are 0.000 and 0.004 (i.e.; p = .000 and .004), where in both the cases the p values are less than 0.05. [p< 0.05 – Null Hypothesis is Rejected]. Thus, there is an association between the approaches adopted to international marketing strategies and sales in international market.

Table 3 – One – Way ANOVA

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Standardization Approach'? [Cost Effective]	Between Groups	.655	2	.327	1.603	.209
	Within Groups	13.688	67	.204		
	Total	14.343	69			
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Standardization Approach'? [Economies of scale of production]	Between Groups	.166	2	.083	.536	.588
	Within Groups	10.405	67	.155		
	Total	10.571	69			
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Standardization Approach'? [Single brand image]	Between Groups	.177	2	.089	.350	.706
	Within Groups	16.965	67	.253		
	Total	17.143	69			
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Standardization Approach'? [Uniform quality control]	Between Groups	1.736	2	.868	2.578	.083
	Within Groups	22.564	67	.337		
	Total	24.300	69			
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Standardization Approach'? [Cultural and other demographic similarities]	Between Groups	.290	2	.145	.485	.618
	Within Groups	20.053	67	.299		
	Total	20.343	69			
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Standardization Approach'? [Financial constraint due to adaptation]	Between Groups	.083	2	.042	.162	.850
	Within Groups	17.117	67	.255		
	Total	17.200	69			

The One-way ANOVA test reveals that the significance values are 0.209, 0.588, 0.706, 0.083, 0.618 and 0.850 (i.e.; p= .209, .588, .706, .083, .618 and .850) as all the p value is more than 0.05, (p > 0.05) – Null Hypothesis is accepted. Therefore, it is inferred that there are no statistically significant differences in the perceptions on standardization strategy as per different work experience.

Table 4 – One – Way ANOVA

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Adaptation Approach'? [Customer Preferences]	Between Groups	.115	2	.057	.365	.696
	Within Groups	10.528	67	.157		
	Total	10.643	69			
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Adaptation Approach'? [Culture and other demographic factors]	Between Groups	.238	2	.119	.581	.562
	Within Groups	13.705	67	.205		
	Total	13.943	69			
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Adaptation Approach'? [Competition in International markets]	Between Groups	.590	2	.295	1.194	.309
	Within Groups	16.553	67	.247		
	Total	17.143	69			
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Adaptation Approach'? [Export Strategy]	Between Groups	.127	2	.063	.333	.718
	Within Groups	12.745	67	.190		
	Total	12.871	69			
On the following scale please tick your opinion: What are the factor/ factors do you think is responsible for the company choosing 'Adaptation Approach'? [Quality Standards]	Between Groups	.888	2	.444	2.360	.102
	Within Groups	12.598	67	.188		
	Total	13.486	69			

The One-way ANOVA test reveals that the significance values are 0.696, 0.562, 0.309, 0.718, and 0.102, (i.e.; p= .696, .562, .309, .718, and .102) as all the p value is more

than 0.05, ($p > 0.05$) – Null Hypothesis is accepted. Therefore, it is inferred that there are no statistically significant differences in the perceptions on adaptation strategy as per different work experience.

FINDINGS AND SUGGESTIONS

The present study has been carried out in a garment and men's apparel export company and the data analysis revealed the following findings.

Of the total respondents of 70 majority of the respondents say 98.6% of them said that it is due to expecting future opportunities to set up outlet in foreign markets the company started exporting its products. Moreover, it can be viewed that through exporting they tried to secure market which will act as a strength for the company when they set up their subsidiaries in the future. Various products that are being sold by the company are all being exported to the other foreign markets too that is the company along with garment exports also exports full wardrobe solution for men. It was found that it is only in the product policy the company follows Standardization Approach in the international marketing mix strategies. It can be inferred that the company follows Product Extension Strategy in international markets, this is to avail benefits with respect to various factors such as economies of scale, cost benefits and many more. Compared to all the other international marketing strategy it was the price and advertising/ promotion strategy to be highly altered based on the market the company is exporting. As stated in the literature review the decision to Adopt or Standardize is not choosing any one extreme but to find the right proportion of it. It was found that with product being standardized and other strategies being adapted based on the foreign market the company is following a combination of both approaches. Though the company follows combination of both the approaches but it the adaptation approach that is adopted more when selling to different international markets. Of all the factors it was due to the economies of scale of production and cost saving the company chose Standardization of Product policy. It was found that the major reason for company to adapt certain marketing elements were due to the competition in the international markets. As the company is majorly involved casual and

party wears on a larger scale. It was found that combination of both the approaches have a positive outcome in sales of the company in the international markets. The pandemic greatly affected the sales of the company in the international market it is inferred that as there were restriction imposed by various countries to imports, the normal life being halted in domestic country where factories had been shut down for some time, it had a greater effect on the sales of the company and large amount of changes had to be adopted by the company in order to maintain its sales, even then after all the restrictions were lifted the company was able to make moderate sales compared to that of its domestic sales where it comparatively did well. When analyzing the areas where company made changes due to pandemic, it was found that with respect to international market, export strategies were changed majorly.

Based on the findings it is suggested that,

The company has always given importance to franchising mode of business in domestic market the same can be adopted to that of international markets as they can overcome any other constraint like a pandemic in the future. If not all the markets at least to the countries where majority of the exports are done or demand is felt. The e – commerce presence of the company in domestic market is more whilst the e – commerce presence in the international markets is moderate. Hence, it is suggested that the company increases its e – commerce presence to gain more brand awareness in the international market.

As the company has created its brand image to some extent, it can make use of this image to venture into other domains. As currently the company is concentrating only on men's wear of 18 years and above, it could venture into manufacturing even kids wear.

The company can avail the services provided by various B2B organizations like SMSE MaXX such as WinOnline and MISA programs to sell its products directly to the USA customers instead of entirely depending on distributers, which also saves huge costs.

CONCLUSION

This study is an overview of what the company adopts in its international markets and as it deals with fashion apparel, adaptation is said to be adopted more but keeping product as globally standardized. From the survey it was found that the elements that led to standardization were economies of scale, cost effective, single brand image while the reason for adaptation are majorly due to the external factors such as competition, customer preferences. This might not be the same in case of another company of similar nature as their elements may vary and there is no fixed rule. Economies of various countries across globe are all not in the same development stage and still there exists a huge difference in the taste, preference, wants and needs of global customers hence choosing to completely standardize especially for a company dealing in fashion apparel is not advised and similarly adapting to each market served in international level might also be a costly choice to the company unless the company is an MNC. Thus, it is concluded that by adopting to combination strategy with adaptation at a slightly higher percentage the company was able to make decent exports except during the period of pandemic.

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"Just A Collateral Damage"? An Analysis of the Portrayal of Mental Illness in The Prime-Time Crime Series: Crime Patrol India

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Abstract : *The aim of this study is to explore the extent and type of portrayal of the mentally ill in the popular prime-time crime show, Crime Patrol India. The scholars found during their literature survey that mental health and the mentally ill have been consistently portrayed in a negative fashion across time and genres on television. It was also discovered that there is no significant data produced on the portrayal of mental illness in Indian crime dramas. This paper seeks to study, understand and analyse the extent and portrayal of the mentally ill in an Indian television show, Crime Patrol, as well as the effect of these images on the audience's perception of the mentally ill. A content analysis of Crime Patrol was conducted to study the portrayal of mental illness and the mentally ill on the show. The scholars have used the DSM-V to classify whether the characters appearing in Crime Patrol are mentally ill or not. Framing techniques like language and attire, along with behaviour patterns, the appearance of professional help and socio-economic positions of the mentally ill, were closely analysed and presented as a coded table. A qualitative study involving semi-structured interviews with individuals who have watched Crime Patrol (n = 20) was conducted to determine whether the show had any influence or had any potential for influencing audiences' perception of mental illness and the mentally ill alike. It was concluded that Crime Patrol portrays mental illness in a largely negative and stigmatised fashion. The mentally ill are shown to have a poor quality of socio-economic life and are further framed in ways that emphasise stereotypes, danger and unpredictability.*

Keywords: *mental illness, media portrayals, stigma, television, Crime Patrol India.*

1. INTRODUCTION

Different kinds of media exert a powerful influence on community attitudes towards mental illness due to their broad reach and appeal. While other forms of media have a large impact on audiences, most scholars agree that, for a variety of reasons, television is not only the most consumed form due to its accessibility, but also the most influential due to the combination of visual and auditory media.

It has also been demonstrated that community attitudes toward mental illness generally are negative, prejudiced, distorted, and based on erroneous beliefs. Such attitudes stigmatise those with mental illness and reduce their likelihood of seeking appropriate help[1]. Films and TV shows across genres and ages have been known to contribute to this stigmatisation by distorting and dramatising mental illnesses, the mentally ill and psychiatric treatments alike for the purpose of entertainment through 'engaging' plot points. Studies have also found that the mentally ill are frequently linked to violence such as murder, rape, robbery, and/or non-simple assault on television[2].

1.1 THE POPULAR 'STIGMA' AROUND MENTAL HEALTH

Mental illness is generally considered to be a socially unacceptable disorder. For centuries now, societies worldwide have fostered misconceptions about mental illnesses that have contributed to the perpetuation of prejudice toward the mentally ill. Indeed, stereotyping and discrimination toward the mentally ill now feature daily in newspapers and on television[3]. These presupposed notions and ill feelings have grown to fall under the umbrella term of *stigma*.

After considering several definitions of stigma[3,4,5,6] the scholars found Goffman's[7] definition of stigma the most apt: "An attribute that makes a person different from others in the category of persons available for that person to be, and of a less desirable kind—in the extreme, a person who is thoroughly bad, or dangerous, or weak." This definition encompasses aspects of inferiority[3] and otherness while placing emphasis on the social

or cultural functions of stigmatisation that other scholars discussed in their respective papers.

2. METHOD

The methods that were followed for this study were content analysis and audience survey.

2.1 CONTENT ANALYSIS METHODOLOGY

The scholars selected sonyliv.com to stream all seasons of *Crime Patrol*. The sample universe included all the episodes of this series across seasons from the years 2013–2022. The seasons comprised *Crime Patrol Satark Season 1* (March 2013–December 2018), *Crime Patrol Season 2* (December 2018–December 2021), *Crime Patrol Dial 100* (Jan 2015–2021), and *Crime Patrol 2.0* (March 2022–17th April). **32** out of 2261 episodes were selected on the basis of the usage of terms such as 'mentally unstable', 'mental imbalance', etc. in the descriptions of individual episodes. Additionally, the scholars took into consideration certain episodes with titles that alluded to mental illnesses, such as "*The Psychopath,"* "*Insanity*," etc. Identification of people with mental disorders was determined using the definitions found in the *American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders*[8] (DSM-V)[b]. Characters were identified as mentally disordered if they were labelled as such or if their behaviour matched the symptoms of a disorder as per the DSM-V.

After viewing all 32 episodes, **19** were selected for the final analysis. These episodes were selected based on the fact that they all mentioned mental illness directly. Using a binary key, the data from the content analysis was converted into a coding sheet where all the information was translated into numerical coefficients. This was done to represent the qualitative findings through quantitative analysis (percentages).

2.2 AUDIENCE SURVEY METHODOLOGY

Following the completion of the content analysis, the scholars selected one mentally ill (hereon referred to as "M.I.") character from four episodes (*Pagalpan*, *Dushkarm*, *Asha's Identity* and *The Experiment*) across the 19 episodes that were used in the final analysis to base character profiles on. *Pagalpan* and *Dushkarm*'s M.I. characters had ambiguous and undefined diagnoses but were nonetheless categorised as mentally ill. *Asha's Identity* featured a young girl with mild cerebral discoordination and *The Experiment's* M.I. character was a man diagnosed with obsessive compulsive disorder. The scholars then created four different character profiles[c] to present to the audiences and record their reactions.

Further, a common questionnaire was created for all four characters, consisting of seven questions, which sought to serve to judge audiences' perception of the M.I. characters when painted in the light that *Crime Patrol* does.

An initial survey via Google Forms was sent to various people with the intention of shortlisting respondents who had watched more than 15 episodes of *Crime Patrol*. Following this, one-on-one interviews with each respondent were conducted.

3. RESULTS

The analysis of the content of the episodes was broken up into 10 categories and the audience survey was further divided into 7 categories.

3.1 CONTENT OF EPISODES

Table 1: Gender of The M.I		***TABLE 2. Age of The M.I***	
Male	47%	Under 18	26%
Female	53%	Over 18	74%

TABLE 3. Social relations and economic status of the M.I.					
	Very Negative	Negative	Neutral	Positive	Very Positive
Economic Status	58%	6%	21%	10%	5%
Social Relations	42%	26%	16%	16%	0

Note: *The social relationships and economic status of the M.I were rated on a five-point scale. [1 = "Very Negative" . . . 5 = "Very Positive."] The population mean is assumed to be neutral, or 3.0.*

TABLE 5. Type of Crime Committed by the M.I.		***TABLE 6. Type of Disorder the M.I. suffers from***	
Non-Violent	5%	Undefined	42%
Violent	95%	Defined	58%

TABLE 7. Body Language of the M.I		***TABLE 8. Behavioural Tendencies of the M.I.***	
Typical	16%	Rational	11%
Atypical	84%	Irrational	89%

TABLE 9. Appearance of the M.I.		***TABLE 10. How Professional Help is portrayed***	
Unkempt	42%	Negative Manner	31%
Well-Groomed	58%	Positive Manner	26%
		Not Portrayed At All	42%

3.1.1. SOCIAL RELATIONSHIPS AND ECONOMIC STATUS

The majority of the M.I. were portrayed as having very poor social relationships and economic status. In *Sarphira*, the M.I protagonist is seen committing violent crimes against people with money and stealing their possessions as he is unable to even afford proper footwear for himself. In most episodes, the M.I. is portrayed as unable to earn an income and sustain themselves as a direct result of their mental disorder. 42% of all M.I. characters are seen to be isolated and have very poor social relationships. They are either estranged from their family or are associated with their immediate family, who consider them to be a burden. Further, they have little to no friends (*refer to table 3*).

3.1.2. LANGUAGE

The most common terms for mental illness in all seasons of *Crime Patrol India* were 'mentally unstable' (n=7), '*pagal*/crazy' (n=5) and '*ajeeb'*(strange) (n=3) [n= number of episodes where the word appeared in relation to an M.I. character]. Terms in Hindi were more common than English ones. Certain slurs such as '*sanki*' (eccentric) '*mandbuddhi*' (dimwit), 'freak' and 'psycho' were also frequently used across episodes. The M.I. were often also othered or described as abnormal by their peers and family: "*bachpan se alag* (different from childhood)".

'Mentally unstable' was used extremely ambiguously. Among the 13 episodes that were not considered for the content analysis, the term 'mentally unstable' was found to be frequently used by the scholars to describe or refer to any character who deviated slightly

from the 'norm'. For example, in *Circle of Greed*, a woman was referred to as mentally unstable simply because she was methodical about locking her doors and windows at night. 'Mentally unstable' is also used in place of a specific mental disorder when it is not known. '*Pagal'*/crazy and "ajeeb" were all widely employed to judge actions, ideas, characters and objects as unreasonable, irrational, illogical, or unacceptable.

A very significant aspect of this research was the nature of the episode descriptions provided by SonyLiv. These descriptions were found, by the scholars, to be clickbait as they were misleading, exaggerated, largely distorted and even entirely untrue in certain cases. In *Mansi*, the protagonist was described as 'a mentally challenged girl.' The episode only portrayed her as argumentative and rebellious against her parents. No signs of mental retardation or neuro-divergency were shown.

3.1.3. BODY LANGUAGE, BEHAVIOURS AND APPEARANCE

Only 16% of all M.I, characters had typical body language. The majority had atypical body language. 53% of characters also had random and repetitive fixations that included scratching of hair or beard, extreme hand and object sanitization, repetitive singing of a lullaby, randomised laughing and clapping of hands, etc. 47% of M.I. characters were found to have fixations that occurred in reaction to a specific external stimulus, such as head holding and cowering out of pain or violent outbursts in response to loud noises.

58% of M.I. characters were found to be violent in their behaviour towards others. While 10% of these behaviours were rational and in response to some external provocation, 89% of them were irrational.

Many of the characters, specifically those that were demarcated as mentally challenged, experienced abnormal speech patterns and were often shown to stutter and slur their words while talking.

58% of all M.I. characters were well groomed and were seen wearing neat, well pressed clothes. This was exaggerated for certain characters, such as people diagnosed with OCD. 42% of characters were portrayed as unkempt and dishevelled. They were seen wearing torn and dirty clothes, having crooked teeth, ragged hair, an overgrown beard, etc.

3.2 RESPONSES TO THE AUDIENCE SURVEY

Table 11

	Character 1					Character 2					Character 3					Character 4				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
a. Likelihood of having close friends and family	20%	35%	30%	10%	5%	10%	35%	40%	10%	5%	10%	30%	35%	15%	10%	45%	30%	20%	5%	0
b. Likelihood of having a violent outburst	15%	20%	45%	15%	5%	10%	35%	35%	15%	5%	15%	10%	30%	35%	10%	5%	10%	30%	45%	10%
c. Quality of Economic Status	15%	45%	25%	15%	0	25%	45%	25%	5%	0	0	5%	35%	50%	10%	45%	30%	20%	5%	0
d. Quality of Appearance	5%	20%	30%	5%	40%	10%	15%	40%	15%	20%	85%	5%	10%	0%	0%	20%	10%	0	20%	50%

Note: Here, for rows (a) and (b), 1 = "Highly Unlikely" . . . 5 = "Highly Likelu."; for row (c), 1 = "Very Poor" . . . 5 = "Very Rich"; for row (d), 1 = "Neatly/Well Dressed", 2 = "Comfortably", 3 = "Normally", 4 = "Assisted by Someone", 5 = "Shabbily/ Untidily"

Table 12

	Character 1		Character 2		Character 3		Character 4	
	Yes	No	Yes	No	Yes	No	Yes	No
Willingness to employ said character	45%	55%	65%	35%	85%	15%	10%	90%
Considering said character to be a burden on family	55%	45%	65%	35%	15%	85%	95%	5%
Whether or not professional rehabilitation is considered	80%	20%	70%	30%	45%	55%	85%	15%

3.2.1. FRIENDS AND FAMILY

55% of results for Character 1 (hereon referred to as CH1) were negative. Most people believed he would have very few friends and family. Only 5% of respondents found it 'highly likely' for this character to experience a good social and family life.

Character 2 (hereon referred to as CH2) had similar results, with 45% of the results being negative. Again, only 5% of respondents found it 'highly likely' for this character to experience a good social and family life.

Character 3 (hereon referred to as CH3) had the most positive results amongst all four, with 10% of all respondents finding him 'highly likely' to have a good social life. Character 4 (hereon referred to as CH4) garnered the highest number of negative reactions.

3.2.2. ECONOMIC STATUS AND EMPLOYMENT

Audiences were consistently negative in their responses to CH1 and CH4. These characters ranked lowest in economic standing as well. Only 5% of respondents believed CH4 could be 'rich' and 15% believed the same for CH1.

CH2's responses were also largely negative, with 70% of respondents believing she would belong to a low-income background. On the other hand, CH3 drew far better results, with 60% of respondents believed he would be capable of sustaining a job and therefore belong to a higher socio-economic class.

When asked whether the respondents would employ CH1 in their company, 45% of them said yes and 55% said no. Two respondents reasoned that CH1 was unstable and unreliable, and therefore isn't fit for employment. One respondent said that because CH1 is handicapped, he cannot think straight or function independently. CH2 had a higher number of respondents who were willing to employ her (65%). Among them, most of the respondents appreciated her ability to learn quickly despite her disabilities (which was also termed as a "valuable asset" by one respondent) and were willing to offer her a chance at their workplace. CH3 had the highest percentage of positive responses when it came to employability, garnering 85% of respondents' willingness. Most of them said that someone with the characteristics of CH3 would be highly efficient, organised, and therefore highly sought after in any kind of fast-paced work environment. Many respondents even described CH3 as an "asset". 90% of respondents said that they were unwilling to employ

CH4 due to the fact that she was "unstable" and that, as her employer, they would be liable if she was to run away from their place of work, like she does at home.

3.2.3. DRESS

40% of respondents found CH1 to be 'shabbily/untidily dressed'. For CH2, majority of audiences (40%) believed she would dress 'normally.' This included loose-fitting clothes and simple t-shirt and jeans. 20% of the negative responses received by this character included words such as 'unkempt,' 'cheap,' 'unclean,' and 'haphazard,'. 85% of all responses to CH3 were positive. Words and phrases that were most commonly used to describe his outlook were 'neat, 'clean,' 'ironed clothes like a uniform,' 'formal,' 'like a gentleman,' and 'spick and span.' CH4 garnered 50% of negative responses. Respondents believed she would wear 'torn and unclean clothes.' 'Shabby' was the adjective that was most commonly used to describe her supposed appearance. One respondent felt that CH4 would not care about her outlook as she does not have the mental capacity for it.

3.2.4. BURDEN ON FAMILY

Among the respondents who thought that CH1 was a burden, all of them reasoned that due to his physical deformities, he would be dependent on his family's help to even complete basic tasks.

CH2 had a larger number of respondents (65%) who believed that she could potentially be a burden on her family.

Only 15% of respondents believed that CH3 would be a burden on his family. The remaining 85% of the respondents believed that CH3 would mostly keep to himself and would not be a burden. Many respondents did not consider CH3 "to be suffering from any kind of mental illness at all."

CH4 garnered the highest percentage of respondents (95%) believing that she is a burden on her family. One of the main reasons included the fact that she would worry her

family members by running away from her house at odd hours. Furthermore, tracking her down would be nearly impossible as she does not respond to her name.

4. DISCUSSION

M.I. characters appearing on television have been constructed as abnormal and unattractively different from the viewer(s)[9]. This can be seen in *Crime Patrol* as well. The majority of characters were portrayed as being cross-eyed, having their hands twitch, flail, mouth twitching or tilted to one side, body retracted, etc. Further, physical appearances were also largely negative (torn and dirty clothes, crooked teeth, ragged hair, etc.). The overarching effect of such portrayals is that the mentally ill are immediately construed as abnormal and/or unkempt and do not generally invoke sympathy or understanding from audiences[9]. This is evidenced by the present study, as most respondents believed that the M.I. characters had a dishevelled appearance or were unable to dress themselves properly.

Despite only 37% of M.I. characters being perpetrators of violence, 95% of all M.I. characters had violent outbursts, of which 85% were irrational. This relationship of violence to mental illness and the painting of the M.I. as dangerous or aggressive not only fosters misconceptions but, more importantly, further alienates the M.I. character from society as an unpleasant or destructive force. This claim is substantiated by the results obtained from this study's audience survey. Despite the scholars' construction of simple character sketches, which did not have any mentions of violence, 35% of respondents inferred that all of the four M.I. characters were likely to have violent outbursts.

Only three out of the 14 adult characters in the episodes that were analysed had any sort of stable job. Interestingly, two out of three of these characters were diagnosed as having OCD. All the other characters were either unemployed or unoccupied in life. All five of the remaining episodes that featured children below 18 years of age had absolutely no mention of children attending regular school. Thus, none of the M.I. characters were seen engaged in any practice that encouraged cognitive activity. Such a portrayal paints

the M.I. as failures and unproductive members of society as they are unable to contribute anything useful to the betterment of themselves or others.

Similarly, many of the respondents believed that all the M.I. characters could not hold positions at workplaces and also that they were not socio-economically stable. Thus, it is evident that *Crime Patrol* is portraying the M.I. as having a quality of personal life which is negative in value compared to an assumed population mean of neutral, which influences audiences' perception of M.I. characters as well.

The scholars have noted an interesting prejudice that they would like to term, "The OCD Bias." Both the show and audiences have been known to face this bias where M.I. characters that are diagnosed with OCD are categorically perceived in a more positive light. In *Crime Patrol,* both the OCD characters were high-functioning members of society who were well dressed and had a self-sustaining job. Further, 85% of respondents were willing to employ CH3 who displayed signs of OCD. Most respondents did not even consider CH3 to be mentally ill, especially in comparison with the other characters, and therefore strayed away from approaching professional help for him. The problem with such biased portrayals is that they create the false impression that some rare disorders are common, some disorders are less or more severe than they are, and this further presents generally misleading information.

5. CONCLUSION

Sieff[11] asserts that for frames to persist, "they must incorporate new elements over time, such as a storyline or scenario." Thus, repetitive images of the dangerous and violent, unkempt, mumbling, stuttering person with a mental illness serve to "reinforce the frame." Negative labels like "*paagal*" and "*ajeeb*" have the same effect. Lacking direct experience, many people derive information about mental illnesses from media representations[12].

The overview of the discussion that the scholars have noted provides that, through its portrayals, *Crime Patrol* fosters an extremely stigmatised image of mentally ill as people who are violent, a burden on their families, and are unable to form close social relationships, be an earning member of society, or dress well. These portrayals may contribute to the perpetuation of unjustified stereotypes about mental illness and the mentally ill, which harm patients and mental health professionals and hamper efforts directed at health education and the reintegration of those who have recovered from mental illness back into society.

ENDNOTES

1. This quote is from the episode *Paagalpan* where the M.I. is murdered and described as such by the killer, suggesting that the M.I. is disposable in society.
2. The DSM-V proposal for the definition of mental/psychiatric disorder includes some features to be considered, such as:
    - A behavioural or psychological syndrome or pattern that occurs in an individual.
    - The consequences of which are clinically significant distresses (e.g. a painful symptom) or disability (i.e. impairment in one or more important areas of functioning individual).
    - Must not be merely an expectable response to common stressors and losses (e.g., the loss of a loved one) or a culturally sanctioned response to a particular event (e.g., trance states in religious rituals).
    - That reflects an underlying psychobiological dysfunction.
    - That is not primarily a result of social deviance or conflicts with society.
3. Character profiles for purpose of survey:
    - **Character 1**

      Character 1 is diagnosed as mentally ill. He struggles to perform basic daily

tasks such as wearing his clothes and shoes. He forgets his own name and constantly stutters and slurs while he speaks. His body is retracted, his neck is bent and he is unable to make eye contact with the person he is speaking to. He often repeats words and ideas while scratching his beard. His feet are bent outward, preventing him from walking straight.

- **Character 2**

  Character 2 is diagnosed as mentally unstable. She is always scratching either her hair or her body. She cannot speak properly but communicates mostly through garbled speech and actions. Her mouth is bent to the side which also prevents her from forming clear words. Her right hand's fist is always closed and she can never open it out to stretch her fingers in order to clutch any object. She is naive and trusts people easily. While she takes longer than an average person, she is able to learn things quickly despite her disabilities.

- **Character 3**

  Character 3 is diagnosed as mentally ill. He sanitises all surfaces at his workplace and household alike. He has a specific way of arranging all his belongings and is upset if anything is moved even slightly out of place. This character is annoyed by littering and picks up paper and other garbage lying on the floor and throws it in the trash can even if it is inconvenient to him. Character 3 generally keeps to himself and his body is retracted.

- **Character 4**

  Character 4 is diagnosed as mentally unstable. She only communicates through garbled and incoherent speech. Character 4 draws, but her drawings are often just incomplete scribbled versions of reality. She gets distracted very easily and does not respond to her name. She requires somebody to provide her with medication and frequently runs away from her home at odd times.

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Bangalore to Bengaluru, Bombay to Mumbai: The Changing Mindscapes of a City

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Abstract : *The idyllic, is strongly held together with connotations of the unblemished, the unspoiled. From ancient times, writers have operated with the premise that the rural is pure, simple, and pastoral, while the city is the darker of the two—corrupt, complicated, and capitalistic. In terms of the make-up of their people and the pastoral/anti-pastoral divide, both Karnataka and Maharashtra are unique. They both have the agronomics-driven larger spaces and the much developed, hugely aspirational urban capitals of Bengaluru and Mumbai. Both cities hold in their wombs glimpses of a better future for those who choose them as home. They are both receivers of migrants, holders of a myriad anxieties and acceptors of endless idiosyncrasies. They are the urban movers-on to the rural counterparts of their surrounding underdeveloped districts. With migrants pouring into the city of Bangalore and development taking place at a paranormal speed, every old Bangalorean's complaint is that the city is no longer what it used to be – clean, green, the lungs of South India. There is no stark difference between the way the same city is presented through the eyes of the underworld. The city speaks in a voice that is identifiable- all encompassing and distant at the same time. Migrant workers also find a home in the ever-accommodating city of Mumbai- Mumbai with its beaches, its dhobi ghats, its desperate optimism and its ability to cater to different professions. The chapter sets out to examine writings that explore changing landscapes and mindscapes through varied writings of Bangalore and Mumbai- their inherent accommodativeness, their inevitable suspicions, their disappointments, their stark realities, their blend of the cantonment and the city and their shared spaces of the old and the new. The chapter focuses on these observations through Agni Shreedhar's My Days in the Underworld (2013) and Breathless in Bombay (2008) by Murzban F. Shroff.*

Keywords: *memoir, identities, destinies, changing scenarios, communities*

The immediate transfer of the bucolic is into spaces that connote the unimpeachable, the unspoilt. Writers from classical times have worked with the postulation that the agrarian is pristine, simple, rustic and the city is the ugly opposite- corrupt, complex, capitalistic. Raymond Williams, in his *The Country and The City*, worked on debunking this imagination, going to the length of referring to this as "a myth functioning as a memory", a myth that helps camouflage the rancour present in the agrestic, right from the 16th century. In yet another instance, James Shergold, had written that cities are the "centres and theatres of human ambition, human cupidity and human pleasure … the appetites, the passions, the carnal corruptions of man are forced, as in a hotbed, into a rank and foul luxuriance."

It is axiomatic that Williams and Shergold as reference points, are anomalous, especially if the context is Indian , but their observations made with respect to the pastoral - anti pastoral conversations, cannot be repudiated.

The chapter here looks at the terms pastoral and anti-pastoral as construing and taking in their fold, the lives lived out in urban-rural landscapes. The implication of the term pastoral has been, the pristine and the naive. Writings have hence worked with the embedded connotations of the rural being pure, simple, and pastoral and the city being the diametric opposite and consequently the darker of the two, presenting every possibility that would encourage the corrupt, the convoluted, and the plutocratic. The musings and analysis of this chapter are working with this interpretation- of the pastoral-rural:the holder of all things unblemished and the anti-pastoral city: the reminder of harsh everydays, obligatory pluck and an enforced movement from innocence to experience.

The pastoral often brings to mind nostalgic ideas of rest and home- a home sometimes long forgotten and sometimes longed for. When an entire group of people leave a land behind, settle down in another and 'become' the other through identity and citizenship, does the evocation of the ancestral heritage left behind, then, qualify as 'pastoral'? There

is complexity in this context. A complexity that brings to the argument, two worlds, of the pastoral home imagined and unfamiliar home settled in. This is evident in the cultural convolution of the Indian Siddhis. The Siddis- a community of descendants of the African Bantu people, settled in various parts of India and Pakistan, are living embodiments of the stories of migration- of the comingling of many different contexts and universes- migration, identities, eco-romances, stereotypes, the pastoral, urbanity, cities, villages, lifestyles, homes.

Drewal (2004) judiciously observes that the Siddis have triumphed despite having limited alternatives for action. "They have also demonstrated extraordinary courage, will, and endurance in feeling bondage and literally carving out new lives of freedom and independence for themselves in the harsh and dangerous environment of the forests of the Western Ghats in places no one else was willing to tame until recently. There they established small, self governing settlements and farms, and continued their hunting traditions in order to survive." (Drewal, 2004, p 154)

About 50,000 Siddi people reside in India today, with more than a third of them living in Karnataka's northern districts. They speak their own language, Siddi Basha, and are also fluent in Kannada, having resided in Karnataka for generations.

Siddis are primarily found in the suburbs and woodlands, where they work as coolies and unskilled labourers on plantations. In 2004, the Karnataka government designated them as a Scheduled Tribe (ST).

Their cultural identity is shaped by dance and music. Their expressive dance tradition Siddi Dhamal, which depicts their community life, is well-known. When members of the tribe returned following a successful hunt, Dhamal was originally performed as a celebratory dance. Today, the Siddis dance for any occasion, and they often sing and dance to console themselves after a community member's death. While the women sing a repeated song pattern, the men usually set the rhythm with the dammam, a percussive instrument that looks like a *mridangam* but is made of wood with deerskin on the sides.

While one singer leads with a phrase, the others repeat it in unison.The Siddhis live in harmony with nature and depend on it to survive. Their music and dance are inspired by everything that happens around them. Conversations with the Siddhis of Karnataka are fascinating. One is often privy to stories of ancestors who were brought as slaves to India by Portuguese merchants and Arab traders. Several anecdotes float in the community, of people, so proudly Black, speaking Konkani and Kannada- as Indian, as they are reminders of the African Bantu peoples; anecdotes of the Hubli forest into which they have to enter every day for firewood and roots; of rainy days and deep-fried jackfruit chips; of hospitals to be wary of and homemade *kaadas* to be relied on to beat any infection. The Siddhis also long for their imagined homeland, the land built through pastoral romances that do the rounds through oral narratives and traditional songs. Their negotiations with the ideas of the idyllic forests and their fear of the obscurity of the city resonate in their community interactions and the desperate need to hold on to the one thing that remains- their cultural identity.

The parlaying with identities of communities rooted in a singular history leads to one kind of an aggregation and those of peoples thrown into the vast namelessness in a city is another colloquy of synthesis. The ways in which the notions of the anti-pastoral versus pastoral crop up in writing, are often why these terms appear as opposing entities and not as organic offshoots of each other.

Chandrashekara Kambara, the much celebrated Jnanpith awardee and Kannada poet-playwright-novelist frequently conjures up 'Shivapura', a utopia so evocative of the city of 'Kalyana', envisioned by the Veerashaiva saints of the 12th century. In Kambara's fiction, myth and the romantic pastoral combine to form an other-worldly magnificence. It was in 1964, in his lengthy ballad, *Helatena Kela*, that Shivapura first made its appearance. It's been six decades, and Kambara repeatedly returns to his mythical region and its folks in several of his works. Written at the height of the modernist Navya movement in Kannada literature, *Helatena Kela* was notable for being the outlier — for returning to the folk legacy of north Karnataka, and to the collective memory of his people, to

produce a fable of post-colonial modernity. In the recently released English translation of his latest work, *Shiva's Drum (Speaking Tiger)*, he describes a Shivapura in crisis, with contaminated streams and land auctioned out to multinational avarice. During an interview with *The Indian Express*, Chandrashekar Kambara had said, 'My poetry appeals to the villager living in the heart of a city dweller'. (Dutta) Here is found the unusual marrying of the otherwise separate worlds of the pastoral and anti-pastoral.

H. Nagaveni, Karnataka Sahitya Academy winner, uses the same appeal in her works. Her stories bring the flavours of Tulunadu to life via dialects, customs, and everyday events. Her short story, *Seemantha*, presents the fragile world of a child who finds herself in an unexpected, adult enmesh of sylvan simplicity and cruel social hierarchy. Nagaveni takes the reader with Sita, to Kalavara to witness her aunt's *seemantha* ceremony. While her excitement about the ceremony and the delicacies it had to offer made her mouth water, she asks her mother a barrage of questions- What is seemantha ? and her mother says - desire . Sita is looking forward to meeting her 'adoptive mum' - her aunt who once lived with them and showered her with endless love. She imagines the sweets and of course the boiled eggs which her aunt will give her as the privilege of the persons she thinks of as her favourite . The white cranes , the pastoral river side, the pristine journey she takes to the rich aunt's home, is a stark contrast to the materialistic environment that has become 'home' for her aunt aka adoptive mum. Sita's disappointment starts when her pregnant aunt does not give her the warm hug she was expecting . In fact she -Janaki mami speaks only to the women with zari saris and gold jewels . When Sita sees her aunt decked in jewels she suddenly remembers her mother back in the pastoral setting with bare arms and neck but with the sincerity of love. The climax of the story is when Sita is sidelined and the boiled eggs are given to two rich children who don't even like eggs . The poignant part is when Sita steps on the eggs, suddenly crushing her desire with it. This story brings out the pristine perspective of Sita and her innocence and its loss when she is confronted with the changing attitudes of her aunt, her adoptive mum. The adoptive space of the anti-pastoral or the city disappoints all the Sitas who come with expectations and desire to fulfil their exotic wishes and dreams, which urban spaces fail to fulfil. The move

towards materialism, the focus and priority given to jewels and grand saris contrasted to the bare hands and neck of her own mother - who may be poor but offers the genuine warmth of nature.

The desire for' boiled eggs ' which according to her mother was the food of 'landlords' in the pastoral rural space is literally crushed under Sita's feet symbolically in the end of the story, crushing all expectations she came with, for her aunt's *seemantha* ceremony . Her hurt and dejection are crushing . Her father who has not witnessed her humiliation asks in a detached , unknowing manner, "Child did you see the seemantha ?" totally unaware of the innocent spirit that was crushed . Just as an urban, anti-pastoral space is oblivious to the many unfulfilled desires that lurk in their high rise glossy structures.

The pastoral and anti-pastoral seem to operate in almost non-permeable ways and offer to the receivers of stories, immediately identifiable stereotypes. The village being left behind by a hero must necessarily have been better, simpler, easier. The city headed to must most definitely be dangerous, strange and exploitative. Hence, when an unsuspecting boy leaves the safety of his pastoral unit, the big city awaits with everything that has come to signify the anti-pastoral.

Agni Shreedhar's memoir *Dadagiriya Dinagalu* (translated later from Kannada into *My Days in the Underworld- Rise of Bangalore Mafia)*, carries this- the tedium and the fracas of the everyday life of an underworld don in the busy city of Bangalore. What was first serialised for five and a half years in the tabloid *Agni*, went on to become a book that won the Karnataka State Sahitya Academy Award. Shreedhar says that this book "also works as the story of the city".[1]

A city has its peculiarities. Bangalore, founded by the Chieftain Kempe Gowda around 1537, has revealed her idiosyncrasies to those who pass by her or even those who choose to settle. Shreedhar is one such- who arrived, was overwhelmed, mesmerised, puzzled and then chose to stay on. He writes about his first encounter with the city:

It was morning when I got off at the bus station in Majestic, and though I had been to Bangalore before, the city never ceased to overwhelm—around me were scores of buses, bringing in people from all corners of Karnataka; people like me. And outside, the crowds flowed; knots of men and women headed purposefully somewhere. This city I was stepping into was entirely different from the town I grew up in. Though a mere fifty kilometres away, Kanakapura was small and dull: it had no parks, one movie theatre, one good hotel and one small river that was dry most of the time. [2]

That's the thing about cities. There is an operational-pastoral, despite their position in the opposite realm. The connections run deep, in a twisted, sordid, pleasurable vortex. The city travellers are dazed, as if in a blur. There is a nervous pretension as they go about their jobs and a determined recklessness in the sophistication they exude. Shreedhar felt the same. But not from the mainstream world of ordinary living, but from his world of the margins, his world of crime. His memoir flits from space to time and weaves through decisive philosophies and philosophical decisions. He is a reader, a lover of the arts, an intellectual, but also a law-breaker- one disillusioned by the system that promises one kind of justice, but doles out another. Bangalore, so accustomed to being referred to with phrases like the 'Garden City' or 'pensioner's paradise' is here, also accommodative of every kind of crime- street crime, gang wars and political murkiness.

Anyone familiar with the city of Bangalore will agree that the K.R. Circle has a feel to it. One of business and regularity. That's where some of the biggest traffic jams occur. It's the epicentre- with St. Martha's Hospital to the left, the judicial courts and political offices including Vidhana Soudha behind it, the race course to the right and some of the oldest colleges of Bangalore, right up ahead. K.R. Circle is not a place where one stops and thinks. It does not offer one the luxury of pausing while rushing by. But Shreedhar breaks that make-believe. He writes:

At the time, three institutions—Vokkaligara Sangha, R.C. College and the Government Arts and Science (or more popularly, Gas) College—were the Petri dishes

for what would later emerge as Bangalore's underground. It was in these three colleges that the nexus between politics, crime and the student body took root.

That's Bangalore. Buildings that look like one and function as another, politics that represent one but work for another, a language that is regional, but fights with prominent others to retain the centre.

Shreedhar's accounts of unrest and youthful agitation against capitalist hoarders are ironic reminders of a yesterday when nation-building lay in the hands of those who refused to let systems define them - it takes an 'intellectual don' to draw that bizarre parallel. Shreedhar and his friends, Ramesh and Sujoy, influenced by the uncowed revolutionaries from across the world, resort to smashing the glass windows of a Shetty- who lived *in a large mansion opposite East West School, near Krishna Rao Park in south Bangalore*, who *owned three cars, was miserly, uncaring and would do just about anything for money. To us, Shetty embodied exploitation and oppression.*

Bangalore's residential and commercial areas so clearly demarcated by names that speak for themselves, like Commercial Street or Rest House Road or Tannery Road, meant that there was a space allocated to the larger occupation that defined that locality. So when Shreedhar conjures up a Bangalore where a steady flow of violence ran beneath the busy streets of the City Railway Station, one feels a dull ache- an ache that mocks at the deliberate ignorance that one chooses to survive but is unable to look away from anymore, since a memoir does not allow one that kind of fuzzy edged comfort that comes from fiction.

Any narrative of Bangalore, of Karnataka, remains incomplete without a mention of the man who ruled the imagination of the masses for decades- Dr. Rajkumar. Dr. Rajkumar's popularity rests in the fact that in him merged the faces and lives of the pastoralpeasant and the anti-pastoral capitalist. Shreedhar mentions a particularly momentous time in power struggle of the underworld between Jayaraj and Nagaraj:

Two reasons provoked the rivalry ...First, the actor had refused Devaraj Urs' request that he perform at an entertainment programme the Congress party had organised. The second was a song from Rajkumar's runaway hit Sampattige Saval (A Challenge to Wealth), which translated as: No matter who shouts in protest/No matter who rises up in arms/I will remain unperturbed. The song was widely believed to be composed in defiance of Urs and his government...the chief minister had directed his son- in-law Natraj to rein in Rajkumar, and that it didn't matter what means were used to achieve this end. Natraj's Indira Brigade, led by Jayaraj, set about ravaging the theatre that was screening Rajkumar's film, and when a sub-inspector of police, arrest warrant in hand, went to bring in Jayaraj, Urs personally reprimanded him. Nagraj, who till then had no cause to split with Natraj, was forced to take sides when Urs decided to take on Rajkumar. ... one of the most prominent actors in the Kannada film industry, Vajramuni, who was related to Nagraj, had voiced strong support for Rajkumar and Nagraj had to stand by the senior actor. Jayaraj and his men stood firmly by Natraj. And thus was born the battle between the two.

The very mention of Dr.Rajkumar brings to mind the frenzy that ensued when word got around that Veerappan had kidnapped him on the 30th of July, in the year 2000. All educational institutions closed and the city was paralysed in fear and disbelief. Here was a man, who, like Tejaswini Niranjana said, "inspired new negotiations of the question of Kannada linguistic identity, of what being Kannadiga means today", and he had been taken away deep into the forests by the notorious moustached brigand, Veerappan. Rajkumar had proclaimed time and again, in his speeches and in his films: "my blood is Kannada, my life is Kannada, my heart and mind are Kannada." Infact, Shreedhar himself, on the 18th of August 2000 through his editorial in the tabloid *Agni* had sent out a call for volunteers who would go into the forests to search for their beloved Rajkumar. Shreedhar, had disdainfully remarked about those who urged discretion, that this exercise of caution exhibited nothing other than cowardice.

The Rajkumar era in the Kannada film industry was a big one. With a 100 lead roles in Kannada films this superstar had a mesmerising impact on his audiences, both as the cultural icon of Kannadigas as well as the hero known for his simple and hardworking approach to acting. A community of people gets defined often by characters that play them. Rajkumar was the authentic Kannadiga- honest, sincere, a connoisseur of the arts.

Allan B. Jacobs, contends that cities ought to be magnificent, beautiful places to live in.

They should be places where people can be fulfilled, where they can be what they can be, where there is freedom, love, ideas, excitement, quiet and joy. Cities ought to be the ultimate manifestation of society's collective achievements

When one grows up in a city like Bangalore, ice apples in the summer are common sights- sold by street side vendors screaming out their wares. Alongside these soft, pulpy moist *thaati nungus*, fighting for prominence on the same street vendor's cart, are sunshine yellow jackfruits, the mysterious lychees and the arrogant green kiwifruits. Along with this motley juxtaposition of fruits, what has also come to symbolise authentic Bangalore are the ragi ball and mutton stalls outside civil courts and badam milk that is readily available at a corner tea shop. So when Shridhar talks about these sights and sounds of the city that became him, it strikes us as not incongruous but instead as a reflection of the potpourri that is Bangalore.

To view the city from the uncommon perspective of a gangster is one thing, but when one views Bangalore from the eyes of small town aspirants, the city takes on a glamour and a mania that casts a spell around it. The very popular 2014 Malayalam movie, *Bangalore Days* does just this. It follows the lives of three young cousins whose common space of self-discovery becomes Bangalore. Kunju, Kuttan and Aju whose lives are intertwined in each other's, become the city eventually, just as the city becomes them. The city of juxtapositions, captured in *Bangalore Days* reflects, intriguingly, the same thought that Lavanya Sankaran has in her book, *The Red Carpet*:

"Bangalore was a strange city, a potpourri of beggars and billionaires and determinedly laid-back ways. People dressed down here, not just on Fridays, but every day, and more so on occasions – and gently derided those who didn't. They spoke of their city's attractions to visitors in tones of disparaging surprise. Oh. You like the weather? Yeah, it's okay. I guess. Cool. Blue skies and all. Cosmopolitan people, you think? Yeah, they're a mixed bag. Different, one- tharah types. Not so hard – and – fast. A chill crowd, like. Doing ultra- cool things chumma, simply, for no reason other than to do it."

The images of restlessness and gaping voids paralleled with the romance of cities, are peculiar to the urbane metropolitan spaces of *namma* Bengaluru and *amchi* Mumbai.

Murzban Shroff's *Breathless in Bombay,* tells of the relationship of a writer with his city. A connection with the past , geographical spaces , professions - all of which are linked to his identity as writer and person.

A man does not mean anything

But the place

Sitting on the river bank throwing pebbles

Into the muddy current

A man becomes the place.

(Mahapatra – Somewhere my man)

Judith Wright says that a writer 'must be at peace with his landscape before he can turn to its human figures ' (p xi *Preoccupations in Australian Poetry*)

In his introduction to his collection of short stories depicting the different facets of Bombay , Murzban Shroff mulls over the various approaches a writer can adopt while writing about a city . Should it be from a tourist's point of view, a resident's observations? a memoir , essay or fiction ? He wanted to speak about '*aspects of home / aspects of life*

only Bombay can provide' . The lure of the city, what is it that inspires writers to write about the people who *' stay , toil and dream'* in Bombay. To best understand the Bombay idiom, he decided to write about the struggles and sacrifices of the iconic professions of Bombay. The external struggle which also talks about an internal one which moves towards a more realised self and identity. The professions and trades, the journeys a single city delivers . These short stories capture trajectories of evolution, desire, conflict, mental turmoil, betrayal, realisation and redemption . As Shroff says, Bombay *'lived in the heads of its people',* a city which leaves you breathless.

So, as each story unfolds an iconic profession and understands its characters and their respective challenges, it also has one 'character' as a common link in all the stories – 'Bombay' . The city becomes a character in all these stories. A living , breathless entity aspiring and dreaming like its professionals . Like a picaresque novel has episodes connected by the one picaro, Bombay is the picaro here– connecting lives and landscapes across the city in bumpy local train rides through Mumbai.

Traffic – is not just the story of Vicki, a Bollywood production assistant and Nandkumar, a painter. It is not just about the culture of a modern Indian city which accommodates casually, young men and women in live-in relationships. *Traffic* tells the story of love, attraction, reality, loneliness, heartbreak and alienation. It also talks about the crowded streets of Bombay and the traffic which takes you into an anonymity fold. There are also questions of art and entertainment which the city represents. A kind of 'capital' for the Bollywood kind of art and entertainment , the writer talks about the angst of the artist who is too idealistic and doesn't believe in "selling " his art - the eternal dilemma between real art and the art in pursuit of money. Art, according to Nandkumar which '*strangles the soul of man*' . He cannot think of the idea of art changing according to market demands. To do so would be despicable for him, a fall as an artist in fact – death. But this same artist doesn't mind wasting his life in an apartment funded by his father and girlfriend who buys him his vodka and joints. The dichotomy of aspirations and reality of the city are seen in this story. Vicki tries to get him to sell his art through

her contacts in art galleries. But they observe that his art is too full of angst. People do not appreciate death and destruction anymore; the trend was enthralling, intriguing art . They recommend and suggest that Nandkumar reflects the heritage trades of Bombay like the *malishwalla* at the beach, *victoriawalla* under a streetlight , a dhobi …

Traffic represents the city's debate of the genres of art that make money and are popular . The girl looks at art in popular cinema which fetches money, while Nandakumar sees lucrative opportunities as 'selling' art. This brings us to the diverse 'art' spaces found in the city – in a gallery, in a bar where the dancer flaunts an art with garish makeup, the actor on screen , all art forms that sell, get money. The debate of the real value of art seen in the existential angst of the painter in a cosmopolitan city. The painter who sees 'selling' as a corruption process, as his girlfriend puts it, may be an inborn fear of rejection.

Traffic also highlights metaphors of the Bombay idiom – crossroads in a crowded city which are dangerous. The loneliness of the apartment compared to a movie set, references to Film Institute, posters all adding to the idiom of Bombay the city. And an open ended realisation that Vicki has, as she tries to fix her dinner – cutlets had turned cold, hard and bloodless , which made her wonder if this is what happens to all things left unattended . Thoughts , ideas, dreams, lovers and aspirations in a city.

Mataprasad Mahadev 53 , dark and fiercely mustached , was in a thoughtful mood as he sat cross legged in dhoti and chappal on the floor of the luggage compartment of the Churchgate – bound local . Next to him was his khep , a soft white cloud of a parcel that held the clothes of his customers in a firmly knotted bedsheet and announced his occupation to be that of a dhobi.

He had delivered in Tardeo, Bombay Central , Bandra . Locations in the city are linked by the dhobi and yes the *dhabbawalas* of Mumbai. The identity of Mataprasad is linked with the dhobi ghat . Just as most professions in the city are linked to specific spaces in the city. Dhobi Ghat brings to its reader the challenges faced by the dhobi of Bombay as he faces the threat of the 'washing machine' of Mumbai. He is skeptical if the

machine can take away the sweat and grime of Bombay humidity. Hilda Pestonji of the Parsi Colony at Colaba first shows Mataprasad the 'enemy'. The narrative takes you into a debate between the dhobi versus the machine, will the machine give individual attention that the dhobi gives each garment or will people be satisfied to treat the entire bundle alike? Will the machine quietly take over man's life? Suddenly it is not just the dilemma of man and machine but also how a growing city which gets more mechanized and there is no space left for the individual dhobi, individual concerns are bundled together in a churning city. Which may spin dry the person of his individuality- Mataprasad's biggest fear. As head dhobi he is officially in charge of a dhobi ghat and 89 families who live there.

The ghat is described in detail with its open doors and community living and behind it looms the threat of tall skyscrapers like birds of prey waiting to swoop down on the ghat area. The story describes the procedure of washing and the methods and techniques used. The encroaching high rise buildings in their attempt to intimidate the ghat, first stop the supply of water to the ghat .. the essence of their livelihood. The dhobis sang quaint songs which they had inherited from their forefathers as they washed the clothes but this music of their individual existence must soon come to a stop as the jarring high-rise structures overtake and snuff out the dhobi ghats. The labour of the dhobis reflected a unity which was magnetic.

Outside the city…oblivious to this piquant little community holding its own, frozen, by its own choices, in time.'

Juxtaposed to this is the clamour of the traffic moving, cell phones and frantic calls. In contrast the ghat basks in its own space, individuality, pace, language, traditions all part of the city's history of livelihoods. This little individual space is threatened by the likes of Shyam Pardesi clad in jeans and a belt who proposed to convert the ghat to a slum and give it up to builders waiting to change the face of the city as part of the slum removal plan of Mumbai. But for Mataprasad the ghat is his identity, his home. As he feels he is losing the argument at the ghat panchayat, he realized *'the city had crushed the village,*

concrete had triumphed over mud, man had gained control over nature and like the ill fated ghat, the panchayat had….to melt and mesh with the ways of the city'.

Nariman Point at 7 pm, a beautiful sunset and the Arabian Sea, with this backdrop we are introduced to Chacha Savari and his beloved horse Badshah. *The Queen Guards Her Own* tells the story of Chacha who has lost his job at the race course, Badshah a retired race horse , Simran a sex worker and her accidental daughter Zulfi and Hausangbhai the emigrant, large hearted bakery owner from Iran. As Badshah pulls the Victoria along Marine Drive we see the different tourists he encounters, the competition between the *Victoriawallas* along Marine Drive and as Chacha says the stretch of ocean this drive offers its customers in a '*squeezing juggernaut of a city*'. While he takes the tourist on the ride we see the familiar sights of the city of Bombay – palms of the Promenade, joggers, old men, housewives, *chaiwallas, makaibuthawallas*, *cocunutwallas* all trying to make a livelihood in an accommodating city. Shroff here establishes another Bombay idiom.

Interwoven in this story is also the story of Simran who was tricked by her uncle and lands up in the red-light area of the city. Another story of so many innocent girls who are lured with false attractions of lucrative jobs in the big city but finally are trapped in the flesh trade. Once they become sex workers they are resigned to the life of risk, squalor, exploitation, sometimes brutality and no respect. In such an environment it is Chacha who adopts Simran and Zulfi as his own family, loves and protects them. Hausanghbhai is the owner of A1 Bakery and the landlord of Chacha's stable. He embodies the Bombay idiom of kindness and acceptance to all in the city. His restaurant gives credit and was kind to the sex workers and pimps. If someone appeared harassed by the numerous challenges of their trade, Hausanghbhai would notice and see that something free was given to these people to make up for '*life's harshness*'. The compassion of Chacha and Hausanghbhai in the midst of the red-light area with all its stark and grimy squalor is what gives Bombay its essence as a city. This is the reason why so many people including immigrants flock to this all embracing city, the city of dreams. The Persian Berry Biryani, the cream puffs are heirlooms of Iranian culture which A1 Bakery brings to the popular tastes of the city. The

kheema pav and mawa cakes. The story also has the looming threat of builders wanting to take over and displace Chacha from his stable . The angst of displacement of the ghats and the stables always looming large and greedy like the builder who approaches Housing Bhai.Despite the challenges of taxes . bribes, builders greed, this restaurant owner continues to uphold traditions and stay true to the people he is so closely connected with . The all embracing quality of Bombay is seen in this story . Whether it is the truckers who get a few days of fun and comfort in the city, or the immigrant who comes to stay or the different professionals who have made this city their home, Bombay through a process of osmosis merges cultures, dreams, identities into one Bombay Idiom – the city of Mumbai.

Bangalore and Bombay emerge as the undeniable main plot and protagonist in writings that come from and of them. These 'protagonists' speak of the life-breath of these cities and the professions that keep them ticking. Their lives and destinies revolve around the changing spaces of the pastoral to the anti-pastoral challenges of the city. The belly of both rumbles with the urge of lives wanting to satiate the need for lasting identities and a sense of permanence. Aspiration is continual, cravings are negotiable and dreams are accommodating. The collective memory of lived lives give these 'protagonists' their twin mustiness and their combined angst.

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कर्मवीर: एक विश्लेष्णात्मक अध्ययन

डॉ.अनुपमा पी ए

असि० प्रोफेसर(हिन्दी विभाग)

माउंट कार्मल ऑटोनोमोउस कॉलेज

बैंगलोर

मो० नं०-8105566341

सारांश:

अयोध्या सिंह उपाध्याय 'हरिऔध' हिंदी साहित्य के एक ऐसे महान कवि है, जो काव्य के मर्म को जानते हैं | उनके काव्यों में आधुनिक और प्राचीन विचारों के मेल देखने को मिलते हैं | उन्होंने काव्य को ईश्वर के उपहार के रूप में देखा, यही कारण हैं कि, उनके काव्य में एक सार्वभौमिक स्वर मुखरित होता है | अयोध्या सिंह के रचनाओं की एक अन्य विशेषता काव्य की विविधता है, इसलिए उनके काव्य में भक्तिकाल, रीतिकाल एवं आधुनिककाल के काव्य के महत्वपूर्ण पहलुओं का समावेश हुआ हैं | उन्होंने खड़ीबोली में 'प्रियप्रवास' नामक हिन्दी का पहला महाकाव्य लिखा | ये अपनी काव्यगत विशेषताओं के कारण हिन्दी महाकाव्यों में 'माइल-स्टोन' माना जाता है | श्री सूर्यकांत त्रिपाठी निराला के शब्दों में ये 'हिन्दी के सार्वभौम कवि' है |

बीज शब्द: निडरता, स्वार्थता, इच्छाशक्ति, सुखलोलुपता

विषय प्रवेश: कर्म मनुष्य को अद्‌वितीय बनाता है और उन्हें संसार के अन्य जीवित प्राणियों से अलग करता है | प्रत्येक व्यक्ति अपने कार्यों और विचारों के लिए जिम्मेदार है | आज की दुनिया में मनुष्य अपनी चेतना व विवेक खो चुका

| मनुष्य का मनुष्य के प्रति द्वेष एवं विरक्ति का भाव उत्पन्न हो गया है, निर्मम होकर मानवीय मूल्यों का नाश कर रहा है | असल में मनुष्य को अपने कर्म के प्रति सजग होना है, अपने समाज एवं राष्ट्र की उन्नति के लिए प्रयासरत होना है | कर्म में विश्वास रखनेवाले व्यक्ति कभी भी दूसरों की प्रतीक्षा नहीं करते, अपनी जिम्मेदारियों से मूँह नहीं मोड़ते | अयोध्या सिंह के काव्य, कर्मवीर में यह रूप देखा जा सकता है -

जो मदद करते हैं अपनी इस जगत में आप ही |

भूल करके दूसरों का मूँह कभी ताकते नहीं ||

कवि ने यहाँ पर कर्म में विश्वास करनेवाले व्यक्ति की विशेषताओं के ऊपर प्रकाश डाल दिया है | वह कोई भी काम को तुच्छ नहीं मानते, जिस काम को पूरा करने की शपथ लेता है, उसे कल या परसों के लिए रखकर टालते नहीं है| ये साधारण मनुष्य के लिए प्रेरणादायक है, क्योंकि आजकल मनुष्य आकर्षणों में पड़कर अपना पथ खो बैठता है | कर्मवीर अपने कर्तव्य मार्ग में किसीसे भी किसी भी प्रकार की सहायता की अपेक्षा नहीं रखते बल्कि वह बिना किसी की सहायता के ही अपने कर्तव्य मार्ग पर निर्बाध रूप से बढ़ते चले जाते हैं | वह अपनी सहायता स्वयं करते है | इसप्रकार अपने कार्यों से वो अन्य लोगों को भी प्रभावित करते है | वह सबके लिए एक मार्गदर्शक के रूप में आकर दूसरों को भी अपनी तरह बनने के लिए प्रोत्साहित करते हैं |

कवि अयोध्या सिंह समय के सदुपयोग के संदर्भ में कहता हैं कि, जो अपने कर्म के प्रति सजग रहता है वह मनुष्य कभी अपने समय को व्यर्थ में नहीं बिताते | क्योंकि वह जानता हैं कि, समय का दुरूपयोग कितना घातक होता है| जैसे -

काम करने की जगह बातें बनाते हैं नहीं |

आजकल करते हुए, जो दिन गँवाते हैं नहीं |

यत्न करने में कभी जो दिन गँवाते नहीं ||

कर्मवीर कभी परिस्थितियों के प्रतिकूल होने के बावजूद भी निराश नहीं होते | वह पूरे आत्मविश्वास व लगन तथा दृढनिश्चय के पथ पर अग्रसर होते हैं | ऐसी कोई भी बात अथवा कार्य नहीं है जिसे कर्मवीर न करके देखा सकें | कोई भी कठिन कार्य क्यों न हो, मार्ग की समस्त विरोधी अवस्थाओं को पार कर देना उनकी विशेषता रही है |

अयोध्या सिंह की कर्मवीर कविता मनुष्य की इच्छाशक्ति को जगाता है | जिसमें प्रबल रूप में इच्छाशक्ति है वह गरजते जलराशि के सामने हार नहीं मानते | साहस व इच्छाशक्ति के समक्ष प्रकृति भी हार मान लेती है | कर्मवीर सूखे मरुस्थलों में जल का प्रवाह ले आता है, उनके निर्णय कभी किसी असंभव के पक्षधर नहीं होते हैं, जैसे -

गर्जते जलराशि को उठाती हुई ऊँची लहर |

आग की भयदायिनी फैली दिशाओं में लवर |

ये कंपा सकती कभी जिसके कलेजे को नहीं ||

समकालीन समाज में मनुष्य स्वार्थी बन गया है, अमानुषिक होकर लोग एक दूसरे की जीवन को कष्टदायक बना रहे है | ऐसे में कर्मवीर जैसे सच्चा मानव हँसते हँसते जीवन के दुविधारूपी लोहे को चना जैसे चबा रहा है | वह निस्वार्थ होकर ये कार्य करता है | संघर्ष भले ही कितना भी भयंकर हो लेकिन उनके कार्य की गुणता में कोई कमी नहीं है | वे कभी भी भाग्य के सहारे बैठकर कार्य को पूर्ण करने में विलंब नहीं करते | इस यथार्थ को कवि ने अपने शब्दों में अंकित किया है-

काम पड़ने पर करें जो शेर का भी सामना |

जो की हँस हँस के चबा लेते हैं लोहे का चना |

है कठिन कुछ भी नहीं, जी में है जिनके यह ठना ||

असंभव शब्द उनके जीवन में कभी स्थान बना नहीं पाया, सारी धरा पर कोई ऐसा कार्य नहीं जिसे वो सुलझा नहीं सकते | उनके लिए सारी सृष्टि में कुछ भी विकट नहीं, हरेक प्रत्येक कार्य साध्य है, जैसे -

कोस कितने भी चलें पर वे कभी थकते नहीं |

कौन सी है गाँठ जिसको खोल वे सकते नहीं ||

यहाँ सरल भाषा में एक ऐसे सत्य को कवि अयोध्या सिंह ने लोगों के सामने रख दिया है | निस्वार्थी मानव कभी ढींगें नहीं हांकते, असंभव कार्य को कर दिखाने की दावा नहीं करते | साधारण लोगों की भांति सुखलोलुपता एवं लालच के प्रति उन्हें कोई आसक्ति नहीं | उनकी इसी कर्तव्यपरायण जीवन दर्शन के कारण समाज सफ़लता की सीढ़ियाँ छु लेता है | उनके इस अथक परिश्रम के कारण पत्थर भी हीरा बनकर चमकने लगता है | साधारण काँच के टुकड़े को भी अपनी योग्यता तथा परिश्रम से तराशकर अमूल्य वस्तु में परिवर्तित कर देते है | इस बारें में अयोध्या सिंह कहते हैं कि-

बन गया हीरा उन्हीं के हाथ से कारबन |

काँच को करके दिखा देते वे उज्जवल रतन ||

साहसी मानव हरेक परिस्थिति में स्वाभाविक होकर अपने कार्य करते है, उन्हें अपने उद्देश्यों के प्रति कोई शक नहीं होता है, बल्कि पूरे वीरता के साथ बिना विश्राम किए कठोर पर्वतों को काटकर सडकें बना देते है | जिसका उल्लेख कवि अयोध्या सिंह निम्न पक्तियों में किया है -

पर्वतों को काटकर सडकें बना देते हैं ये |

सैकड़ों मरुभूमि में नदियाँ बहा देते है वे ||

कर्मवीर कभी भी किसी एक क्षेत्र में सीमित होकर नहीं रहता | वह न जाने कितने पर्वतों की छातियों को छेदकर सडकें बनाने की क्षमता को स्वयं में समाहित किए हुए हैं | निर्जन और भयंकर रगिस्तानों में मीठे जल की धारा को प्रवाहित किए

है | कवि यहाँ कहने का प्रयास किया हैं कि, कर्मवीर किसी भी चुनौती के सामने हार नहीं मानते | विशाल समुद्र में भी नावें चलाने की साहस दिखाए हैं | नदियाँ, सागर, मरुभूमि, जंगल ही नहीं कर्मवीरों को अथाह आकाश की गहराईयाँ भी नहीं रोक पाई | कवि यहाँ सपष्ट किया है -

जंगलों में भी महामंगल मचा देते हैं वे |

भेद नभ नल का उन्होंने हैं बहुत बतला दिया ||

कवि अयोध्या सिंह ने कर्मवीरों के गुणों की बड़ाई की है | वह आकाश की ऊँचाईयां तथा पर्वत की चोटियों को हँसते हुए छु लेता है | कर्मवीरों से यह धरा अछूती नहीं है | कवि का विश्वास है कि, विश्वभर में आज जितने भी देश अपनी जनता के जीवन को सांस्कृतिक, आर्थिक, राजनीतिक तथा सामाजिक रूप में ऊपर ले पाये हैं, उन सभी समाज एवं देश की उन्नति के पीछे कर्मवीरों का ही हाथ हैं | अगर लोगों की बुद्धि, विद्या, धन में कोई बदलाव हुआ है तो कर्मवीर जैसी व्यक्तियों के परिश्रम का फल है |

सब तरह से आज जितने देश है फूले फले |

बुद्धि विद्या धन विभव के हैं जहाँ डरे डाले |

वे बनाते से उन्हीं के बन गये इतने भले ||

निस्वार्थ मानव ही समाज का उद्धार कर सकता है | जिस धरती पर कर्मवीर जैसे लोग जन्म लेते रहेंगे तब तक उन देशों को समृद्ध एवं खुशहाल बनने से कोई नहीं रोक सकता है | कर्मवीरों से उनके देश व जाति की भलाई तय है | कवि कर्मवीरों की वीरता की महिमा का गुणगान करते हुए कहा है -

लोग जब ऐसे, समय पाकर जनम लेंगे कभी |

देश की और जाति की होगी भलाई भी तभी ||

इस प्रकार देश की प्रगति के वे ही कारण हैं | मनुष्य अपने स्वार्थ में पड़कर उस चेतना को भुला देने की बहुत बड़ी भूल कर बैठता है, जहाँ कर्मवीर जैसे सच्चे

मानव पूरा परिश्रम कर समाज, जाति व राष्ट्र के हित के लिए अथक परिश्रम करता है |

निष्कर्ष :

जहाँ मानव मूल्यों का हनन होता है वहां कर्मवीरों का जनम होता है | भयानक आग कर्मवीर के कलेजे को नहीं कंपा सकती, वह भूलकर भी कभी नाकाम नहीं रहता है | सपूते के जन्म लेने से मानव समुदाय की भलाई होगी | इस वर्तमान समाज में जितने भी देश परिपूर्ण रूप से विकसित तथा समृद्ध है, उन सभी देशों की संपन्नता के पीछे कर्मवीरों की परिश्रम है |

संदर्भ:

1. अयोध्या सिंह उपाध्याय 'हरिऔध'- कर्मवीर नामक कविता -पृ.5
2. अयोध्या सिंह उपाध्याय 'हरिऔध'- कर्मवीर नामक कविता -पृ.5
3. अयोध्या सिंह उपाध्याय 'हरिऔध'- कर्मवीर नामक कविता -पृ.5
4. अयोध्या सिंह उपाध्याय 'हरिऔध'- कर्मवीर नामक कविता -पृ.5
5. अयोध्या सिंह उपाध्याय 'हरिऔध'- कर्मवीर नामक कविता -पृ.6
6. अयोध्या सिंह उपाध्याय 'हरिऔध'- कर्मवीर नामक कविता -पृ.6
7. अयोध्या सिंह उपाध्याय 'हरिऔध'- कर्मवीर नामक कविता -पृ.6
8. अयोध्या सिंह उपाध्याय 'हरिऔध'- कर्मवीर नामक कविता -पृ.7
9. हिन्दी ब्लॉग स्पॉट.कॉम
10. हिन्दी नेस्ट.कॉम

डॉ.वाणीश्री बुग्गी

माउंट कार्मल कॉलेग

असिस्टन्ट प्रोफेसर

हिन्दी विभाग

बेंगलूर

भरतीय मध्यवर्गीय परिवार के परिप्रेक्षय में 'आधे -अधूरे'

सारांश

मोहन राकेश के इस नाटक की काथावस्तु शहरी मध्यवर्ग के यथार्थ जीवन पर आधरित है | इस नाटक के अंतर्गत हमने भरतीय मध्यवर्ग के परिप्रेक्ष में यह जाना कि किस प्रकार 'आधे -अधूरे समकालीन भरातवर्ष के महानारिय मध्यवर्गीय पारिवारिक संबंधों के विघटन के जरिए घर में तनाव होता है | परिवार एक होके भी बिखर जाता है | हर रोज चुनौतियों का सामना करना पड़ता है| बढ़ती महगाई के कारण परिवार के अंतर्गत तनाव उत्पन्न होता है | और इसी परस्थिति में स्त्री - पुरुष संबद्धो में कभी कोई सामंजस्य और स्थायी तालमेल हो ही नहीं सकता | इनके रिश्ते एक एसी अंतर्विरोधी स्थिति को पैदा करते हैं जिसमे न वह शांतिपूर्वक साथ रह सकते हैं और न ही अलग हो सकते हैं | वह इस नारकीय जीवन को जीने के लिए अभिशप्त है |

मध्यवर्ग की अवधारणा उद्भव और विकास

व्यक्ति एक सामाजिक प्राणी है | आर्थिक स्थिति, सामाजिक स्तर और मनोवैज्ञानिक दृष्टि से समाज व्यक्ति समूह के कई वर्गों में विभक्त हो जाता है | व्यक्ति को वर्ग विशेष में प्रतिष्ठित करने के लिए उसकी आय, संपत्ति, आर्थिक दृष्टिकोण, वंश-परंपरा, रहन-सहन का स्तर और शिक्षा आदि का ध्यान रखा जाता है | आर्थिक-सामाजिक व्यवस्था मानव जाति की वर्ग-वहीन स्थिति का संकेत देती है | वैज्ञानिक प्रगति , औद्योगिक क्रांति और पूंजीवादी व्यवस्था ने विश्व की आर्थिक-सामाजिक और बौद्धिक अवस्था पर व्यापक प्रभाव डाला और 18 वी शताब्दी के अंत में उच्च और निम्न के बीच एक तीसरे वर्ग का जन्म हुआ ,जिसे माध्यवर्ग कहा गया | कुछ आर्थिक-सामाजिक चिंतकों के अनुसार सन् 1812 से पहले किसी वर्ग के लिए मध्यवर्ग शब्द का प्रयोग नहीं किया गया | स्पष्ट है कि 19 वी शताब्दी के प्रारंभ में मध्यवर्ग उभरा और पूंजीवादी औद्योगिक व्यवस्ता के साथ बढ़ता चला गया |

भारतीय परिप्रेक्षय में देखें तो आदमी वर्गविहीन समाज के बाद यहा प्रचलित वर्ण-व्यवस्था मोटे तौर से वर्ग-व्यवस्था का सामाजिक रूप है | अंग्रेजों से पहले भारत में मौजूद संयुक्त परिवार कृषि - व्यवस्था अपने आप में पूर्ण एकाई थी | 16 वी शताब्दी में कुछ पाश्चात्य देशों के संपर्क से भरतीय जीवन और समाज में हलचल-सी महसूस की गई | मुगल-शासन के पतन के साथ शासन सूत्र अंग्रेजों के हाथों चला गया | अंग्रेजी साम्राज्यवाद के चलते भारतवर्ष में मध्यवर्ग के विकास में अंग्रेजी के आतिरिक्त औद्योगिक वीकस ,शहरीकरण, अर्द्ध विकसित पूंजीवादी व्यवस्था व्यापार, बैंकिंग प्रणाली प्रेस,संचार और यातायात के साधनों ने महत्वपूर् भूमिका निभाई | देश की आजादी के साथ हुए विभाजन और उसके बाद के पचास वर्षों में हुए बहुआयामी विकास तथा लगातार बढ़ते भ्रष्टाचार ने मध्यवर्ग का असंतुलित विकास किया ,जिसके कारण मध्यवर्ग के तीन स्पष्ट स्तर, भेद दिखाई देने लगे - उच्चवर्ग, मध्यवर्ग और निम्न -मध्यवर्ग |

मध्यवर्ग की विशेषताएं - मध्वर्गीय परिवार बहुत महेनती होता है | कष्ट करके रोजी रोटी कमाना यही उद्देश होता है | यह मुख्यतः पढ़े - लिखे लोगों का वर्ग है | सरकारी और गैर - सरकारी संस्थानों मे ऊँचे -ऊँचे या छोटे - छोटे पदों पर काम करने वाला नौकरीपेशा अफसर - कर्मचारी , प्रोफेसर ,वकील, डॉक्टर, लेखन ,इंजीनियर ,व्यापार और औसत दर्जे के उद्यमी - उद्योगपति इत्यादि मध्यवर्ग में आते हैं | इस प्रकार शिक्षा मध्यवर्ग समाज का केंद्र बिन्दु बनने के साथ ,अधिकांश परिवार अपने बच्चों की शिक्षा पर अधिक रुपया खर्च करने में संकोच नहीं करते | कभी-कभी हालात से मजबूर बच्चों को अपनी पढ़ाई अधूरी छोड़नी पड़ती है और इन बच्चों को नौकरी की तलाश में भटकना पड़ता है | कितना भी अच्छा बायोडेटा हो बिना सिफारिश के नौकरी मिलना मुश्किल होता है | मध्यवर्गीय परिवार हमेशा अपनी महत्वाकांक्षा एवं अपने भविष्य के पीछे ही दौड़ता रहता है | हमेशा अपने वर्तमान भविष्य के लिए बचत के बीच में झुलता रहता है | न वह ठीक से बचत कर पाते है ना ही खर्च कर पाते है | मध्यवर्गी परिवार के लोगों का जीवन आभव में तो नहीं गुजरता, लेकिन अपनी हर आवश्यकता की पूर्ति नहीं कर पाता |

आधे-आधुरे नाटक में पारिवारिक संबंध -

परिवार, समाज की प्रारंभिक इकाई होती है तो , सदस्यों के परस्पर संबंध परिवार की इकाई | परस्पर सामंजस्य एवं स्नेहपूर्ण संबंध से परिवार का विकास होता है | "व्यक्ति की अंतः क्रियाओं का क्षेत्र अत्यंत विशाल है | क्योंकि वह एक साथ कई तरह की भूमिकाओं को निभता है | वह व्यक्तिगत भावना, संस्कार , रूढ़ि , परंपरा, शिक्षा, आदि से प्रभवित रहता है, साथ ही उसे पति-पत्नी, पुत्र-पुत्री, भाई -बहन, पिता-माता सामाजिक तथा राष्टीय के रूप में भी क्रियाशील रहना पड़ता है |" परिवार के सारे सदस्य एक-दूसरे से औपचरिक बंधनों से बंधे है | उसका एक चारदीवारी से जुड़े होना ही उनके संबंधो का द्योतक है, अन्यथा वे एकदम अलग-अलग है, प्रत्येक सिर्फ अपने आप तक सीमित |

पति-पत्नी - विश्व के सभी समाजों ने स्त्री-पुरुष के साहचर्य भाव को विवाह के रूप में स्थायित्व प्रदान किया है | विधि द्वारा विवाह के बाद ही स्त्री और पुरुष को पति-पत्नी का दर्जा दिया गया और पति-पत्नी को ही दंपत्ति माना गया है | पति-पत्नी का दांपत्य संबंध परिवार के केंद्र में होता है जो अन्य पारिवारिक संबंधों को इकाई के रूप में बाँधता है | यह अटूट बंधन परस्पर विश्वास एवं प्रेम पर निर्भर करता है | मोहन राकेश जी का रचित 'आधे-अधूरे' नाटक आज के मध्यवर्गी जीवन में स्त्री-पुरुष संबंधों की विडम्बना, विषमता और त्रासदी का विश्लेषण करता रहा है | उन्होंने समकालीन परिवेश, चरित्र तथा जीवन को आज की जीवित भाषा में प्रभवशीलता के साथ प्रस्तुत करने की सार्थक कोशिश की है | यह नाटक बड़ी प्रखरता से स्त्री-पुरुष के लगाव और अलगाव, प्रेम और घृणा तथा संलग्नता की विवशता और उसे तार-तार करने की क्रूरता का प्रामाणिक दस्तावेज है | नाटक में बड़ी लड़की माता-पिता के संबंध में कहती है की "मैं यहाँ थी, तो मुझे कई बार लगता था कि मैं एक घर मैं नहीं, चिड़ियाघर के एक पंजरे में रहती हूँ जहाँ...आप शायद सोच भी नहीं सकते कि क्या-क्या होता रहा है यहाँ | डैडी का चीखते हुए ममा के कपड़े तार-तार कर देना.. उनके मुँह पर पट्टी बाँधकर उन्हें बन्द कमरे में पीटना .. खींचते हुए गुसलखाने में कमोड पर ले जाकर .. (सिहरकर) मैं तो बयान भी नहीं कर सकती कि कितने-कितने भयानक दृश्य देखे हैं इस घर में मैंने |"

माता-पुत्र - माँ जननी कहलाती है, उसके आदेशों पर चलना पुत्र का पुनीत कर्तव्य माना गया है | लेकिन वर्तमान परिवेश में यह कर्तव्य भावना लुप्त हो रही है | माँ सदैव यही मंगल-कामना करती है कि जहाँ कहीं भी रहे उसका पुत्र सुख से रहे | 'आधे-अधूरे' नाटक में माँ अपने पुत्र के नौकरी के लिए कोशिश करती है | वह अपने पुत्र के लिए अपने बॉस से सिफारिश करती है "अगर मैं कुछ खास लोगों के साथ संबंध बनाकर रखना चाहती हूँ तो अपने लिए नहीं,तुम लोगों के लिए पर तुम लोग इससे छोटे होते हो, तो मैं छोड़ दूँगी कोशिश"| इस प्रकार माँ और पुत्र के बीच एक दूरी नजर आती है| अपने माँ के कोशिशों को गलत समझने लगता है |

माता-पुत्री - 'आधे-आधुरे' नाटक में सावित्री को दो पुत्री है | बिन्नी और किन्नी बड़ी लड़की के नाते बिन्नी अपने माँ को मद्दत करती है | घर की परिस्थितियों से तंग होकर अपनी माँ के मित्र मनोज के साथ भाग जाती है | अपनी शदी-शुदा जंदगी में वह खुश नहीं है " कि दो आदमी जितना ज्यादा साथ रहें, एक हवा में साँस लें, उतना ही ज्यादा अपने को एक-दूसरे से अजनबी महसूस करे ?" बिन्नी माँ-पिता को खुश करने के लिए उनका पसन्द का चीज-सैंडविच बनती है | माँ के लिए वह हमेशा चिंतित रहती है वह अपने भाई से कहती है " ममा का मूड वैसे ही ऑफ है, ऊपर से वे आकर बात करेंगे | तो.. चेहरा देखा था ममा का सुबह दफ्तर जाते वक्त ?" किन्नी बहुत जिद्दी लड़की है| माँ को हमेशा परेशान करना, माँ के साथ तमीज से पेश नही आती|

पिता-संतान - अपने देश में पितृसतात्मक परिवार होने के कारण परिवार का मुखिया पिता होता है| लेकिन वर्तमान परिवेश, पीढ़ी-संघर्ष के कारण यह एकाधिकारी घटता गया | 'आधे-आधुरे' नाटक में

महेंद्रनाथ अपने बच्चों के प्रति तंग आकर कहते है कि "हाँ, पूछकर ही जानना है आज | कितने साल हो चुके हैं मुझे जिंदगी का भार ढोते ? उनमें से कितने साल बीत हैं मेरे इस परिवार की देख-रेख करते ? और उस सबके बाद मैं आज पहुँचा कहाँ हूँ ? यहाँ कि जिसे देखो वही मुझेसे उल्टे ढंग से बात करता है ? जिसे देखो, वही मुझसे बदतमीजी से पेश आता है |"

निष्कर्ष -

मोहन राकेश के नाटक में समाज के इन घुन लगे, घुटते, जूझते, टूटते, बिखरते चरित्रों का चित्रण इस खूबी से किया है कि ये वर्ग-पात्र होने के साथ-साथ अपनी व्यक्तिगत और निजी पहचान भी बनाए रखते हैं | चारों पुरुष पत्रों के अलग-अलग चरित्र सरलीकृत और एकायमी-से प्रतीत होते हैं| किन्तु वे मिलकर जिस एक व्यक्ति के चरित्र प्रस्तुत करते हैं, वह अपने आप में काफी जटिल और बहुआयामी है | सावित्री के चरित्र में भी आज की पढ़ी-लिखी, स्वतंत्र और आत्म-निर्भर स्त्री की कई रंगते मिलिजुली नजर आती है | में घुटन, झुंझलाहट और असमंजस है तो किन्नी में उददण्ड विद्रोह| अशोक नई पीढ़ी के दिशाभ्रम, आक्रोश और व्यंग-विद्रुप को प्रस्तुत कूट है | इसका परिवेश समकालीन शहरी मध्यवर्गी जीवन के यथार्थ से जुड़ा है |

संदर्भ -

1. 'हिन्दी उपन्यासों में पारिवारिक चित्रण', महेंद्र कुमार जैन पृ 87

डॉ.वाणीश्री बुग्गी

माउंट कार्मल कॉलेग

असिस्टन्ट प्रोफेसर

ब्रज भाषा : एक संक्षिप्त परिचय

डॉ प्रियंका
सहायक प्राध्यापक
हिन्दी विभाग
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शोध सार : भाषा प्रत्येक व्यक्ति के जीवन में महत्वपूर्ण स्थान रखती है। बिना भाषा के जीवन की कल्पना करना ही असंभव है। भाषा के माध्यम से ही बौद्धिक स्तर के विकास के साथ-साथ सामाजिक, राजनीतिक, सांस्कृतिक, आर्थिक, धार्मिक, साहित्यिक विकास संभव हैं। प्रस्तुत शोध पत्र में ब्रज भाषा को केंद्र में रखा गया है। जिसके माध्यम से यह भी बताने का प्रयास किया जाएगा कि ब्रज भाषा का साहित्य में क्या महत्व है। ब्रज हिन्दी भाषा की एक ऐसी बोली है जो अपनी भाषागत विशेषताओं के कारण लंबे समय से काव्य एवं संगीत को समृद्ध करती हुई चली आ रही है।

बीज शब्द : पिंगल, अन्तर्वेदी, अतिह्स्व, जादोवाटी, डांगी, दोहा ।

भारत विश्व का एक ऐसा देश है जिसपर अनेक संस्कृतियों-सभ्यताओं का प्रभाव पड़ा। इसके आँचल में प्रत्येक संस्कृति पल्लवित पुष्पित एव विकसित हुई है। इसीलिए हमारे देश को फूलों का गुलदस्ता कहकर चिन्हित किया जाता है। जाहिर सी बात है कि जो भी संस्कृति यहाँ आई वे अपने साथ संस्कार, रीति-रिवाजों, परंपराओं के साथ भाषा एवं बोलियों का भी संसार साथ लाए। यदि हमारी भाषाओं के विकासक्रम की बात करें तो इसका प्रारंभ वेदों के समय से माना जा सकता है। क्योंकि वेद ही हमारे प्राचीन एवं प्रथम साहित्य हैं। वेदों के माध्यम से ही हमें यह ज्ञात होता है कि उस समय की भाषा वैदिक संस्कृत थी। वेदों की रचना वैदिक संस्कृत में ही हुई है। सामान्य सी बात है जिसे हम वर्तमान समय के संदर्भ में भी देख सकते हैं कि साहित्य की भाषा जनसाधारण के लिए सरल नहीं होती, एक प्रकार से हम कह सकते हैं कि यह वह भाषा होती है जो बुद्धिजीवी वर्ग द्वारा व्यवहार में लाई जाती है। आज के समय में हमारी हिन्दी के कई रूप व्यवहार में आ रहे हैं- कामकाजी हिन्दी, व्यावहारिक हिन्दी, मानक हिन्दी, कार्यालयीन हिन्दी, प्रयोजनमूलक हिन्दी, तकनीकी हिन्दी, साहित्यिक हिन्दी आदि। कहने का तात्पर्य यही है कि प्रत्येक क्षेत्र विशेष में आकर भाषा का रूप-रंग किसी ना किसी मायने में बदलता अवश्य

है। भले ही आज हिन्दी के इतने नाम सामने आ रहे हैं लेकिन उस समय की वैदिक संस्कृत जिसका प्रयोग वेदों की रचना के लिए किया गया, वह साधारण वर्ग के लिए जटिल अवश्य रही होगी। इसीलिए साधारण वर्ग ने वैदिक संस्कृत कि जगह संस्कृत के ही कुछ सरल रूप लौकिक संस्कृत को अपनाया। जब समाज में बुद्ध का प्रभाव पड़ने लगा। एवं साधारण लोगों का रुझान बुद्ध के विचारों की ओर बढ़ा। इस रुझान के बढ़ने में भाषा की भी अहम भूमिका थी। क्योंकि गौतम बुद्ध ने लौकिक संस्कृत से भी सरल पालि भाषा में जनसाधारण को उपदेश दिए। यहीं हमें यह बात स्पष्ट हो जाती है कि भाषा ही एक ऐसा माध्यम है जो साधारण को विशेष बना देती है। प्राकृत एवं अपभ्रंश का रूप संस्कृत एवं पालि से अधिक सरलतम हो गया। प्राकृत भाषा का प्रयोग स्वामी महावीर ने जैन धर्म के प्रचार के लिए किया। 'प्राकृत भाषा हिन्दी' का अर्थ उस हिन्दी से है जो प्राकृत की रूढ़ियों में बद्ध है। अपभ्रंश प्राकृत का ही सरलतम रूप है जिसका व्यवहार हिन्दी के आदिकालीन साहित्य में भरपूर हुआ। सिद्ध-नाथ-जैन कवियों ने अपनी रचनायें अपभ्रंश भाषा में रची। इसी समय विद्यापति ने कीर्तिलता एवं कीर्तिपताका की रचना अपभ्रंश के ही रूप अवहट्ठ में की। जिन्हे आचार्य हजारी प्रसाद द्विवेदी ने 'शृंगार रस के सिद्ध वाक कवि' कहा है। इसी आदिकालीन साहित्य में अमीर खुसरों ने आज की खड़ीबोली का प्रयोग अपने साहित्य में किया। अर्थात प्राकृत एवं अपभ्रंश भाषाओं के आरंभ से ही हिन्दी का स्वरूप विकसित होने लगा था। जिसे पुरानी हिन्दी भी कई विद्वानों द्वारा कहा गया है।

आदिकालीन युग के पश्चात हिन्दी साहित्य में मध्यकाल का आरंभ होता है। जिसे दो वर्गों में वर्गीकृत किया गया-भक्तिकाल एवं रीतिकाल। दोनों ही कालों में अवधी एवं ब्रज भाषा का वर्चस्व रहा। जहां महाकवि तुलसी ने अपने ग्रंथों के लिए अवधी भाषा को अपनाया वहीं अष्टछापी कवियों ने ब्रज भाषा को अपनाया। साहित्य के संदर्भ में बात करने से पहले ब्रज भाषा के उद्भव के बारे में बात कर लेना आवश्यक हो जाता है। अपभ्रंश के ही रूप शौरसेनी अपभ्रंश की उपभाषा पश्चिमी हिन्दी की ओकार बहुल बोली के अंतर्गत ब्रजभाषा आती है। ब्रजभाषा के अन्य नाम भाषा या भाखा, मध्यदेशी, ग्वालियरी, पिंगल, अन्तर्वेदी हैं। इसकी उपबोलियाँ भुक्सा, जादोवाटी, डांगी हैं। इसका क्षेत्र मथुरा, आगरा, अलीगढ़, बरेली, बदायूं, एटा, मैनपुरी, भरतपुर, करौली विशेष रूप से हैं।

इस भाषा की विशेषताएं निम्न हैं-

-यह ओकार बहुला है।

-इसके स्वर – अतिह्रस्व, ह्रस्व, दीर्घ हैं।
-ण के स्थान पर न का प्रयोग एवं ड़ के स्थान पर र का प्रयोग किया जाता है।
-श, ष के स्थान पर स का प्रयोग।
-य/व यथावत रहते हैं।
-ऐ, औ मूल स्वर हैं।
-'अ' विवृत ध्वनि है।

गोपाल नामक कवि ने 1644 में 'रस विलास' नामक ग्रंथ में ब्रज भाषा शब्द का प्रयोग किया था। ब्रज भाषा शब्द का सबसे प्राचीन प्रयोग इसी ग्रंथ में मिलता है इससे पहले इसे भाषा या भाखा कहकर प्रयोग में लाया जाता था। सामान्यतः चौदहवीं-सोलहवीं सदी में क्षेत्रीय भाषाओं के लिए भाषा या भाखा शब्द का ही प्रयोग किया जाता था। ब्रजभाषा का पिंगल नाम राजस्थान के क्षेत्र में प्रचलित हुआ। ग्वालियरी जैसा कि नाम से ही स्पष्ट हो जाता है कि ग्वालियर स्थान से इसका संबंध है। ग्वालियर के तोमर वंश का काव्य एवं संगीत के क्षेत्र में अमूल्य योगदान रहा। उन्होंने संगीत की ध्रुपद शैली को बढ़ावा दिया। ब्रजभाषा कोमल भावों की अभिव्यक्ति का सहज साधन है। संगीत क्षेत्र में ब्रज भाषा का महत्व उसके वैशिष्ट्य के कारण महत्वपूर्ण है। ब्रजभाषा का प्रयोग ही काव्य में राग, ताल, लय का संचार कर देता है, जिससे संगीत कलाकार उसे सरलतापूर्वक संगीत की कसौटियों में बद्ध कर लेता है। अर्थात ब्रजभाषा में ही संगीत समाहित है। संगीत के इसी पक्ष को देखते हुए लिखा गया है-"आज भी शास्त्रीय संगीत जानने वाले कलाकार ब्रज भाषा के पदों का गायन ही उचित समझते हैं। और प्राचीन चित्रकला में चित्रित विभिन्न नायक-नायिकाओं की मुद्रा और भंगिमाओं तथा विभिन्न राग-रागनियों के स्वरूप का सजीव वर्णन ब्रजभाषा कविता के माध्यम से ही सुलभ है।"1

ब्रजभाषा समस्त मध्य प्रांत की साहित्यिक भाषा सोलहवीं शताब्दी तक बन चुकी थी। लेकिन इसका प्रारंभ अन्य देशी भाषाओं के साथ सातवीं से दसवीं सदी तक के बीच में माना जा सकता है। प्रथम सिद्ध कवि सरहपा की भाषा में इसकी झलक देखी जा सकती है-

"जीवन्तह जौ नउ जरइ
सो अजरामर होइ ।
गुरु उवएसे विमल मइ
सौ पर धन्ना कोई।।" 2

आचार्य रामचन्द्र शुक्ल ने हिन्दी साहित्य के इतिहास में कहा है कि जिस प्रकार गाथा या गुहा कहने से प्राकृत का बोध होता था उसी प्रकार दोहा या दुहा कहने से अपभ्रंश का बोध होता है। इसका जिक्र करना यहाँ इसलिए आवश्यक हो जाता है कि कई विद्वान आदिकालीन साहित्य में दोहा प्रधान रचनाओं को ब्रजभाषा साहित्य में स्थान देने के पक्ष में नजर आते हैं। क्योंकि दोहे परंपरा में ब्रज के प्राचीन रूप ढलते दिखाई पड़ते हैं। इस आधार पर आदिकालीन कवि सरहपा की रचना 'दोहाकोश' का उदाहरण उपयुक्त रहेगा। भक्तिकाल तक आते-आते यह भाषा एक सशक्त रूप ग्रहण कर चुकी थी, लेकिन इसका आरंभ आदिकालीन साहित्य के आरंभिक समय से ही हो चुका था। इसीलिए ब्रजभाषा के लिए कहा गया है-"काव्यभाषा पिंगल अथवा पुरानी ब्रजभाषा का साहित्य अत्यंत परिष्कृत और शुद्ध भाषा में है। क्योंकि इनके पीछे एक लंबी परंपरा थी। यह भाषा काफी सशक्त रूप ग्रहण कर चुकी थी।"3

सातवीं सदी से आगे बढ़ती हुई ब्रजभाषा ग्यारहवीं-बारहवीं सदी में कुछ और अधिक स्थापित होती हुई नजर आती है। देवसेन एवं हेमचन्द्र जैसे कवियों ने इसे आगे बढ़ाने में योगदान दिया। विद्यापति की 'कीर्तिलता' की भाषा अवहट्ठ की प्रवृति ब्रजभाषा के बहुत निकट है। कई विद्वानों द्वारा कवि दामोदर द्वारा रचित 1516 में 'लखमसेन पद्मावती कथा' ब्रजभाषा का प्रथम कथा काव्य माना गया है। संवत 1492 में विष्णुदास द्वारा रचित 'रुक्मिणी परिणय' में ब्रजभाषा में राग-रागनियों परक पद मिलते हैं।

भक्तिकालीन कृष्ण भक्त कवियों ने अपने काव्य में ब्रज भाषा का विशेष रूप से प्रयोग किया है। इसमें मुख्य रूप से यह कहा जा सकता है कि कृष्ण भक्त कवियों ने अपने आराध्य की स्तुति में गीत गाए एवं उनके आराध्य का संबंध ब्रज भूमि से ही है। इसलिए ब्रजभाषा ही इसके लिए मान्य थी। परमानन्द दास, कृष्णदास, नन्ददास, सूरदास आदि कृष्ण भक्त कवियों ने कृष्ण की आराधना ब्रज भूमि में ही रहकर की। अष्टछाप के अतिरिक्त अन्य कृष्ण संप्रदायों के कवियों ने ब्रज भाषा को ही अपने काव्य के लिए श्रेष्ठ माना। रामभक्ति शाखा के कवि तुलसीदास राम उपासक थे। उन्होंने अपने आराध्य की उपासना के लिए अवधी भाषा को माध्यम बनाया। लेकिन गोस्वामी तुलसीदास ने भी ब्रज भाषा में रचना की, ब्रजभाषा में उनकी रचनाएँ हैं- गीतावली, कृष्ण गीतावली, कवितावली। यहाँ भक्तिकालीन ब्रजभाषा के कवि सूरदास द्वारा रचित पद उदाहरण स्वरूप दृष्टव्य है-

'जसोदा हरि पालने झुलावै।

हलरावै, दुलरावै, मलहावै, जोई सोइ कछु गावै ।।
मेरे लाल कौ आउ निदरिया, काहे ना आनि सुवावै।।'

भक्तिकाल के पश्चात रीतिकाल में भी ब्रज साहित्य का विशेष स्थान है। केशवदास को ब्रजभाषा में रीतिकाव्य की आचार्य प्रणाली का प्रवर्तक कहा जा सकता है। रसलीन ने 'अंगदर्पण' की रचना ब्रजभाषा सीखने के लिए ही की थी। जो कि नखशिख वर्णन आधारित ग्रंथ है, जिसमें 180 दोहे हैं। वे लिखते हैं-

'ब्रजवानी सीखन रची, यह रसलीन रसाल।
गुण सुबरन नग अरथ लहि, हिय धरियों ज्योंमाल।।'

हिन्दी साहित्य का आधुनिक युग भी ब्रजभाषा के प्रभाव से मुक्त नहीं रह सका। भारतेन्दु हरिश्चंद्र ने अपनी कविता ब्रजभाषा में रची। उनका मानना था कि काव्य भाषा के लिए ब्रज भाषा ही उपयुक्त है। छायावादी कवि प्रसाद ने भी अपनी कविता की शुरुआत ब्रजभाषा से ही की, बाद में भले ही खड़ीबोली को अपनाया हो। मैथिलीशरण गुप्त ने भी ब्रजभाषा में रचना की। कह सकते हैं कि आधुनिक युग के आरंभ के समय प्रत्येक कवि की मनोदशा कुछ इसी प्रकार की थी।

यदि गद्य में ब्रजभाषा को देखें तो नेवाज कृत शकुंतला नाटक, हृदयराम कृत हनुमननाटक, लच्छीराम कृत ज्ञानानन्द, गिरधरदास कृत नहुष नाटक आदि विशेष उल्लेखनीय हैं। आत्मकथा के क्षेत्र में हिन्दी की प्रथम आत्मकथा कही जाने वाली अर्द्धकथानक बनारसीदास कृत ब्रजभाषा में है। वार्ता साहित्य में चौरासी वैष्णवन की वार्ता तथा दो सौ बावन वैष्णवन की वार्ता जिसमें महाप्रभु वल्लभाचार्य एवं गोस्वामी विट्ठलनाथ के शिष्यों का वर्णन है। जिसकी रचना गोस्वामी विट्ठलनाथ जी ने ब्रजभाषा में की। "हिन्दी साहित्य के लब्ध प्रतिष्ठित विद्वान डॉक्टर धीरेन्द्र वर्मा जी का प्रबंध 'ब्रजभाषा' अत्यंत प्रसिद्ध है। मूलग्रंथ फ्रेंच भाषा में लिखा गया था और पेरिस विश्वविद्यालय से उस पर डी. लिट. की उपाधि मिली। हिन्दी में 'ब्रजभाषा' उसका परिवर्धित रूप है। ब्रजभाषा पर यह मौलिक ग्रंथ है। लेखक ने हिन्दी की अन्य विभाषाओं से उदाहरण देकर ब्रजभाषा का तुलनात्मक अध्ययन प्रस्तुत किया है। एवं कन्नौजी को ब्रजभाषा का पूर्वी और बुन्देली को ब्रज का दक्षिणी रूप निश्चित किया है।"4

निष्कर्ष रूप में यही कहा जा सकता है कि ब्रजभाषा एक जीवन्त भाषा है। इसमें काव्य रचना का कर्म निरंतर जारी है। यह अपने माधुर्य गुण के कारण आदिकाल से लेकर आधुनिक काल तक हिन्दी साहित्य जगत को समृद्ध करती हुई आ रही है।

संदर्भ :

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हिन्दी साहित्यकार 'दिनकर' की दृष्टि में गांधीवाद - एक वृहत चिंतन परंपरा

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भूमिका :

अक्टूबर का महीना भारत के लिए पुण्य पावन त्योहारों का महीना हैं| इस महीने का प्रारंभ भारत के राष्ट्रपिता महात्मा गांधी के जन्मदिन से होकर धर्म का अधर्म के ऊपर विजय से अंत होता है| गांधी जयंती के अवसर पर स्वतंत्र भारतीय नागरिकों के मन में उनकी नीति एवं विचारों का चिरंतन सत्य एकबार फिर से गूंज उठता है| खद्दर की धोती ओड़े उस दुबले से इंसान की महिमामंडित काया के सम्मुख शीश अपने आप झुक जाती हैं| क्या सादगी में इतनी शक्ति संभव है? क्या अहिंसा की तलवार से एक प्रकांड आंदोलन को सफल बनाया जा सकता है? इन प्रश्नों के उत्तर आज भी मन को सशंकित करते हैं| मगर सत्य को बदला नहीं जा सकता| महात्मा गांधी के व्यक्तित्व का सबसे बड़ा सत्य यहीं है कि वह केवल एक व्यक्तित्व नहीं थे बल्कि अपने आप में एक अध्ययन का विषय बन चुके हैं| जब गाँधीवाद का विषय हो तो सहज ही भारतीय दर्शन और नीतिशास्त्र पर अध्ययन केंद्रित हो जाता है| एक व्यक्ति के रूप में महात्मा गांधी की गरिमा उनके संस्कारों से जुड़ा है जिसकी जननी पुरातन उपनिषद एवं भगवद्गीता के संदेश रहे हैं| हमारे प्राचीन ग्रंथों की पृष्ठभूमि ने ही एक व्यक्ति को महात्मा के अटल सिंहासन पर आसित किया है| गाँधीवाद जीवन मूल्यों का पर्याय है|

गांधी जी से असंख्य लोग प्रेरित हुए एवं आज भी प्रेरित हो रहे हैं| गांधी जी वास्तव में एक चिंतन प्रक्रिया बन गए है| विश्वविद्यालयों में "गांधी के विचारों पर अध्ययन" के विभाग खुल चुके हैं | इनके विचारों से हिन्दी साहित्य जगत के प्रतिभाशाली साहित्यकार भी अनुप्राणित हुए| जिनमें मुंशी प्रेमचंद, जयशंकर प्रसाद,मैथिली शरण गुप्त जी प्रमुख थे| रामधारी सिंह दिनकर जी के द्वारा रचित संस्कृति के चार अध्याय में महात्मा गांधी पर उनके विचार कालजयी हैं|

गांधीजी एवं उनके चिंतन प्रक्रिया पर भिन्न भिन्न मतों के प्रभाव स्वरूप उत्पन्न एक नवीन दृष्टिकोण पर अध्ययन करना आवश्यक है ।

अ। भारतीय चिंतन परंपरा में दर्शन की भूमिका एवं गांधीजी पर इसका प्रभाव

गाँधीवाद का संबंध सादगी और सदाचार से हैं| सदाचार का बीजारोपण उपनिषद के काल में संस्कार रूपी भूमि में हुआ था| उपनिषद सदाचार पर बल देती है| इसमें अहं का त्याग और नैतिक गुणों के पालन पर जोड़ दिया गया हैं| कर्म तथा उसके साथ मनुष्य की आत्मिक स्वतंत्रता पर भी विचार किया गया है|

कर्म की पुष्टि करते हुए उपनिषदों में कहा गया है कि "दुष्कर्म, व्यक्ति का स्वतंत्र कार्य है और व्यक्ति अपनी स्वतंत्रता को अपने निजी उत्कर्ष के लिए प्रयुक्त करता है| चुनाव की यह क्षमता ही मूल रूप से सीमित स्वतंत्र आत्मा,उसके अधिकार-क्षेत्र और विश्व इच्छा के विरुद्ध उसकी अर्थलिप्सा की पुष्टि करती है| दुष्कर्म, सत्य से हमारे अलगाव का परिणाम है| यदि हम दुष्कर्म से नाता न तोड़े तो हम मुक्ति प्राप्त नहीं कर सकते ।"[1]

अर्थात कर्म से ही मनुष्य सत-असत,ज्ञान-अज्ञान, सही-गलत के बीच का अंतर तय कर लेते हैं| कर्म के चुनाव की स्वतंत्रता भी मनुष्य को प्राप्त है| गांधी के विचारों में इसी निष्काम कर्म की सहजता को हम देखते हैं| श्वेताश्वतर उपनिषद में परमात्मा को सभी कर्मों का नीरीक्षक माना गया है, समान रूप से न्याय करने वाले तथा दुष्कर्म से बचाने वाले भी माना गया है|

उपनिषदों में चारित्रिक शुद्धता एवं मूल्यों पर जोर देते हुए वैराग्य, त्याग,घृणा,शांतचित्तता,सन्यास आदि पर भी एक वैकल्पिक दृष्टिकोण प्रस्तुत किया गया है| यहाँ जिस वैराग्य की बात हुई है वह जगत की उपेक्षा नहीं बल्कि निस्पृहता का पर्याय माना जा सकता है| जिस त्याग के बारे में कहा गया है वह उस वस्तु का वर्जन नहीं बल्कि उससे अनुराग नहीं रखने की बात करते हैं| त्याग की भावना का अर्थ नहीं हम सामाजिक कर्तव्यों की अवहेलना करे| इन विचारों का संबंध सन्यास से है और उसके बारे में भी कहा गया है कि सन्यास का अर्थ यह नहीं कि जगत के प्रति हमारा कोई कर्तव्य नहीं हैं|

घृणा के त्याग पर इसलिए जोर दिया गया है क्योंकि जहां घृणा है वहाँ प्रेम नहीं हो सकता | भारतीय चिंतन परंपरा के अंतर्गत उपनिषदों में शांतचित्तता पर भी जोर दिया गया है| शांतचित्त व्यक्ति के मन में न किसी के प्रति ईर्ष्या है और न किसी से भय| जो सम्पत्ति

चुराया जा सके उसपर उन्हें कोई मोह नहीं| चारित्रिक शुद्धता का यह एक उन्नत मार्ग है| महात्मा गांधी के व्यक्तित्व में भी इन्हीं मूल्यों का पूर्णरूपेण प्रतिपादन हुआ है|

कर्म के साथ मन के स्वास्थ पर भी उपनिषदों में चर्चा हुई है| मनुष्य की मनोवृत्ति पर किसी कर्म की अच्छाई और बुराई का निर्णय अवलंबित है| यदि किसी का मन अच्छा है तो उसके कर्म भी अच्छे होंगे| बाह्य संगति से भी महत्वपूर्ण आंतरिक स्वच्छता होनी चाहिए| गांधीजी के जीवन एवं विचारों में इसी आंतरिक स्वच्छता उभर कर आती है|

छान्दोग्य उपनिषद में कहा गया है कि जीवन एक यज्ञ के समान है जिसमें तप, दान, साधुता,अहिंसा और सत्यवादिता ही दक्षिणा है| गाँधी के सिद्धांत भी यहीं रहे| इन मूल्यों को अपने जीवन में आत्मसात करने वाले व्यक्ति ही महात्मा कहलाये जा सकते हैं| अतएव गांधी एक व्यक्ति तक सीमित न रहकर एक ऐसे व्यक्तित्व बन गए जिन्होंने विभिन्न चिंतन प्रक्रिया का द्वार भी समाज के लिए खोल दिया है|

गांधीजी के इसी कर्म संबंधी चिंतन और नैतिक मूल्यों के प्रति दृष्टिकोण ने उन्हें बुद्धिमान मनुष्यों की श्रेणी में अग्रगण्य बना दिया है|

ब्रह्मपुराण में कहा गया है

“क्रोधं शमेन जयति, कामं संकल्पवर्जनात ;
सत्तवसंसेवनाद धीरो निद्रायमुच्छेत्तुमर्हति|
धृतया शिशनोंदरं रक्षेत, पाणिपादं च चक्षुषा;
चक्षुः श्रोत्रं च मनसा, मनोवाचं च कर्मणा |
अप्रमादाद भयं जह्यद दंभं प्राज्ञोंपसेवनात||
अर्थात
बुद्धिमान मनुष्य क्रोध को मन के निग्रह से जीतता है,वासना को इच्छा के त्याग से| सत्व गुण के विकास से वह निद्रा पर प्रभुत्व पा सकता है| धैर्य से उसे जनेंद्रिय और उदर की रक्षा करनी चाहिए| नेत्र की सहायता से उसे हाथों और पैरों की रक्षा करनी चाहिए| मन की शक्ति से उसे नेत्रों और कानों की रक्षा करनी चाहिए| और आचार द्वारा उसे मन और वाणी की रक्षा करनी चाहिए| निरंतर सावधानी से उसे भय को भगा देना चाहिए, और बुद्धिमानों की सेवा द्वारा उसे अहंकार को जीतना चाहिए|”[2]
उसी प्रकार कामेच्छा का दमन भी ब्रह्मचर्या का मुख्य उद्देश्य है और गांधीजी ने अपने जीवन में इसका भी पालन किया |

उपनिषदों में मौन का परामर्श भी इसलिए दिया गया है जिससे मन आत्मा की तरफ उन्मुख हो जाए| व्यग्र मन से बाहर और भीतर अनावश्यक कोलाहल होता है जिससे मन की एकाग्रता और चिंतन पर असर पढ़ता है| शांति बनाए रखने के लिए दया की भी पुष्टि यहाँ पर हुआ है|

गांधीजी के सत्याग्रह आंदोलनों में उनके यहीं विचार परिलक्षित हैं| इस प्रकार भारतीय दर्शन की पृष्ठभूमि पर चारित्रिक निर्माण के पश्चात महात्मा गांधी उस संग्राम में उतरे जिसमें अहिंसा को ढाल बनाकर, शांति रूपी तलवार से राजनीति में एक नवीन अध्याय का सृजन हुआ|

हिन्दी साहित्यकारों में रामधारी सिंह दिनकर ने गांधीजी के चिंतन को साहित्यिक पृष्ठभूमि से देखने का प्रयास किया|

आ. हिन्दी साहित्यकार रामधारी सिंह 'दिनकर' के परिप्रेक्ष्य में कर्म, चिंतन और गांधी:

कालजयी रचनाकार रामधारी सिंह दिनकर द्वारा रचित 'संस्कृति के चार अध्याय' में उन्होंने गांधीवाद तथा गांधीजी की चिंतन प्रक्रिया को स्वतंत्रता आंदोलन का एक अभिन्न अंग माना है| अहिंसा को हमारे सनातन धर्म का आधार माना गया है| इसे बौद्ध एवं जैन धर्म में भी सर्वोपरि माना गया है| भारतीय विचारधारा में देखा जाए तो हिंसा का कोई स्थान ही नहीं| दमन की प्रक्रिया और पाशविकता पाश्चात्य सभ्यता का अंग है| इसलिए गांधीजी हमेशा अहिंसा के पक्षपाती रहे|

दिनकर का कहना है कि, "यह सच है कि गांधीजी के नेतृत्व में जब भारतवासी ब्रिटेन से संघर्ष कर रहे थे, तब उनमें से अधिकांश का यहीं भाव था कि अहिंसा साधन भर है, जिसका अवलंब हमने इसलिए लिया है कि अंग्रेजों का सामना करने की हमें सुविधा और सुयोग नहीं है| किन्तु, गांधीजी इस विचार को नहीं मानते थे| अहिंसा को गंवाकर वे भारत को स्वाधीन करने के पक्षपाती नहीं थे | भारतीय स्वाधीनता बहुत बड़ा लक्ष्य था, किन्तु उससे भी बड़ा ध्येय मानव-स्वभाव में परिवर्तन लाना था, मनुष्य को यह विश्वास दिलाना था कि जिन ध्येयों की प्राप्ति के लिए वह पाशविक साधनों का सहारा लेता है, वे ध्येय मानोवोचित साधनों से भी प्राप्त किए जा सकते हैं|" [3]

इस प्रकार देखा जाए तो गांधीजी का मुख्य उद्देश्य मनुष्य के पाशवीकरण का अवरोध करना| वे नहीं चाहते थे कि मनुष्य क्रोध, घृणा,आवेश आदि नकारात्मक प्रतिक्रिया के आगे अपना हथियार डाल दे| गांधीजी के अहिंसात्मक क्रांति को देखकर उस समय सारा कई राष्ट्र

व्यंग्यपूर्ण रूप से हँसते थे और कहते थे कि इतिहास में ऐसी क्रांति कभी नहीं हुई| गांधीजी को इसकी शक्ति का पूरा अनुमान था| उनका कहना था कि, "सच्ची अहिंसा भय नहीं,प्रेम से जन्म लेती है,निस्सहायता नहीं, सामर्थ्य से उत्पन्न होती है| जिस सहिष्णुता में क्रोध नहीं, द्वेष नहीं और निस्सहायता का भाव है,उसके समक्ष बड़ी -से-बड़ी शक्तियों को भी झुकना पड़ेगा|"[4]

मनुष्यों को हिंसा से दूर रखने के लिए जैन मुनियों ने अनेकांतवादी का सिद्धांत निकाला| इस सिद्धांत के अनुसार प्रत्येक सत्य के अनेक पक्ष माने जा सकते है| ऐसी स्थिति में, परिस्थिति के अनुसार जब जिस पक्ष को हम देखते हैं वहीं सत्य प्रतीत होता है|

अनेकांतवादी दर्शन की विशेषता यह है कि उसमें यह शिक्षा दी गई है कि केवल तुम ठीक हो,ऐसी बात नहीं,शायद वे लोग भी सत्य कह रहे हैं जो तुम्हारा विरोध कर रहे हैं| इस दर्शन का विशेष गुण यह है कि वह मनुष्य में बौद्धिक अहिंसा को प्रतिष्ठित करता है, दुनिया भर में फैले मतभेद के भीतर सामंजस्य को जन्म देते है और वैचारिक जगत में जो कटुता उत्पन्न होती है उससे विचारकों के मस्तिष्क को शांत रखती है|

गांधीजी ने अनेकांतवादी दर्शन को अपने जीवन का एक महत्वपूर्ण हिस्सा बनाया|

कई लोगों में इस बात को लेकर भी संदेह है कि आखिर अहिंसा का यह ध्वज भारत में ही क्यों फहराया गया| परंतु ऐसा कहा गया है, सत्याग्रह अथवा सविनय- अवज्ञा की कल्पना अमेरिकी चिंतक थुरों ने भी किया था और इसकी एक झलक रूस के संत-साहित्यकार टलस्टाय में भी दिखाई दिया| गांधीजी इन दोनों के विचारों से परिचित थे| उस समय भले ही राजनीति में ऐसे विचारों के बारे में किसी ने नहीं सोचा था लेकिन सविनय अवज्ञा भारतीय विचारधारा में विद्यमान था|

अब आगे चलकर जो भारत में जिस नवोत्थान में राजाराममोहन राय, ईश्वरचंद्र विद्यासागर,रवीन्द्रनाथ ठाकुर, अरविन्द आदि सम्मिलित हुए उसके नेता स्वरूप महात्मा गांधी ही हो सकते थे| और इस प्रक्रिया में शांतिपूर्ण एवं मानवीय धरातल पर ही संग्राम आगे बढ़ा |

पहले इस देश में सांस्कृतिक राष्ट्रीयता का उदय हुआ और उसके पश्चात राजनैतिक राष्ट्रीयता| इसलिए जो संस्कृति उपदेशों से बनी है वह धर्म के स्तर से नीचे नहीं उतरी | भारत के नवोत्थान के माध्यम से ही गांधीजी ने भारतीय चिंतन एवं पौराणिक परंपराओं की रक्षा की |

दिनकर का कहना है, " ऐसा लगता है मानो, गांधीजी के जन्म और विकास को संभव बनाने के लिए ही राममोहन राय ने सांस्कृतिक जागरण का आरंभ किया था| लगभग सौ वर्षों तक इस आध्यात्मिक देश ने जो आत्म-मंथन किया, पराधीनता की ग्लानि को धोने के लिए अपनी श्रेष्ठ शक्तियों का जो चिंतन और ध्यान किया, गांधीजी उसे तपस्या के वरदान बन कर प्रकट हुए| नवोत्थान से प्रेरित भारत अपनी भी स्वाधीनता खोज रहा था और विश्व की समस्याओं का समाधान भी | महात्मा गांधी ने उसकी दोनों कामनाएं पूर्ण की |"[5]

निष्कर्ष : गाँधीवाद में धर्म और कर्म की सुंदर समन्वयता का रूप दिखाई देता है| भारत जैसे भूखंड में, जहां बहु भाषा भाषी ही नहीं धर्म की भिन्नता भी शाश्वत है उस देश की स्वतंत्रता के लिए अहिंसा और नीति का चादर ओड़कर , उन्होंने पूरे विश्व में एक उदाहरण कायम किया है| भारत का आंदोलन असाधारण इसलिए है कि उसके नेतृत्व गांधीजी कर रहे थे| धर्म के प्रति उनका दृष्टिकोण भी उनके जीवन के स्वच्छ था| 28 अप्रैल सन्1946 के हरिजन नामक पत्रिका में उनका कहना था, "मेरे राम,हमारी प्रार्थनाओं के राम ऐतिहासिक राम नहीं हैं| वे दशरथ के पुत्र और अयोध्या के राजा नहीं हैं| वे सनातन हैं,अजन्मा हैं, वे अद्वितीय हैं| मैं उन्हीं की पूजा करता हूँ| उन्हीं से सहायता और वरदान माँगता हूं| वे सबके हैं|"[6]

उनका राम उनके हृदय की वह शक्ति थी जिसका साथ अंत तक उन्होंने निभाया| उनका धर्म मानव धर्म था और उनका वचन उपनिषदों के संदेश थे जो बुद्ध, परमहंस या ईसा के उद्गारों में दिखाई देता है| गांधीजी जिस मत को मानते थे उसीको जीते थे| उनके धर्म और कर्म की अद्भुत सामंजस्य ने ही उन्हें एक महात्मा बनाया है| सभी मतों के निचोड़ से विशुद्ध गाँधीवाद का जन्म हुआ है| इसलिए गांधीवाद को एक वृहत चिंतन परंपरा कहा जा सकता है|

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