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**Insight: An International Journal of Humanities and Management** (ISSN: 2394-7462) is a Peer-Reviewed Journal published annually. All submissions have to undergo a peer-review process. The journal covers the research topics related to Economics, English, Education, Punjabi, Commerce, Management and Psychology. The journal invites original research papers for the forthcoming issue.

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# INSIGHT

(An International Journal of Humanities and Management)

## CONTENTS

<b>1. THE IMPACT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY OF MANUFACTURING FIRMS IN SILTE ZONE OF THE SOUTHERN REGIONAL STATE, ETHIOPIA</b>	<b>9</b>
Dr. Parmod Kumar Aggarwal, Mohammed Essa	
<b>2. ROLE OF STATE &amp; MARKET IN REALIZING THE GOALS OF DEVELOPMENT IN INDIA IN THE PRESENT ERA</b>	<b>18</b>
Dr. Rintu Kumar Biswas	
<b>3. EARNINGS QUALITY: A REVIEW OF MEASUREMENT PROXIES</b>	<b>23</b>
Riya & Dr. Navkiranjit Kaur Dhaliwal	
<b>4. NEW AGE DIGITAL BANKING SERVICES IN INDIA</b>	<b>30</b>
Aanchal Kaul & Dr. Jasmindeep Kaur	
<b>5. INDIAN INCOME TAX SYSTEM WITH REGARD TO CORPORATE TAX: AN APPRAISAL</b>	<b>38</b>
Gurpreet Kaur, Dr. Vaneeta Rani	
<b>6. E- SERVICE QUALITY OF INDIAN RAILWAYS: A STUDY OF AMBALA DIVISION</b>	<b>43</b>
Ankita Singla, Dr. Balbir Singh	
<b>7. IMPACT OF BANCASSURANCE INCOME ON PROFITABILITY OF STATE BANK OF INDIA</b>	<b>48</b>
Navdeep Kaur, Dr. Ravneet Kaur	
<b>8. IMPACT OF MARKETING MIX ON CONSUMER BUYING BEHAVIOR IN HERBAL COSMETIC PRODUCT</b>	<b>54</b>
Dr. Jagdeep Singh, Karamveer Kaur	
<b>9. MICROCREDIT'S IMPACT ON WOMEN'S EMPOWERMENT IN INDIA: AN EMPIRICAL STUDY IN PUNJAB</b>	<b>61</b>
Prof. Monica	
<b>10. BANKING THE UNBANKED - PEER TO PEER LENDING: THE INDIAN MILIEU</b>	<b>67</b>
Sonam Bhateja	
<b>11. A STUDY OF DISBURSEMENTS BY NATIONAL HOUSING BANK UNDER ITS REFINANCE SCHEMES</b>	<b>73</b>
Davinder Kaur	

12. **A STUDY OF SOCIAL INTELLIGENCE OF TEACHER TRAINEES** 77  
Ms. Deepika Makhija
13. **ROLE OF HIGHER EDUCATION FOR SUSTAINABLE DEVELOPMENT IN INDIA** 84  
Dr. Manjit Singh
14. **MENTAL HEALTH OF ADOLESCENTS IN RELATION TO THEIR EMOTIONAL INTELLIGENCE** 89  
Ms. Paramjit Kaur
15. **BURNOUT AMONG SENIOR SECONDARY SCHOOL TEACHERS IN RELATION TO THEIR MENTAL HEALTH** 93  
Mr. Gurpreet Singh, Neki Nalwa
16. **DIASPORIC DILEMMA IN THE NOVEL *AFTERNOON RAAG* BY AMIT CHAUDHURI** 99  
Kiranjot Kaur
17. **ਬੀ.ਬੀ.ਸੀ. ਦੁਆਰਾ ਨਿਰਮਿਤ ਡਾਕੂਮੈਂਟਰੀ ‘1984 : A Sikh History’ : ਪੇਸ਼ਕਾਰੀ ਅਧਿਐਨ** 102  
ਸੁਖਵਿੰਦਰ ਕੌਰ
18. **‘ਨਾਲ ਫ਼ਕੀਰਾਂ ਯਾਰੀ’ ਪੁਸਤਕ ਦੀਆਂ ਬਿਰਤਾਂਤਕ ਜੁਗਤਾਂ** 106  
ਡਾ. ਦਲਵਿੰਦਰ ਕੌਰ
19. **ਪਾਲੀ ਭੁਪਿੰਦਰ ਸਿੰਘ ਦੇ ਨਾਟਕ ਇਡੀਪਸ ਦਾ ਅਧਿਐਨ ਕਰਦਿਆਂ** 111  
ਡਾ. ਜਸਵੀਰ ਕੌਰ
20. **ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੀ ਕੋਸ਼ ਕਲਾ** 116  
ਡਾ. ਅਮਰਿੰਦਰ ਕੌਰ
21. **ਜਸਵੰਤ ਸਿੰਘ ਕੰਵਲ ਦੇ ਨਾਵਲ ‘ਹਾਣੀ’ ਦਾ ਭਾਸ਼ਾਈ ਵਿਸ਼ਲੇਸ਼ਣ** 120  
ਡਾ. ਵੀਰਪਾਲ ਕੌਰ

## **From The Chief Editor's Desk.....**

It is a matter of great pride and privilege for me that our college journal has entered the eighth volume and has progressed satisfactorily. It is hoped that it meets tremendous expectations of our readers that they have from us after the seventh volume.

The purpose of our journal is to promote healthy, constructive and interpretive research on various topics in Humanities and Management. It involves research papers by scholars from home and abroad belonging to different fields of studies.

I am sincerely thankful to all the contributors for their quality research papers. These contributions are the milestones on the path of success which this journal is acquiring.

Last but not the least; I am very thankful to my editorial and advisory board which comprises eminent scholars from various regions for their time and devotion. We look forward to quality research papers from academicians and researchers in future. We also welcome critical comments that can help us to further improve the journal in the times to come.

**Dr. Balbir Singh**

*Chief Editor*





# THE IMPACT OF WORKING CAPITAL MANAGEMENT ON PROFITABILITY OF MANUFACTURING FIRMS IN SILTE ZONE OF THE SOUTHERN REGIONAL STATE, ETHIOPIA

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## 1. INTRODUCTION

The performance of a manufacturing sector significantly affects the overall performance of developing economies. Manufacturing in Ethiopian economy has been growing since the recent past albeit various deterrents including access to finance, lack of raw material, and others. The management of manufacturing enterprises has to address repercussions of these problems on operational and financial performance. The management of working capital mainly focuses on the management of current assets and current liabilities to meet operational requirements and desired profit with optimal investment and financing working capital. Working Capital Management (WCM) is one of the vital areas of management with a noteworthy impact on the profitability (Singh and Kaur, 2017; Al shubiri, 2011), liquidity, risk and overall financial health of a firm (Al shubiri, 2011). A thoughtful WCM helps in overcoming business risks resulting from shortage of current assets and over indebtedness in the short term (Van Horne and Wachowicz, 2000; Oner, 2016). Similarly, working capital management enables one to maintain an optimal amount of current assets which creates a balance between liquidity and profitability (Van Horne and Wachowicz, 2000; Chakraborty, 2008).

The effect of working capital management on profitability has got increasing empirical interest (Oner, 2016; Jason, 2017; Kalaivani & Jothi, 2017; NJ Gogtay & UM Thatte, 2017, Bulin et al 2016; Muya and G. Gathogo, 2016). Yet, few studies have addressed the context in Ethiopia (Arega, Tadele and Tadesse, 2016; Abenet and Venkateswarlu, 2015; Henok, 2015). The current study intends to contribute to financial literature by showing the impact of working capital management on profitability of selected manufacturing firms in Adama special zone of the Oromia Regional State, Ethiopia.

### 1.1 Objectives of the study

- To identify the impact of account receivable collection days on the profitability of Manufacturing firms
- To identify the effect of inventory conversion cycle on the profitability of manufacturing firms
- To identify the impact of account payable period on profitability of Manufacturing firms
- To identify the impact of cash conversion cycle on profitability of Manufacturing firms
- To identify the impact of working capital turnover ratio on profitability of Manufacturing firms
- To identify the impact of current ratio on profitability of Manufacturing firms

## 2. LITERATURE REVIEW

Managers of manufacturing companies give due attention to working capital management. Hampton and Wagner (1989) described working capital management as the management of short-term or current assets and liabilities. Several previous studies had addressed how WCM affects financial performance of manufacturing enterprises in various economic settings.

Deloof (2003) studied 1,009 listed nonfinancial companies in Belgium for the period of 1992-1996 found that WCM measured by days in receivable turnover, days in inventory turnover, and days to collect account

payable significantly affected operating income.

Bulin, et.al, (2016) examined the effect of WCM on profitability using data from financial statements of 50 firms for the year 2011-2015 found significant effect of cash conversion cycle on ROA. Yet, other inventory turnover ratio, working capital turnover ratio and debt collection period didn't show significant effect.

On the other hand, Ng, Ye, Ong and Teh (2017) found a significant positive effect of the cash conversion cycle and inventory conversion period on gross operating income based on the analysis of data from 122 Malaysian firms for the years 2007-2012). Contrary to this, significant negative effects of the cash conversion cycle were found in the study of 110 manufacturing companies in Istanbul (Oner, 2016). Further, Oner (2016) found significant negative impact of average collection period, and days in inventory on profitability.

Kasozi (2017) analyzed the effect of working capital management on 69 manufacturing firms' profitability in South Africa for a period of 2007-2016 and found that significant negative effect of the average collection period, and the average payment period on profitability.

Akoto, Vitor and Angmor (2013) employed a panel data regression on data from financial statement of 13 listed Ghanaian companies for the year 2005-2009 and found a significant negative relationship between profitability and accounts receivable days; whereas cash conversion cycle, current asset ratio, size, and current asset turnover with significant positive effect on profitability.

Empirical studies addressing the context of Ethiopia remained scant. Of these, Tiringo (2013) examined how working capital management affected profitability of SMEs and found a strong positive relationship between number of days in accounts payable and profitability. But the number of days in account receivable, number of days in inventory, and cash conversion cycle showed significant negative impact. Subsequent study by Arega, Tadele & Tadesse (2016) confirmed a significant positive effect of average days in accounts payable, but contradicted with Tringo (2013) by reporting significant positive effect of average days in inventory, average days in receivable on profitability of manufacturing firms in Addis Ababa.

### 3. RESEARCH METHODOLOGY AND METHODS

This research is intended to identify the impact of working capital management on the profitability of manufacturing firms located in the Adama special zone of Oromia regional state in Ethiopia. In line with the objective an explanatory research designs with quantitative approach were followed. There are 52 manufacturing companies in the study area and of which 13 companies who had been in operation and issued an audited financial statement at least for eight years (2010-2017) were purposively selected to garner a balanced panel data of 104 observations. The study employed descriptive statistics and a panel data regression analysis to test the research hypotheses. The regression model in the study developed, based on the review of previous studies (Arega, et. al, 2016; Nimalathanan, 2010; Kemisola and Ademola, 2014) and Muya, 2016), to analyze the impact of working capital management on the profitability is specified as follows:

$$GOI = \beta_0 + \beta_1(ITCP) + \beta_2(ARCP) + \beta_3(APP) + \beta_4(CCC) + \beta_5(WCTR) + \beta_6(CR) + \beta_7(DR) + \beta_8(FS) + \beta_9(FG) + \varepsilon$$

**Where,**

*GOI = Gross in Operating Income*

*ITD = Inventory conversion period*

*ARTD = Account receivable collection period*

*APTD = Account payable period*

*CCC = Cash conversion cycle*

*WCTR=Working capital turnover ratio*

*CR = Current ratio*

*DR = Debt ratio*

*FS = Firm Size*

*FG = Firm growth*

*$\varepsilon$  = the error term*

*$\beta$  = Coefficient*

**Table 1: Measurement of Variables and Expected Sign**

Variables	Measurement
Gross Operating profit	Income Gross Profit ÷ (Total sales-Financial Asset)
Inventory Conversion Period	Inventory ÷ Cost of goods sold per day
Receivables Collection Period	Receivables ÷ Sales per day
Payables Deferral Period	Payables ÷ Cost of goods sold per day
Working Capital Turnover Ratio	Net sales ÷ Working Capital
Current Ratio	Current Assets/Current Liabilities
Cash Conversion Cycle	DIO + DSO – DPO
Firm Size	Natural Logarithm of Sales
Debt Ratio	Total Debt / Total Assets
Growth in Sales	(Current Year's Sales – Previous Year's Sales) / Previous Year's Sale

## 4. RESULT AND DISCUSSIONS

### 4.1 Descriptive statistics

The descriptive statistics, specifically, mean, standard deviation, minimum and maximum has been used to describe the dependent variable (profitability), and the six independent variables used in the study to measure WCM and the three control variables (sales growth, firm size, debt ratio). The results are summarized in table 2.

**Table 2. Descriptive statistics of variables**

Variable	Obs	Mean	Std. Dev.	Min	Max
GOI	104	-.2831878	3.003457	-23.69552	12.08658
INCP	104	203.5304	394.5006	0	2767.781
ARCP	104	157.321	616.611	0.	4543.211
APP	104	31.81196	90.18515	0	562.0281
CCC	104	380.8199	1023.039	-38.17569	6273.105
WCTR	104	.0541124	.1448608	-.291892	.7524308
CR	104	19.69544	56.9643	.0528562	458.1573
Debt Ratio	104	.4463845	.2720055	.0134479	2.056692
SG	104	3.779042	16.98637	-.9897465	105.2394
FirmSize	104	16.49585	1.565842	12.76039	19.48928

*Source: computed based on data from financial reports,*

Table 2 showed that the average GOI of firms, the dependent variable, had been worrisome (Mean= -2.83, SD = 3). The results also revealed that the gross profit of firms was between – 2.83 times and 12.09 times of total assets of the firm after excluding investment on financial assets.

Regarding the independent variables, the descriptive statistics on Table 2 showed that the average inventory conversion period was 204 days, which suggested the need for invigorating the inventory management practices to maintain an optimal level of working capital in a ways to create a happy medium between risk and return on working capital investment.

The result also showed that on average *157 days (SD = 616 days)* elapsed before collecting credit sales. The length of ARCP in our sample was greater than 10 years. This implied the need to examine the efficacy of credit policy and its management, on one hand, and the adequacy of collection efforts which both helps to optimize investment on debtors account.

As evidenced from the results in Table 2 the average account payable period was only a month (*Mean = 31 days, SD = 90 days*) and it didn't exceed 4 months although the average inventory conversion and receivable collection periods were about 7 months and 5 months respectively. The implication of these findings is also observed in the extended time required to recover cash invested in working capital as evidenced by the average cash conversion cycle (CCC) of *383 days (SD =1023 days)*.

The study also computed overall indicators of working capital management effectiveness. Table 2, in this

respect, indicated a mean current ratio (CR) of 16.69 (SD = 56), These indicate the fact that a large amount of assets had been invested in working capital compared to short term liabilities which had been applied to finance the working capital. The resurrection of such a sizable gap between the current assets and current liability in the composition of working capital was observed on the low return on investment in working capital. This is inferred from the result on table 2 which showed a mean return on working capital of 0.054 Birr.

Regarding the controlling variables the study showed that the mean Debt Ratio was 0.44 (SD =0.7) and on average sales among firms in the study had been growing at 3.77 % (SD =16 %). The average firm size measured by the natural logarithm of sales of firms was 16.

#### 4.2 Correlation between Working Capital Management and Profitability

Pearson correlation has been used to examine the relationship between the measures of WC and profitability as presented in table 3.

**Table 3. Correlation between measures WCM and Profitability**

	GOI	INCP	ARCP	APP	CCC	WCTR	CR
GOI	1.0000						
INCP	-0.4371*	1.0000					
	0.0000						
ARCP	-0.4379*	0.3369*	1.0000				
	0.0000	0.0005					
APP	0.0125	0.3224*	0.1154	1.0000			
	0.8995	0.0008	0.2432				
CCC	-0.3228*	0.1476	0.5347*	0.1193	1.0000		
	0.0008	0.1349	0.0000	0.2279			
WCTR	0.0070	0.2287*	-0.0804	-0.1214	-0.1357	1.0000	
	0.9436	0.0195	0.4174	0.2194	0.1696		
CR	0.0338	-0.0710	-0.0614	-0.0977	-0.1023	-0.0493	1.0000
	0.7335	0.4737	0.5361	0.3239	0.3015	0.6191	

Source: Computed based on annual financial reports

Table 2 showed moderate and negative correlation between profitability measured by GOI and WC measured by INCP and ARCP at 5 % level of significance. CCC also found significant negative correlation ( $r=-0.3228$ ) but not strong. Contrary to these, a positive correlation between APP and GOI was insignificant.

**Table 3: Correlation Matrix of GOI and Control Variables**

	GOI	DebtRatio	SG	FirmSize
GOI	1.0000			
DebtRatio	-0.5296*	1.0000		
SG	0.0480	-0.0107	1.0000	
FirmSize	0.3763*	-0.1207	0.1946*	1.0000

Source: Computed based on annual financial reports of selected manufacturing firms

Regarding the correlation between the control variables and profitability, the results on table 3 indicate that debt ratio had a significant negative correlation with profitability. A significant and positive correlation was also observed between firm size and profitability, but sales growth didn't show a significant relationship.

### 4.3 Regression Analysis

Based on the Hausman test employed to identify the best estimation technique that fits the data, the fixed effect estimation technique was used in the study. Results from the model indicated that 69% of the changes in the profitability of manufacturing firms in Addam special zone, measured by the GOI, is explained by the independent variables in the model ( $R\text{ squared} = 0.69$ ,  $P = 0.000$ ). The next section presents the regression results of individual explanatory variables and GOI.

**Table 4: Results of Regression Analysis**

Fixed-effects (within) regression	Number of obs =	104
Group variable: company	Number of groups =	13
R-sq:	Obs per group:	
within = 0.6945	min =	8
between = 0.0024	avg =	8.0
overall = 0.1698	max =	8
	F(9,12) =	2373.85
corr(u_i, Xb) = -0.6927	Prob > F =	0.0000

(Std. Err. adjusted for 13 clusters in company)

GOI	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]
INCP	.0004096	.0010616	0.39	0.706	-.0019035 .0027228
ARCP	.0002666	.0005246	0.51	0.621	-.0008777 .0014756
APP	.0052023	.0028792	1.81	0.096	-.0010711 .0114756
CCC	.0008677	.0003115	2.79	0.016	.0001889 .0015465
WCTR	-1.942685	.8270875	-2.35	0.037	-3.744754 -.1406161
CR	.0024193	.0010467	2.31	0.039	.0001387 .0046999
DebtRatio	-5.945145	2.178152	-2.73	0.018	-10.69093 -1.199361
SG	.0088573	.0056132	1.58	0.141	-.0033728 .0210874
FirmSize	1.713667	.6102529	2.81	0.016	.3840407 3.043294
cons	-26.49493	9.662047	-2.74	0.018	-47.54673 -5.44314

Source: STATA regression results based on annual reports of sample firms for the study period

#### ***4.3.1 Inventory Conversion Days and Its impact on Profitability***

The first variable used as an explanatory variable in order to identify the impact working capital management was inventory conversion days. As the result obtained from the fixed effect model clearly shows, INCP has a positive impact on profitability of Adama special zone manufacturing firms. However the impact on profitability is not significant as the p value of regression for INCP and GOI is 0.706 and t statistics of INCP is 0.39. The coefficient is 0.004069; it shows that the one day extension of INCP increases GOI by 0.004069. The longer the inventory conversion period, the lesser the profitability of Adama special zone manufacturing firms. Profitability of Adama special zone manufacturing firms is somehow affected by INCP. Even though the impact is not significant the regression implies that management of sample firms can extend the profitability of firms by maximizing inventory holding period. This positive impact of INCP on profitability may come from causes like market price reduction of products. This result is consistent with study results of Ng, Ye, Ong and Teh (2017) Daniel and Ambrose, (2013), Bulin, Abdulbasit and Sahibzada (2016), Ali (2011), Kasozi (2017) and Mathuva (2010). The study firms can extend their profitability by increasing their inventory conversion days. Hypothesis developed in chapter 1 was against the result obtained. But Arega, Tadele and Tadesse (2016), Tiringo (2013), Deloof (2003), Sharma and Kumar (2011), Oner (2016), Shin and Soenen (1998), Lazaridis and Tryfonidis (2006), Abenet and Venkateswarlu, Raheman and Nasr (2007) and Teruel and Solano (2007) found result against the result of this study.

#### ***4.3.2 Account receivable Collection Period and Its Impact on Profitability***

The study used ARCP as another explanatory variable to measure the impact of working capital management on the profitability of sample firms. The regression output of ARCP and GOI shows that ARCP has insignificant positive impact on the profitability of Adama special zone manufacturing firms. The impact was highly significant with p value of 0.621 and t- statistics was 0.51 while the rule of thumb for t statistics is 2.00. One day increment in ARCP maximizes GOI by 0.000266 as the coefficient of estimate was -0.000266. Thus we can conclude that the profitability of Adama special zone manufacturing firms is somehow affected by days sales outstanding. Companies can maximize their profit by increasing the length of cash collection from sales made on account. A positive impact of ARCP on profitability can exist if firms have enough cash on hand for their day to day operation, as one of the objectives of shortening collection period is to finance the day to day operation. In this situation firms may not bother to collect their receivables. The other reason for the positive impact of ARCP is to strengthen the loyalty of potential customers. Granting credit is one of the ways for attracting buyers and boosting sales. Other things being equal, as the credit policy is more relaxed, the greater possibility may exist in increasing the sales revenue. This may lead to the increasing profitability of the firm (Brigham & Houston, 2003). This result didn't support the hypothesis and was found similar with Sharma & Kumar (2011), Ramachandran & Janakiraman, (2009), Natrajan & Getachew, (2013), Ali (2011), Sharma & Kumar (2011), Oner (2016), Lazaridis & Tryfonidis (2006), Abenet et.al (2007), Tiringo (2013), Deloof (2003), Shin & Soenen (1998), Arega, Tadele & Tadesse (2016), Kasozi (2017), Makori & Jagongo (2013), and Akoto, Vitor and Angmor (2013).

#### ***4.3.3 Account Payable Period and Its Impact on Profitability***

Regression analysis was made to detect if there is any impact on the profitability of Adama special zone manufacturing firms caused by days payable outstanding. 54% of Change in GOI came from account payable periods. The t-statistics and P- values were 1.18 and 0.096 respectively. Based on the regression result it's concluded that APP has a significant positive relationship with profitability of studied manufacturing firms. One day addition in APP was followed by increment in GOI with 0.0353731, as the coefficient was 0.0353731. As a result we can say that the profitability of Adama special zone manufacturing firms is significantly affected by APP. This tells us that the management should consider increasing APP as it increases the profitability of their firms. Reduction in APP allows the firm to use the cash in the process generating income instead of paying it for debtors. Additionally postponing payment to suppliers paves a way for firms to get the goods prior to paying, therefore increases spontaneous financing and thus reduces the need for costly external funding (Lasher, 2008).

This way the profitability of study firms may increase by increased APP. The result is in line with the hypothesis of the study and other similar studies. Oner (2016), Muya and Gathogo (2016), Daniel and Ambrose (2013), Tiringo (2013), Makori and Jagongo (2013), Sharma and Kumar (2011) and Mathuva (2010). Meanwhile Shahid Ali (2011), Shin and Soenen (1998), Kasozi (2017), Lazaridis and Tryfonidis (2006), Deloof (2003), Raheman and Nasr (2007) found significant negative impact of APTD on profitability.

#### ***4.3.4 Cash Conversion Cycle and Its Impact on Profitability***

Cash conversion cycle is one of the components of working capital management. It is widely used by researchers as a comprehensive measure of working capital. This study found a significant positive impact of CCC on the profitability of study firms. Theoretically, shorter CCC contributes to the profitability of firms. But against the hypothesis of this study and theory of working capital management, it is discovered that there is a significant positive impact of CCC on profitability of Adama special zone manufacturing firms. The impact is significant at 5% significance level and the coefficient is 0.0008677 which means for every day increase in CCC there is 0.086% increase in profitability of study firms. Studies conducted by John, (2014), Ng, Ye, Ong and Teh (2017) and Bulin, Abdulbasit and Sahibzada (2016) Richard K. et al. (2013), Akoto, Vitor and Angmor (2013), Lyroudi and Lazaridis (2000); Shahid Ali, Sharma and Kumar (2011) found significant positive impact of CCC on profitability. While Oner (2016), Daniel and Ambrose (2013), Raheman and Nasr (2007), Deloof (2003), Uyar (2009), Samiloglu and Demirgunes (2008), Tiringo (2013), Raheman and Nasr (2007), Shin and Soenen (1998), Lazaridis and Tryfonidis (2006), Makori and Jagongo (2013) and Muya and Gathogo (2016).

#### ***4.3.5 Working Capital Turnover Ratio and Its Impact on Profitability***

The working capital ratio, which shows the efficiency of the firm in working capital utilization by measuring the speed at which working capital is converted into revenue, has been used as explanatory variable (Samiloglu & Demirgunes, 2008). The result obtained from fixed effect regression shows that WCTR has a significant negative impact on the profitability of firms. It implies that efficiency of firms in using their working capital to appreciate sales affects the profitability of their business. The impact is significant by 5% level, t-statistics -2.35 and coefficient of -1.94. WCTR regression has a great impact compared to other independent variables as the coefficient is very high compared to others. One birr contribution of working capital for sales reduces profitability (GOI) by -1.94. Management of Adama special zone manufacturing firms should be highly concerned with WCTR as it highly affects their firm's profitability. Researchers like Arshad and Gondal (2013), Manzoor (2013) found significant negative impact of WCTR on profitability while Bulin, Abdulbasit and Sahibzada (2016), Rahman (2011) study and Azam and Haider (2011).

#### ***4.3.6 Current Ratio and Its Impact on Profitability***

Current ratio is one of traditional measures of liquidity. It's a ratio of current assets to current liabilities. The result of regression for CR and GOI shows significant positive impact of CR on GOI with P value and t-statistics of 0.039 and 2.31. Unlike tradeoff theory of liquidity and profitability, this research regression results show a positive impact of CR on profitability (GOI). The coefficient of the relationship 0.0024193, implying GOI increases by 0.2% for every increase of CR. The result in this study didn't find adequate evidence to support the hypothesis and was found consistent with prior studies (Akoto, Vitor and Angmor, (2013), Oner, (2016) that found significant positive relationship between profitability and CR.

#### ***4.3.7 Control Variables and their Impact on Profitability***

Out of three control variables used two of them affect profitability significantly Debt ratio has a negative significant impact on the profitability of Adama special zone manufacturing firms with a coefficient of -5.94 and p value of 0.018. On the other hand firm size has a positive significant impact on profitability. Coefficient and p values of the regression are 1.71 and 0.16 respectively. This implies that as the firm size increases the profitability also increases. The other control variable is sales growth. The result obtained from the regression shows that sales growth positively related with profitability but the impact was not significant as p value is 0.141. Based on that it is concluded that sales growth of study firms has a slight positive relationship with profitability.

## 5. CONCLUSION

The possible high working capital investment implicated with high inventory conversion and debt collect periods in the study is not followed by a relatively similar long credit periods from suppliers. The implication of these findings is also observed on extended time required to recover cash invested in working capital as evidenced by average cash conversion cycle (CCC). A concern for possible repercussions of working capital on the profitability of manufacturing companies in study areas is also evidenced with high current ratio and low return on working capital investment.

On the basis of regression analysis the study concluded a significant positive effect of account payable period and the current ratio. Yet the cash conversion cycle and the rate of return on working capital has a **significant and negative impact** on the profitability of manufacturing firms operating in the Adama special zone.

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## **ROLE OF STATE & MARKET IN REALIZING THE GOALS OF DEVELOPMENT IN INDIA IN THE PRESENT ERA**

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### **ABSTRACT**

*Under the changed scenario marked by the collapse of socialism, the uninhabited play of the market forces in an atmosphere of crude inequality and vulgar homogenization cuts across national frontiers, meaning the exact opposite of what Tocqueville, Marx, Mill or the utopian socialists would have imputed to it. Under the present circumstances the institution of state is finding a different role to play. Given their historical liability, social scientists can not but trace the historical continuity in its thematic. The conceptual baggage built up around the recent clamour for economic reforms (that demands a new relationship between the state and the market) also addresses itself to explain the logic and machinations of capitalism as a global system. The point of difference lies precisely in the fact that under the new dispensation, such concepts are sung with unpretentious and unapologetic connotations; unpretentious because of the objectivity with which these depict the socio-economic realities emerging on the horizon; unapologetic, because these are not burdened with any legitimizing concern, particularly, for those whose survival is being threatened by the post-reform society. Present article makes an attempt theoretically of finding the new role of state of India & its market mechanism in realizing the goals of development especially in the context of neo-liberal paradigm being found across the globe.*

**Key Words:** *State, Market, Development, Intervention, Accountability*

### **INTRODUCTION**

A complete swing of the popular mood has taken place right from the beginning of the second half of the twentieth century. Scholars in political economy are convinced that the role of the state in bringing development has experienced a dramatic change. There is a move from the widespread belief prevalent in the 1950s, that the state could do nothing wrong to conviction fashionable in the 1990s, that the state can get nothing right. But a minute analysis will reveal that the reality in fact is more complex. Simplified ideas reduced to catchy slogans are somewhat like pet notions that may be in or out of fashion.

Ideologically such oversimplification may be convenient. But for having a clear thinking it does not at all. Confirming to the fashion of the time, inconvenient questions may be initiated. Will it be appropriate to pose the problem simply as a choice between government failure and market failure? Both the ideologues, left and right are inclined to do so. The reality is that this is not right as it creates a false debate which leads nowhere. Obviously, a question arises- is it necessary to redefine the economic role of the state particularly in India? Such rethinking is of absolute necessity. The basic hypothesis in this context is simple and clear. The state and the market are in general, complementary rather than substitutes. Co-operation rather than conflict should define the relationship between these two important variables. More to say is that a one-shot relationship is not a solution for these two institutions rather an evolutionary relationship change oriented over time in adaptive manner can be a better solution. But the question arises is this feasible in terms of politics given the nature of state in India?

### **NATION-STATE AND DEMOCRACY**

#### **ACCOUNTABILITY, SELF CORRECTION AND ECONOMIC NATIONALISM**

In the contemporary world it is being observed that the global integration of the market is taking place at a great pace. Major actors in the market, the Multinational Corporations (MNCs) today find at ease the global

reach while the nation state remains local by its very nature. In the context of this global setting, it is understandable why so many observers find the nation state to be an anachronism. Scholars defending globalization felt that as an anachronism institution the one powerful- nation state seems to have almost outlived its time like the prehistoric dinosaur outlived its life.<sup>1</sup>

No doubt the nation-state is moving inexorably towards its demise in the present era of globalization. But this view about the demise of the nation-state under the pressure of the process of globalization is misleadingly and over simplistic for two reasons.

**First**, if it is perceived that the state plays along with the market then it is a misunderstanding of the economic role.<sup>2</sup>

**Second**, the way in which the relationship between the nation state and economic nationalism is evolving over time has not been successfully seen by this pro-globalization school. mic nationalism is affected by and affects globalization in turn.<sup>3</sup>

## STATE AND MARKET

### ACCOUNTABILITY AND SELF-CORRECTION

The acceptance of the ‘market–culture’ as has been emphasized in the earlier discussion depends to a great extent on the participants seeing as justified, on two important grounds:

- a) not merely what they receive;
- b) but also what is denied to them by the market.<sup>4</sup>

And yet, the market mechanism’s most important feature is that it is not directly accountable to the participants, in contrast, the state is. It is recognized that in the name of majority role in any political democracy the majority can not trample on the rights of the minority.<sup>5</sup>

However, for any mechanism self-corrective in character, the question of accountability is no guarantee. In many cases it has been found though on the economic front a state might continue to perform very poorly yet, it tries to improve its image of accountability by taking resources to cruder form of nationalism like religious fundamentalism or increased military might. Arguments come from the proponents of the market mechanism in a different manner. They argue that the mechanism of market is characterized with self-correcting mechanism. But this argument is flawed on two counts.<sup>6</sup>

In the first place, the self-correction of the market mechanism based upon a string of unrealistic assumptions which need not hold in practice, especially the fact that the lack of aggregate demand is not subject to automatic self-correction what conventional theory here claims to show is the efficient allocative equilibrium properties of a well-functioning market (e.g. the so-called fundamental theorem of welfare economies), when by adequate aggregate demand, full employment of resource is ensured.<sup>7</sup>

In the second place, the speed of adjustment to the equilibrium may be too late or slow to be of practical relevance even after granting such allocatively efficient equilibrium. So, there is nothing in economic theory to establish how close or distant that future might be while the proponents of liberalization in favour of the market might claim that liberalization and integration with the global market is necessary now to reap benefits in the future.<sup>8</sup>

## UNSUCCESSFUL CHARACTER OF BOTH THE INSTITUTIONS i.e.

### GOVERNMENT & MARKET

For quite some time to the economists the term market failure has been a confused talking. But the term government failure has found its place in the dictionary relatively recently. A few scholars argue that the great economist Adam Smith was well aware of it two centuries ago. No doubt that the word failure is used to describe outcomes that are inefficient or undesirable with reference to some idealized state of economy and society. But the fact is that common citizens want to enquire into the question of the future of the state through intervention in simple terms.<sup>9</sup>

They are also concerned about the failure of the institution of market in simple way. Therefore, it is crystal clear that if one does not wish to be mystified or fooled by the jargon of economists he or she must follow the

above-mentioned understanding as it is crucial to follow the debate on economic liberalization.<sup>10</sup>

Market failures appear before us in different dimensions. In economics one can find a lot of text books to highlight such failures. A few that are often cited have been explained in this chapter. First, because of the lack of adequate competition, a system of monopoly (one producer) or oligopoly (a few important producers) emerges. In this system one can not find the efficient market solutions characterized as optimal. This is not found even in the static world of theoretical economists. As a result of this fact monopolist or oligopolies producer produces less than the demand of the market but the charges too high over their production compared with the competitive situations.<sup>11</sup>

Such situations are described by the economists as the imperfect markets. The situation also highlights the contrast with their theoretical idea of perfect markets. Second, an economic activity may impose costs on society which are not reflected in the costs incurred by individual producers. Undertaking those activities, e.g. pollution caused by a chemical plant, on the contrary, it is found that the activities of individual producers may create benefits for society which are not reflected in the price received by producers, e.g. skills acquired by workers in a factory.<sup>12</sup>

These effects are not aptly reflected in the market prices as the externalities but the economists are of the opinion that these effects matter to society to a great extent. Third, from the view point of the society there are goods and services which are considered desirable and even essential. But private enterprises can not supply these services as they are not profitable enough or can not be easily charged for e.g. national defence, hospital services, street-lights etc. They are referred as the public goods by the economists. Fourth, there are goods and services which remain unpaid by the individual even after being served by these goods and services. Museums or seat belts in cars are a few to mention in these kinds of service. To describe those goods and services economists coined the term merit goods (a little reflection would show that there are close links among externalities, public goods and merit goods).<sup>13</sup>

## **STATE AND ITS ECONOMIC ROLE**

Economic theory and economic history play important roles in the process of the understanding of the economic role of the state in the process of development. It can be argued in the form of two basic propositions. First, the state and the market are, by and large, not substitutes, rather in many spheres and activities they must complement one another. Second, the relationship between the state and the market can not be specified once and for all in any dogmatic manner over any period of time.<sup>14</sup>

Attempts are to be made so that the two institutions must adapt to one another in a co-operative manner over time. Belief is there also with us that these propositions explain the difference between success and failure. Countries having economic development clearly show that both the institutions are running hand in hand and they also adapt to one another in response to changing circumstances. During the nineteenth century and by the more recent experience of the late industrializers in the twentieth century the history of capitalism among the early industrializers has categorically made this proposition borne out.<sup>15</sup>

## **FUNCTIONAL INTERVENTION**

This sort of intervention attempted on behalf of the state aims at correcting market failures in so far as prices give the wrong signals. State intervention in this regard may exercise specific or general intervention.<sup>16</sup>

## **INSTITUTIONAL INTERVENTION**

The main objective of this kind of intervention is to govern the institution of market. By setting the rules of the game for the actors the institution of state performs its duty in this regard.<sup>17</sup>

## **STRATEGIC INTERVENTION**

This type of intervention initiated by the state aims at guiding the institution of market. The intervention is articulated in such manner so that it can have interlinked across activities or sectors with a view to achieving broader, long-term objectives of development.<sup>18</sup>

## CONCLUSION

In the context of economic liberalizations, it is also being emphasized again that accountability is not simply or primarily even a moral issue only. At more terrestrial levels it is characterized with many implications. Taking into consideration the question of accountability for the poor performance or the low profitability of public sector enterprises definitely there are scholars who will prove this point in many ways. There are many straight forward reasons to prove the point why the debate sounds hollow. Until and unless the ministers or bureaucrats in charge are not seen accountable by the public at large we can not expect to hold public sector workers or management accountable or punishable in any way. Accountability from the top is desirable not from the bottom and it is more convincing. There are grounds where the architects of liberalization lament about stating that the workers and trade unions in our country are indisciplined to a great extent and this undisciplined behavior pattern stands in big way in the successful operation of market economy for the state. If the same standards of rigour are applied to politicians and bureaucrats (as also their gold men) in high places this problem can also be dealt with effectively.

No doubt there is a possibility of changing both the culture and the nature of politics in India. In the political system of India, the introduction of transparency and accountability is only a beginning in this quest. Scholars opine that this is necessary but not sufficient. This beginning must be initiated at present in the country. Underlying there are two reasons for this optimism. First the country is in a transition period from a political system in which there was the domination of a single political party i.e. congress to a political system in which there is the domination of at least three political parties i.e. Bharatiya Janata party, Janata Party and Congress at present at the national level and there are many more political parties in fray at the regional level.

Opposition political parties are having a lower stake in keeping the system devoid of transparency and accountability when they are out of power. A higher stake of transparency and accountability is seen among the political parties in coalition particularly when they are in power. The reason lies in the fact that all the political parties when they go for the formation of a coalition government generally take the concepts of transparency and accountability as the basis of a stable coalition. Necessary stage for the beginning of the new era of transparency and accountability can find its place in the era of opposition politics and coalition politics. The said process has the capability of capturing the popular imagination and therefore, it can easily get momentum.

Second, there is no denial of this fact that since independence with the span of the time of five decades the democracy of the country has acquired maturity and has also been able to get its root enrooted at the level of the common and even wretched people in the country. The same is true to a great extent with the polity of the country also.

A widespread disillusion is there in the society but at the same time there is also political consciousness among the voters as they cast their votes taking into consideration the ideology and the performance of the political parties functioning in the polity of India. Increasing, almost silent, participation and mobilization by the people in the democratic society is clearly discernible in the political system of India and there are many evidences to prove this point.

In the ultimate analysis one must admit this fact that the self-correcting mechanisms to our democracy can be infused only with the help of the sanction and concrete will of the common people in the society. Scholars opine that this process is time consuming in nature. War of the India's economic development can only be won when there is the introduction of transparency and accountability in all possible government transactions at full length. All other attempts of making India economically developed can only be possible when the very reform and change start working in the process of bringing transparency and accountability in all walks of life of Indian society. Only in that case there will be the rise of the sun of socio-economic as well as political development for the country in a new way for the years to come.

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## EARNINGS QUALITY: A REVIEW OF MEASUREMENT PROXIES

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### ABSTRACT

*Earning quality is a widely used concept all over the world, but there is neither agreed upon definition of the concept nor any criteria to measure earnings quality. Earnings quality literature has grown significantly due to numerous factors. Researchers used diverse dimensions to measure to signify decision usefulness of earnings quality in decision specific context. Opportunistic behavior of managers towards earnings management acts as a major contributing factor for the stakeholders to charge higher risk premium for low quality earnings. The proxies to measure earnings quality has changed over the period of time due to significant changes in regulatory environment and changing mindset of the stakeholders. The study attempted to elucidate the factors leading to growth of earnings quality and to discuss the findings of existing literature.*

### INTRODUCTION

Financial reporting quality and earnings quality are used interchangeably in the accounting literature. There is no agreed upon definition of earnings quality as it is a decision specific concept used by researchers around the globe. Although, researchers define ‘Accounting quality’ as the precision with which financial reports depicts information about expected cash flows to the investors (Dechow et al, 2010). The term ‘Earning Quality’ is contextual as it is conditional on the decision specific information (Menicucci, 2019). Earning quality is a considerable tool to determine the firm’s true financial position and expected future earnings growth. The potential investors these days focus on earning quality of the company than its quantity. Generally, Asset management companies take close insight of earning quality while selecting stocks and structuring high profitable portfolio for the clients. Poor earning quality indicates inability of the investors to predict the stock prices and information asymmetry (DeFond, 2010). When there is uncertainty in the price estimates, investors are more likely to revise their initial price assessment time to time with better understanding. Due to this very reason, as depicted by the literature earning quality has bearing on cost of capital. Earnings quality analysis and diagnosis is a pre requisite for determining the true financial position and expected future cash flow streams of the company (Mahajan, 2013). As per Morgan Stanley’s Research, accounting earnings is a summation of cash and accruals. Cash is a hard number whereas accrual is a soft number as it is subject to judgements and estimates made by makers of financial statements (Morgan Stanley Report, 2011). Empirical studies in literature of earnings quality focused on accruals quality to assess earnings quality. Models developed by Jones modified (1991), Dechow and Dichev (2002), McNichols (2002) are commonly used in the literature. Earnings quality have no underlying theory as it is contingent on context of decision. Therefore, it is imperative to analyse the concept of earnings quality and its measurement proxies as investors are giving more weightage to the quality component of earnings to analyse their portfolios.

### OBJECTIVES OF THE STUDY

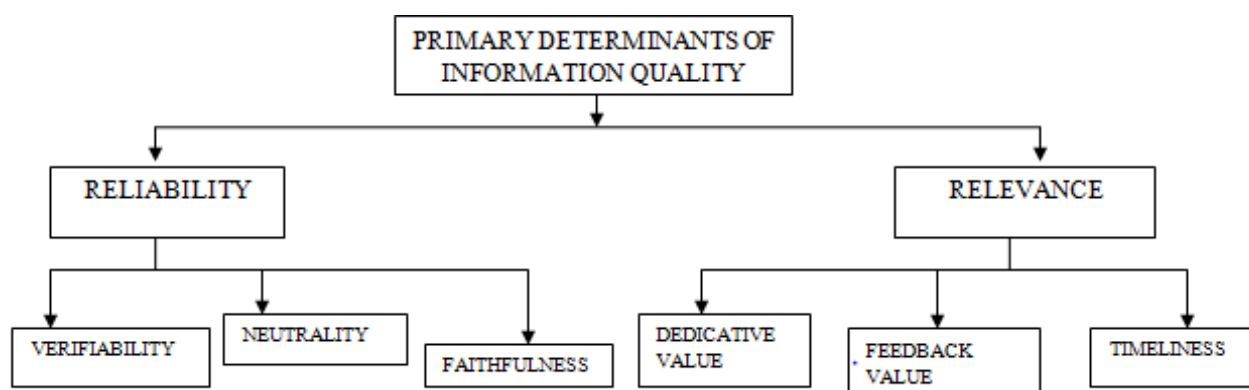
The objective of study is to provide insight on the concept of earnings quality and to examine the factors leading to growth of earnings quality literature. The study also attempts to identify the widely used proxies to measure earnings quality.

## RESEARCH METHODOLOGY

The research attempts to review expansive earning quality literature to understand the underlying concept of earnings quality, proxies and consequences of using earnings quality. The research is based on the review of research papers, article and thesis relevant to the research study after checking for authenticity of research papers reviewed and journals in which research work was published. The most relevant research databases such as Emerald, JSTOR, Science Direct (Elsevier), Scopus (Elsevier) and SSRN- Social Science Research Network are used to retrieve the required research work to be reviewed. The study examines a sample of 50 research papers relevant to the area of research and assimilates the findings.

## CONCEPT OF EARNINGS QUALITY

The concept of ‘earnings quality’ was first used in 1934 by Grahm and Dodd in their book ‘Security Analysis’ when they describe the equity valuation of Wall Street as earnings per share times the coefficient of quality. Thereafter, the academic researchers noticed the influence of quality on equity market valuation. Earnings quality is a measure of reliability of company’s earnings to predict current and future performance.



Attributes of earnings which signal the quality can be used as a common measure in various decision models (Dechow et al., 2010). As per SFAC no. 2, FASB (1980), the primary determinants of the information quality are relevance and reliability which make the financial information useful for decision making.

- a) **Reliability:** Accounting information is considered to be reliable when it is free from error/ bias and faithfully represent what it intends to disclose. Reliability involves:
  - **Verifiability:** Information should have a characteristic that any user can verify the information represented in financial statements.
  - **Neutrality :** Information should be free from any biasness inclined towards a desired result
  - **Faithfulness :** Information should to be worthy to be believed by user to represent that facts what it purports to represent.
- b) **Relevance:** Accounting information is considered to be relevant if a user can predict the future outcomes on the basis of past and current performance indicators, having dedicative value and feedback value.
  - **Dedicative value:** ability of current earnings to predict future estimates in the form of earnings and cash flows.
  - **Feedback value:** ability to information to influence the decision of users by correcting or confirming the previous expectations.
  - **Timeliness:** information should be available timely in financial statements otherwise it loses its value.

Studies intending to measure earnings quality are either focused on reliability and relevance components of



earnings quality or on components of either relevance or reliability. These two primary determinants acts as a base for the proxies to used to measure earnings quality depending on decision context. Some studies have considered both the components (Barua, 2006). There is no threshold for degree of reliability and relevance to be present in financial statements as degree may vary (FASB, 1980).

**Table 1: Definition of Earnings Quality**

<b>Author (s)</b>	<b>Earnings Quality- Definitions</b>
FASB (1978)	“aims to provide even handled financial and other information that together with information from other sources facilitates the efficient functioning of capital and assists the efficient allocation of scarce resources in the economy”
Schipper and Vincent (2003)	“The extent to which reported earnings faithfully represent Hicksian income”
Botosan et al. (2004)	“Precision of public and private information used as proxies for information quality”
Verdi (2006)	“The precision with which financial reports convey information about the firm’s operations, in particular its cash flows, in order to inform equity investors”
IASB and FASB (2008)	“high quality is achieved by adherence to the objective and qualitative characteristics of financial reporting information”

## **GROWTH IN EARNINGS QUALITY LITERATURE**

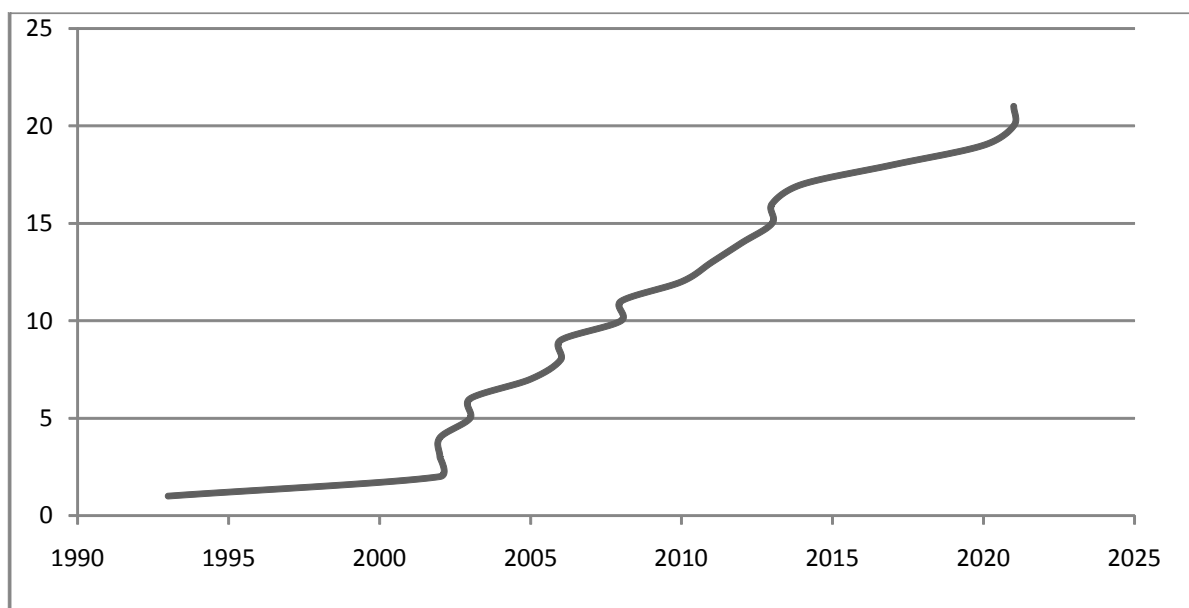
Shareholders and investors while analysing their portfolios, assigns more weight to the quality component of the reported earnings. Due to this very reason, the research on earnings quality has growth drastically over their years. Therefore, major drivers of growth in the area of earnings quality are influenced by several factors. Managers across the globe were engaged in opportunistic earnings management inclined to depict desired outcomes to meet capital market expectations. Then in 1990s, harsh allegations regarding earnings management in major public companies were levied on SEC (Levitt, 1998). Such allegation on regulatory bodies enhanced the scope of research to include impact of auditor’s intentions and audit quality on earnings management practices.

The wave of high profile accounting scandals in early 2000s accelerated the research in the area of earnings management, which brings the regulation in the form of Sarbanes- Oxley Act, 2002 to safeguard the interests of investor’s (DeFond, 2010). Another factor contributing to the growth of earnings quality literature is the introduction of Abnormal accruals model by Jones (1991) which is deployed by many researchers to measure quality of earnings. Thereafter, several theoretical papers provided guidance to researchers to conduct empirical analysis (Verrecchia, 1988; Fudenberg & Tirole, 1995).

In continuation, the development and implementation of set of globally accepted accounting standards play an important role in stimulating growth in earning quality literature (eg. Palea, 2013). The explicit objective of International Accounting Standards Board (IASB) is to develop “a set of high quality accounting standards” attract the attention of researchers to develop interest on fundamental issues relating to earnings quality. Another relevant factor driving the growth of literature is the introduction of readymade electronic database of corporates which was previously a hindrance in the earnings quality literature due to huge costs involved in collecting data from companies themselves.

## **EVOLUTION OF PUBLICATIONS**

Earnings quality literature has grown drastically over the last two decades. A year wise analysis has been conducted on the reviewed literature which shows increasing trend of publications in the area of earnings quality as reported in Figure 1. The opportunistic behavior of managers was observed in early 1990s which was the underlying reason for the researchers to pursue research in the relevant area.

**Figure 1: Evolution of Publications**

Source: Author's compilation

The scandals of high profile companies shattered the confidence of investors in early 2000s. Investors perceived quality of reported earnings as one of the essentials components for charging risk premium for their portfolios. The increasing importance of earnings quality for the investors in the capital market attracted the researchers to incline their focus on the area of earnings quality. The increasing trend of studies in field of quality earnings is increasing overtime. Corporate governance and other disclosure items also influence the quality of reported earnings.

### EARNINGS QUALITY PROXIES

The concept of earning quality has multifaceted orientation. Review of literature depicted the mixed evidence of proxies used, which suggests that individual earnings quality proxy carry features depending on the decision usefulness. Previous studies defined earning quality in the form of earning persistence (Penman and Zhang, 2002), smoothness (Leuz et al., 2003), relationships of accruals with cash flows (Dechow and Dichev, 2002; Francis et al., 2005) and predictability of future performance (Mikhail et al., 2003; Cohen, 2003). Therefore, no underlying theory is present with regard to measurement of earnings quality, an attempt is made to accumulate ideas of different studies using arbitrary techniques.

**Table 2: Earnings Quality Model and Proxies**

Author/s	Year	Proxies of Earnings Quality
Lang & Lundholm	1993	Return earnings correlation
Dechow & Dichev	2002	Accruals Quality as the extent to which accruals contribute to cash flow realizations
Penman & Zhang	2002	Variation in Earnings before extraordinary items
Martin	2002	Relative ability of investors to predict future expected abnormal earnings based on currently reported information.
Cornell & Landsan	2003	Value relevance, information content and predictive ability were used to rank the quality of competing earning measures
Cohen	2003	Standard deviation not residual accruals as a measure of accruals quality
Francis et al.	2005	Dechow & Dichev (2002) measure of accruals quality with combination of modified Jones (1991) Model
Ecker et al.	2006	Dechow and Dichev (2002) model of accruals quality

Barua	2006	Applied factor analysis on 15 variables representing relevance and reliability to arrive at final measure of earnings quality
Chen et al.	2008	Modified Dechow and Dichev (2002)
Francis et al.	2008	Dechow & Dichev (2002) to measure accruals quality, Jones (1991) model to measure absolute value of abnormal accruals and earnings variability
Ghosh & Moon	2010	Accrual quality as a proxy for earnings quality developed by Dechow and Dichev (2002), McNichols (2002) and Francis et al. (2005)
Dhaliwal et al.	2011	Absolute value of abnormal accruals from modified Jones Model (1991)
Kim et al.	2012	Dechow and Dichev (2002) measure of accrual quality
Bhattacharya et al.	2013	Dechow & Dichev (2002) measure of accruals quality with combination of modified Jones (1991) Model as used by Francis et al. (2005)
Mahajan	2013	Dechow & Dichev (2002) to measure accruals quality, Jones (1991) model to measure absolute value of abnormal accruals and earnings variability as used by Francis et al. (2008)
Cameran et al.	2014	Absolute value of abnormal accruals and timely loss recognition
Latif et al.	2017	Persistence, value relevance, predictability, smoothness and accruals quality developed by Dechow and Dichev (2002)
Dang et al.	2020	Absolute value of abnormal accruals
Hussain et al.	2021	Accruals quality as used by Lobo, Song et al. (2012)
Ibrahim et al.	2021	Performance based discretionary accruals as developed by Kothari et al. (2005)

Source: Author's compilation

As per the classification of proxies used in the earnings quality literature, the commonly used measure is accruals quality which can be measured through various models available in the literature including Modified Jones Model (1991), Dechow and Dichev Model (2002), Mc Nichols Model (2002) and a model devised by Kothari et al. (2005). Dechow and Dichev Model and Modified Jones model was observed to be used by most of the studies reviewed.

## **DIRECTIONS FOR FUTURE EARNINGS QUALITY RESEARCH**

The proposed conceptual framework for financial reporting formulated by regulatory bodies explicitly follows fair value accounting (IASB, 2008). Switching to fair value accounting, previously used conservatism principle is rejected by standard setters. Keeping in view the new development of fair value reporting, further research can be conducted to analyse the impact of fair value accounting on earnings quality.

An empirical research can also be conducted to examine the influence of other determinants on earnings quality. Real Earnings management or transaction management can also be an arena where research can be conducted. The fundamental importance of transaction management is highlighted by Graham et al. (2005), which conclude that earnings management results from manipulating the real operating activities.

Another area of potential future research is gaining a better understanding of influence of earnings quality literature on policy making. There is no evidence found in the literature regarding the use of earnings quality literature by standard setters for taking policy decisions. There is a dearth of studies relating to earnings management in developing countries like, India. The usage of own judgments and estimates in Indian Accounting Standards (IAS) provides the managers with the opportunity to manipulate the reported earnings as per the desired outcomes. Standards setters should provide necessary norms to ensure better corporate financial reporting.

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## NEW AGE DIGITAL BANKING SERVICES IN INDIA

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### ABSTRACT

*At this moment in time when everything has become digital, the digitalization of the banking services has become the new normal. Every now and then, the banks need to provide innovative services to their technophile customers in order to meet their expectations and also to gain a competitive edge. The innovative advancements in the digital technology have transformed the working of the banks across the board. Digital banking refers to the use of technology to the banking services in addition to other innovative digital services provided by the banks, which has resulted in the shift of focus from traditional banking to convenience banking. COVID – 19 has substantially discomposed all the organizations, whether large or small, but in the case of the digital banking services, the pandemic has acted as a catalyst in making the process of digital banking more significant and has proliferated the number of digital customers in India. The reason for this escalation is the e-collaboration between the technology and the banks which paved the way for the adoption of the digital banking transformation even by those people which were earlier hesitant to embrace the new technology. The paper explores the growth of digital banking in India from 2014-15 to 2020-21.*

**Keywords:** Digital, Technology, Banking, Innovation

### I. INTRODUCTION

The banking sector of India cannot prosper with their traditional banking services in this era of digitalization where everything has become automated and quicker. Since many years the banking sector has been making continuous investments in the technology in order to enhance their customers experience and to reduce their cost. Banks offer services through several digital banking channels like internet banking, ATMS, mobile banking, in order to provide great customer experience which comes along with customer satisfaction which further leads to increased profits and reduction in cost (**Sarel and Marmorstein, 2003**). It has been witnessed that if a large portion of customers shift to latest banking channels, then it leads to cost reduction of banks (**Howcroft et al. 2002**). Digital banking channels assist in joining a link between the unattended masses and the banking system of the country by offering innovative and modern banking facilities. The customers can also make use of non-banking services provided by the banks by using mobile banking but it has not been employed enough due to absence of awareness and understanding of the customers (**Shaikh et al. 2020**). Frequent changes in the technologies together with innovative solutions to our modern problems have developed the need to adopt the new technology and be at pace with the world at large. This digital transformation in the Indian Banking Sector has made the conventional and time consuming banking processes to automated and systematized process leading to a faster and convenient way of doing the day-to-day banking, be it the case of individuals paying bills, getting a prepaid recharge done, spending on online food orders or shopping on e-commerce websites or be it the case of companies, paying salaries, dividend, interest, etc with the use of digital payment systems, everything is just a click away. Moreover, the pandemic has fuelled the process of becoming technologically advanced and has acted as catalyst in arising the need to become digitally advanced even in those people which never thought about becoming digital and embracing the technology. The Government of India joined hands with the National

Payment Corporation of India in order to promote the digital banking services in India by providing several lucrative and cost-effective options. Digital banking can be summed up as the digitalization of all the banking services, products, activities and processes provided to the customers through online mediums. With the introduction of the digital banking, the customers can avail the services of a bank 24x7 using their smartphones, tablets, laptops, etc. As a segment of the Digital India campaign, the Government of India wants to create a digital economy which is paperless and cashless.

## **II. REVIEW OF LITERATURE**

Gupta (2018) studied the concept of digitalization of the Indian banking sector and its relation with the country's economy. The study examines the literature related to the difficulties faced by the banks in this process and the ways to tackle it. The findings provided several grounds of discussion about the advantages of digital banking and various digital services provided by the banks.

Giri & Paria (2018) studied various reviews of the researchers from different areas of India on account of the Digitalization of the Rural Banking sector of India and provided them in condensed form. The findings revealed that the Indian Digital Banking Sector has great capability to change the face of both the banking sector of India as well as financial inclusion programme. It also recognized the utility of the digital services given by banks.

Shettar (2019) studied the Indian outlook regarding the importance of digital banking, things that influence the scope, trends of digitalization of banks and technical achievements of the banks of India. The findings of the study resulted in identifying various benefits of digital banking like less cost, convenient service, easy to handle and helpful in financial inclusion. The study also gave suggestions such as appointment of technical experts, arranging workshops on going digital, engaging with people through social media websites, dealing with cyber-crimes.

Naskar (2020) explored the future about the banking sector of India. In addition to this, it studied the scope of the Digital services provided by them and the trends related with it. The paper provided various pros and cons of the digital banking system of India along with the obstacles associated with it.

Kaur et al (2021) examined the need of digitalizing the Indian Banking Sector especially after the occurrence of COVID and also the risks associated with it on the ground of customer satisfaction and retention. The study conducted a survey on the bank customers of North India with the help of SERVQUAL model and used SEM and Smart PLS to analyse the data. The results gave evidences that the customers are satisfied with the digital services provided by the banks.

## **III. OBJECTIVE**

To study the growth of the digital banking services in India.

## **IV. RESEARCH METHODOLOGY**

This study is descriptive in nature and uses secondary data for the current research as it reviews the available literature related to the digitalization of the Indian banking sector. The data has been obtained from various sources such as survey reports, RBI reports and bulletins, Government publications, articles and other authentic sources. For the purpose of calculation of the growth in numbers as well as the percentage growth in the volume and value of transactions of the digital Banking in India for the years 2014-15 to 2020-21, percentage growth formula has been applied and its representation has been done with the use of tables to give a clear understanding.

## **V. GROWTH OF DIGITAL BANKING SERVICES IN INDIA**

The Digital Banking Market of India has been growing at a sky-high proportion due to many reasons such as the increase in the internet and Smartphone users, advancements in technology, other causes being the quicker, uncomplicated, convenient and innovative services offered by the banks as compared to the brick and mortar banking in the traditional times without compromising the security aspect during the event of digital payments. The awareness about such benefits of the digital banking along with its acceptance by more people

especially in Tier II and Tier III cities of India is another ground of its growth. This virtual system of the Indian Banking has been proliferated due to COVID – 19. The banking services included to study the growth are:

1. Real Time Gross Settlement (RTGS) including the interbank and customer transactions.
2. Credit Transfers, Debit Transfers and Direct Debits (Retail Segment) which includes Electronic Clearing Services (ECS), Immediate Payment Service (IMPS), National Automated Clearing House (NACH), National Electronic Funds Transfer (NEFT), Unified Payments Interface (UPI), BHIM Aadhaar Pay, National Electronic Toll Collection (NETC), Aadhaar Enabled Payment System (AePB), Aadhaar Payment Bridge System (APBS).
3. Prepaid Payment Instruments
4. Debit Cards and Credit Cards

**Table 1: Volume of Digital Banking Transactions in India (in Lakhs)**

Year	RTGS	Credit Transfers+ Debit Transfers and Direct Debit	Prepaid Payment Instruments	Debit Cards	Credit Cards
2014-2015	928	16874	3145	8081	6151
2015-2016	983	31416	7480	11736	7857
2016-2017	1078	42229	19637	23993	10871
2017-2018	1244	63823	34591	33434	14052
2018-2019	1366	123395	46072	44143	17626
2019-2020	1507	212324	53318	50611	21773
2020-2021	1592	328325	49392	40200	17641

Source: RBI Reports

**Table 2: Value of Digital Banking Transactions in India (in Crore)**

Year	RTGS	Credit Transfers + Debit Transfers and direct Debits	Prepaid Payment Instruments	Debit Cards	Credit Cards
2014-15	75403200	6536600	21200	121300	189900
2015-16	82457800	9140800	48800	158900	240700
2016-17	98190400	13232400	83800	329900	328400
2017-18	116712500	19311300	141600	460100	459000
2018-19	135688187	26615027	213323	593475	603413
2019-20	131156475	29282565	215558	703920	730895
2020-21	105599849	34394702	197695	662667	630414

Source: RBI Reports

**1. RTGS (Large Value Segment)** – To study the growth of the digital banking service in India, the first one to begin with is the RTGS commonly known as Real Time Gross Settlement. Table 3, depicts the volume of RTGS in lakh and along with its growth in each year. In 2015-16, RTGS grew at a rate of 5.9% and next year at 9.6%. The highest and second highest growth was recorded at 15.4% and 10.3% in 2017 and 2019 respectively. The highest growth rate in terms of value was recorded at 19% in 2016 with negative growth at 19.4% in 2020-21.



**Table 3 (Growth of RTGS)**

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	928	983	1078	1244	1366	1507	1592
Growth %	-	5.926724	9.664293	15.39889	9.807074	10.32211	5.640345
Value (in crore)	7540320	8245780	9819040	1167125	1356881	1311564	1055998
Growth %	-	9.355836	19.07958	-88.1137	16.25841	-3.33979	-19.4856

Source: RBI

**2. Credit Transfers, Debit Transfers and Direct Debits (Retail Segment)** – It includes the aggregate of credit transfers such as AePB, APBS, IMPS, NACH Cr, NEFT, UPI, ECS Cr plus the debit transfers like BHIM Aadhaar Pay, NACH Dr, ECS Dr, NETC (which is linked with a bank account). Table 4 represents the growth of volume of the above said transfers which has shown a continuous positive growth return with the highest being recorded at 93.33% in 2018 and next highest in 2015 with 86.18%. On the other hand, in table 6, the highest growth in terms of value stood at approximately 46% in 2017-18.

**Table 4 (Growth of Credit, Debit Transfers and Direct Debits)**

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	16874	31416	42229	63823	123395	212324	328325
Growth %		86.17992	34.41877	51.13548	93.33939	72.06856	54.63396
Value (in crore)	6536600	9140800	13232400	19311300	26615027	29282565	34394702
Growth %		39.84028	44.76195	45.93951	37.821	10.02268	17.45795

Source: RBI

**2.1 Aadhaar Enabled Payment System (AePB)** – Table 5 represents the growth of Aadhaar Enabled Payment System in both volume and value beginning from 2017-18 till 2020-21. Growth in volume of AePB was highest in the year 2018-19 and lowest in 2019-20. Similarly for the value of AePB, the largest growth was seen in 2018-19 with 67% and negative growth was observed in the year 2019-20 with 6.38%. Another significant pattern observed was that in the year 2020-21 there was sudden increase for the two of them, the reason being the occurrence of the COVID pandemic.

**Table 5 (Growth of AePB)**

Year	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	6	11	10	11
Growth %	-	83.33333	-9.09091	10
Value (in crore)	300	501	469	623
Growth %	-	67	-6.38723	32.83582

**2.2 Aadhaar Payment Bridge System (APBS)** – Table 6 shows the growth of Aadhaar Payment Bridge System, the volume of APBS showed a pattern of declining growth being 15.169%, 12.22% and -14.3% for the year 2018-19, 2019-20 and 2020-21. Likewise for the value of APBS - 54%, 15% and 13.6% was observed for the same years.

**Table 6 (Growth of APBS)**

Year	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	12980	14949	16776	14373
Growth %	-	15.16949	12.22155	-14.324
Value (in crore)	55949	86226	99179	112747
Growth %	-	54.11536	15.02215	13.68032

Source: RBI

**2.3.1 Electronic Clearing Services (ECS) Cr** – The following tables (Table 7) and (Table 8) represents ECS Cr and ECS Dr, in 2020-21 respectively, it shows that there was completely no usage of this service in terms of both value and volume, therefore the percentage growth has been witnessed as -100%.

**Table 7 (Growth of ECS Cr)**

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	1153	390	101	61	54	18	0
Growth %	-	-66.1752	-74.1026	-39.604	-11.4754	-66.6667	-100
Value (in crore)	201900	105900	14400	11864	13235	5145	0
Growth %	-	-47.5483	-86.4023	-17.6111	11.55597	-61.1258	-100

Source: RBI

### 2.3.2 Electronic Clearing Services (ECS) Dr

**Table 8 (Growth of ECS Dr)**

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	2260	2248	88	15	9	1	0
Growth %	-	-0.53097	-96.0854	-82.9545	-40	-88.8889	-100
Value (in crore)	174000	165200	3900	1000	1260	39	0
Growth %	-	-5.05747	-97.6392	-74.359	26	-96.9048	-100

Source: RBI

**2.4 Immediate Payment System (IMPS)** – Table 9 depicts that the highest percentage growth in volume of IMPS transactions was seen in 2015-16 at 181.6% and lowest in 2020-21 at 21%. In 2015, highest growth in value was recorded at 178.69% and lowest in 2018 with -82%. In 2020-21, there was less growth as compared to other years, the reason could be shortage of funds for the people during the pandemic which led to less IMPS transactions.

**Table 9 (Growth of IMPS)**

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	784	2208	5067	10098	17529	25792	32783
Growth%	-	181.6327	129.4837	99.28952	73.58883	47.13903	27.1053
Value (in crore)	58200	162200	411600	892500	159025	233754	294150
Growth%	-	178.6942	153.7608	116.8367	-82.1821	46.99198	25.83742

Source: RBI

**2.5 National Automated Clearing House (NACH)** – Table 10 shows the percentage growth of both NACH Cr and NACH Dr, the growth in volume of NACH Cr has been increasing till 2020 but its growth in terms of value increased in 2019-20 but decreased in 2020-21. Similarly, the NACH Dr in terms of the two, volume and value was at an increase in the year 2019-20 at 0.52% and 0.375% respectively but decreased in 2020-21 to 0.312% and 0.21% respectively.

**Table 10 (Growth of NACH)**

Year	2014-15	2015-16	2016-17
Volume (in lakh)	3402	14041	20573
Growth %	-	312.7278	46.5209
Value (in crore)	122100	380200	791500
Growth %	-	211.3841	108.1799

Source: RBI

From 2017, NACH was subdivided into two categories - NACH Cr and NACH Dr

**Table 11: Growth of NACH (Cr) and NACH (Dr) in terms of Volume and Value**

Years	NACH Cr Volume (in lakh)	Growth Percentage	NACH Cr Value (in crore)	Growth Percentage
2017-18	7031	-	520992	-
2018-19	8834	0.256	729673	0.401
2019-20	11290	0.278	1043212	0.43
2020-21	16450	0.457	1232714	0.182
Years	NACH Dr Volume (in lakh)	Growth Percentage	NACH Dr Value (in crore)	Growth Percentage
2017-18	3738	-	398211	-
2018-19	4830	0.292	522461	0.312
2019-20	7340	0.52	718166	0.375
2020-21	9630	0.312	868906	0.21

Source: RBI

**2.6 National Electronic Fund Transfer (NEFT)** – Table 12 shows that percentage volume growth of NEFT has been declining consistently from being 35% in 2015-16 to 12.69% in 2020-21 but the percentage value growth of NEFT observed a pattern of certain ups and downs for the research period and increased in 2020-21 to 9.52% from 0.66% in 2019-20.

**Table 12 (Growth of NEFT)**

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	9276	12529	16221	19464	23189	27445	30928
Growth%	-	35.069	29.46764	19.9926	19.1379	18.35353	12.69084
Value (in crore)	5980400	8327300	12004000	17222900	22793608	22945580	25130910
Growth%	-	39.24319	44.15237	43.47634	32.34477	0.666731	9.523969

Source: RBI

**2.7 Unified Payment Interface (UPI):** UPI has witnessed positive growth over the years due to the reason that people are shifting to digital payment methods which has become a basic need now-a-days. Table 13 represents the growth of UPI over the years, as UPI was launched in 2016, therefore data from was available from that year onwards. In 2017, the highest growth rate was recorded among all the years. 2018, 2019 and 2020 also proved to be good growth years for UPI.

**Table 13 (Growth of UPI)**

Year	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	179	9152	53915	125186	223307
Growth %	-	5012.849	489.1062	132.1914	78.38017
Value (in crore)	6900	109800	876971	2131730	4103658
Growth %	-	1491.304	698.6985	143.0787	92.50365

Source: RBI

**2.8 Bharat Bill Payment System:** The transactions on the Bharat Bill Payment System have recorded growth at an increasing rate from April 2018 till date. The volume of transactions on BBPS (in lakh) was 24.2 in April 2018, 88.3 in April 2019, 127.7 in April 2020 and 351.3 in April 2021 respectively. On the BBPS, the value of transactions (in crore) was 263.43 in April 2018, 1055.92 in April 2019, 1371 in April 2020 and 5201.92 in April 2021 respectively (bharatbillpay.com, 2022).

**2.9 BHIM Aadhaar Pay:** The number of BHIM app downloads has escalated over the period beginning in December, 2016 in terms of both value and volume. The volume (in lakh) was 0.4 in December 2016, 32 in April 2017, 126 in April 2018, 151 in April 2019, 139 in April 2020 and 221 in April 2021 with value (in crore) of 1.85, 1002, 4973, 6584, 4493 and 6872 in the respective months (NPCI, 2022). The number of banks live as in 2016 was 31 in December, 44 in Apr 2017, 89 in Apr 2018, 113 as in 2019 April, 130 in Apr 2020, 180 in Apr 2021 and 203 as in Oct 2021 (NPCI, 2022)

**2.10 National Electronic Toll Collection (NeTC) –** The growth of NeTC over the years has been calculated in Table 14 which shows that in the year 2018-19 there was negative growth of 60% which in the next year massively grew at 1450% and declined in the year 2020-21 to 599%.

**Table 14 (Growth of NeTC)**

Year	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	15	6	93	650
Growth %	-	-60	1450	598.9247
Value (in crore)	39	20	200	913
Growth %	-	-48.7179	900	356.5

Source: RBI

**3. Prepaid Payment Instruments –** Table 15 represents the percentage growth in volume and value of prepaid payment instruments, the highest growth was observed as 162.5% in 2016-17 and 130% in 2015-16 respectively. The lowest growth was observed in 2020-21 for the two, at -7% and -8% respectively. Again, Covid being the cause of such reduced growth.

**Table 15 (Growth of PPI)**

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	3145	7480	19637	34591	46072	53318	49392
Growth %	-	137.8378	162.5267	76.15216	33.19071	15.72756	-7.36337
Value (in crore)	21200	48800	83800	141600	213323	215558	197695
Growth %	-	130.1887	71.72131	68.97375	50.65184	1.047707	-8.28686

**4. Debit Cards and Credit Cards –** Table 16 depicts that the maximum growth in terms of volume and value of usage of debit cards was in 2016-17 with 104% and 107.6% respectively. The minimum growth for the volume and value was recorded in 2020-21 with -20.57% and -5.86% respectively. Table 17 reveals that for

credit cards, maximum growth in volume and value was seen as 38.36% and 39.77% in 2016-17 and 2017-18 respectively. In 2020, minimum growth was recorded, -18.9% for volume and -13.7% for the value of credit cards. Reasons for this declined growth is again related to the pandemic which occurred in the same year.

**Table 16 (Growth of Debit Cards)**

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	8081	11736	23993	33434	44143	50611	40200
Growth %	-	45.22955	104.4393	39.34898	32.03027	14.65238	-20.5706
Value (in crore)	121300	158900	329900	460100	593475	703920	662667
Growth%	-	30.99753	107.6149	39.46651	28.98826	18.60988	-5.86047

Source: RBI

**Table 17 (Growth of Credit Cards)**

Year	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Volume (in lakh)	6151	7857	10871	14052	17626	21773	17641
Growth %	-	27.73533	38.3607	29.26134	25.4341	23.52774	-18.9776
Value (in crore)	189900	240700	328400	459000	603413	730895	630414
Growth%	-	26.75092	36.4354	39.76857	31.46253	21.12682	-13.7477

## VI. CONCLUSION

Digital transformation of the banking services has become a high priority for all the banks for the sake of offering its customers an appreciable affair of satisfaction in terms of transparency and ease of performing financial transactions well in time just at a click of a button. For this, the banks are investing huge portion of their funds in innovation and technology and the financial institutions of the nation are backing them for the same. As today's customers are becoming more knowledgeable and technophile with rise in competition among banks for providing creative services more frequently to their customers, digitalization is no more an option but a prerequisite for the banks and related businesses to be able to fit in this digital era.

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# INDIAN INCOME TAX SYSTEM WITH REGARD TO CORPORATE TAX: AN APPRAISAL

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## ABSTRACT

*Taxation is the most significant part of fiscal policy that aids the government to raise revenue for the development of the economy and helps in the attainment of socio- economic objectives. Corporate tax is a major tax and contributes significantly in the total tax revenue of the central government. The changes in the rates of corporate tax, MAT rates, surcharge and the incentives provided to the corporate sector for socio economic growth affect the corporate tax revenue in an important way. So it is imperative to appraise these factors to know the corporate tax system more clearly. The present study throws light on the changes that took place in the corporate tax rates, rate of surcharge and minimum alternate tax (MAT) rate. The measures taken by the government to promote socio economic growth has also been discussed in the paper to know about the incentives that have been provided to the companies. The study is based on secondary data from 2005-06 to 2021-22 that has been majorly collected from the union budgets of various years.*

**Key Words:** corporate tax, MAT, surcharge, incentives, socio economic growth.

## INTRODUCTION

Tax is a compulsory payment or charge on the income, product or activity of the taxpayer imposed by the government to raise funds. These funds are used to perform the traditional as well as modern era functions of the government. Traditional functions include defence, maintenance of law and order and on the other hand, modern era functions are the welfare and development functions like water supply, sanitation, health, education, etc. So, tax is an instrument by which social and economic objectives can be achieved. Therefore, the growth of any country's economy largely depends on the tax structure it has adopted (Ghuge&Katdare, 2015). There are two types of taxes- the direct tax and the indirect tax. If tax is levied on the income or wealth of a person, then, it is a direct tax e.g. Income Tax. Income Tax is a direct tax levied on the income of a person. It is a very important tool for the Government to control inflation and to reduce the gap between poor and rich classes by the application of progressive tax rates. Income Tax can be studied from two perspectives: (1) Personal Income Tax, (2) Corporate Tax. If tax is levied on the price of goods or services, then it is an indirect tax e.g. Goods and Services Tax, Customs Duty. In the case of indirect taxes, the person paying the tax passes on the incidence to another person.

Corporate tax rate, rate of surcharge and rate of MAT affects the revenue from corporate tax. Thus, it is important to study the direction of change in these rates. On the other hand, measures taken by the government to promote social economic growth can reduce the revenue from the corporate tax but on the other side these measures contributes in development of the economy.

## REVIEW OF LITARATURE

In-depth study of the literature is essential for acquiring knowledge regarding any topic. Some related studies have been reviewed as follows:

**Rao and Mukherjee (2017)** examined the corporate tax rates in India and compared with the rates of

other countries. The various tax incentives that are available for the Indian companies and their impact on the corporate assesseees has also been discussed in the paper. The paper mainly focused the proposal of government to reduce tax rate to 25 per cent. The study covered period from financial year 2011-12 to 2015-16, and studied four exemption schemes regarding special economic zone, area based exemptions, accelerated depreciation and research and development. The study concluded that the step to reduce corporate tax rate to 25 per cent could be an appreciable step but the countries already having the rate of 25 per cent with much more incentives can pose pressure on the Indian tax system.

**Jain and Jain (2017)** examined the corporate system in India and analyzed that the corporate tax rates were very high. The study suggested that the tax rates should be reduced which could improve the profitability of the companies, and ultimately the tax revenue in the coming years. The study also suggested that tax exemptions in the area of corporate system should also be decreased.

**Singh (2019)** elaborated the history of tax reforms, trend of tax collection and tax to GDP ratio during 1980-81 to 2016-17. The paper also tried to find the impact of policy changes on tax collection in India. The study found that the direct tax collection and direct tax to GDP ratio had been improved; however the collection of indirect taxes went down during the period. Collection from state taxes remained static in the study period.

**Devereux et. al (2004)** tried to throw light on the problem that corporation tax revenues was increasing, however the statutory rate was reducing. The study analyzed the trend in corporate tax revenue during 1980 to 2000 in UK, and had given two explanations regarding the problem, first, reduction in tax rates might have offset by broadening of tax base, and second profitability or size of corporate sector might have changed the average tax rate. In the end, the study revealed that the main reason of high tax revenue was growth in corporate profit as a share of gross domestic product and the other was growth of service sector which faced more taxes due to fewer incentives.

**Auerbach (2007)** attempted to find the reasons behind decline in corporate tax revenue in US. The study focused on corporate tax revenue, corporate tax rates and GDP during 1996 to 2003 and explained that non financial corporate tax revenue was constant during the study period and it ultimately covered the offsetting effect of decline in corporate profits to GDP ratio and increase in average tax rates. The study stated that average tax rates rose continuously and resulted in tax losses and further raised doubts on the activities of tax planning in reducing corporate taxes. In the end study thrown light on the point that stable rate of profit in the study period might be signaling the increase in understatement of profits for tax purposes.

**Ambirajan (1961)** tried to study the evolution, structure, administration and future prospects of the corporate income tax in India in the context of changing ideas and concepts that influenced Indian tax policy. He revealed that revolutionary tax changes were made only in the post freedom-period. He found that the corporate tax structure had a minor impact on investment structure in corporate sector. He opined that Indian corporate tax rates were very high even as compared to many underdeveloped countries. The study concluded that there was an urgent need of tax reforms.

## OBJECTIVES

The study is based on the under mentioned objectives:

1. To study the changes occurred in corporate tax rates, surcharge and minimum alternate tax.
2. To elaborate the measures undertaken by the government to promote the socio-economic growth.

## RESEARCH METHODOLOGY

Secondary data has been used for the purpose of the study. The study has covered the period from 2005-06 to 2021-22. The data has been collected from the union budgets of various years, journals and websites.

## DATA ANALYSIS AND INTERPRETATION

### 1. Corporate Tax Rates and Surcharge

Table 1 reveals the corporate tax rates and surcharge in India from assessment year 2005-06 to 2020-21 as follows:

**Table 1: Corporate Tax Rates in India**

Assessment Year	Domestic Companies			Foreign Companies	
	Rate of Tax	Surcharge		Rate of Tax	Surcharge
2005-06	35 per cent	2.5 per cent		40 per cent	2.5 per cent
2006-07-2007-08	30 per cent	10 per cent		40 per cent	2.5 per cent
2008-09 to 2010-11	30 per cent	10 per cent (In case total income exceeds 1 crore)		40 per cent	2.5 per cent (In case total income exceeds 1 crore)
2011-12	30 per cent	7.5 per cent (In case total income exceeds 1 crore)		40 per cent	2.5 per cent (In case total income exceeds 1 crore)
2012-13 to 2013-14	30 per cent	5 per cent (In case total income exceeds 1 crore)		40 per cent	2 per cent (In case total income exceeds 1 crore)
2014-15 to 2015-16	30 per cent	5 per cent (In case total income between 1 crore and 10 crore)		40 per cent	2 per cent (In case total income between 1 crore and 10 crore)
		10 per cent (In case total income exceeds 10 crore)			5 per cent (In case total income exceeds 10 crore)
2016-17	30 per cent	7 per cent (In case total income between 1 crore and 10 crore)		40 per cent	2 per cent (In case total income between 1 crore and 10 crore)
		12 per cent (In case total income exceeds 10 crore)			5 per cent (In case total income exceeds 10 crore)
2017-18	29 per cent (turnover less than 5 crore in P.Y. 2014-15)	30 per cent (turnover more than 5 crore in P.Y. 2014-15)	7 per cent (In case total income between 1 crore and 10 crore)	40 per cent	2 per cent (In case total income between 1 crore and 10 crore)
			12 per cent (In case total income exceeds 10 crore)		5 per cent (In case total income exceeds 10 crore)
2018-19	25 per cent (turnover less than 50 crore in P.Y. 2015-16)	30 per cent (turnover more than 50 crore in P.Y. 2015-16)	7 per cent (In case total income between 1 crore and 10 crore)	40 per cent	2 per cent (In case total income between 1 crore and 10 crore)
			12 per cent (In case total income exceeds 10 crore)		5 per cent (In case total income exceeds 10 crore)
2019-20	25 per cent (turnover less than 250 crore in P.Y. 2016-17)	30 per cent (turnover more than 250 crore in P.Y. 2016-17)	7 per cent (In case total income between 1 crore and 10 crore)	40 per cent	2 per cent (In case total income between 1 crore and 10 crore)
			12 per cent (In case total income exceeds 10 crore)		5 per cent (In case total income exceeds 10 crore)
2020-21	25 per cent (turnover less than 400 crore in P.Y. 2017-18)	30 per cent (turnover more than 400 crore in P.Y. 2017-18)	7 per cent (If total income is between 1 crore and 10 crore)	40 per cent	2 per cent (In case total income between 1 crore and 10 crore)
			12 per cent (If total income exceeds 10 crore)		5 per cent (In case total income exceeds 10 crore)
2021-22	25 per cent (turnover less than 400 crore in P.Y. 2018-19)	30 per cent (turnover more than 400 crore in P.Y. 2018-19)	7 per cent (If total income is between 1 crore and 10 crore)	40 per cent	2 per cent (In case total income between 1 crore and 10 crore)
			12 per cent (If total income exceeds 10 crore)		5 per cent (In case total income exceeds 10 crore)

(Source: Compiled from Union Budgets of various years)



Table 1 reveals that the corporate tax rate for domestic has been reduced during the study period from 35 per cent in 2005-06 to 30 per cent in 2006-07 and remained same till 2016-17. Tax rate reduced to 29 per cent (conditions applicable) in 2017-18 and then 25 per cent (conditions applicable) in 2018-19. For assessment year 2021-22, the rate of tax was 25 per cent, if the turnover of the company is less than 400 crore in previous year 2018-19. The rate for domestic companies having turnover more than 400 crore has been taxed at the rate of 30 per cent. Section 115 BAA (Tax on income of certain domestic companies) and Section 115BAB (Tax on income of new manufacturing domestic companies) have been inserted by way of Taxation laws (Amendment) Act, 2019, to provide an option to the domestic companies to be taxed at the rate 22 per cent and 15 per cent (conditions applicable) respectively. The rate of surcharge for domestic companies has been increased during the study period from 2.5 per cent for all domestic companies irrespective of the total income in 2005-06 to 7 per cent (If total income is between 1 crore and 10 crore) and 12 per cent (If total income exceeds 10 crore) in 2021-22.

The tax rate for foreign companies remained same during the study period. The rate of surcharge was 2.5 per cent in 2005-06 for all foreign companies irrespective of the total income. In 2008-09 the rate of 2.5 made applicable only for the foreign companies having total income more than 1 crore. In 2014-15, the rate of surcharge decreased to 2 per cent in case of companies having total income between 1 crore to 10 crore and increased to 5 per cent in case of companies having total income exceeds 10 crore.

## 2. Minimum Alternate Tax (MAT)

A company is liable to pay a minimum alternate tax (MAT) on its book profits, if the tax payable on total income of the company in any assessment year is less than that minimum, under the provisions of section 115JB of income tax. Table 2 represents the MAT rates from 2005-06 to 2021-22 as follows:

**Table 2: MAT rates in India**

Assessment Years	Rate
2005-06 to 2006-07	7.5 per cent
2007-08 to 2008-09	10 per cent
2009-10 to 2010-11	15 per cent
2011-12	18 per cent
2012-13 to 2019-20	18.5 per cent
2020-21 to 2021-22	15 per cent

(Source: Compiled from Union Budgets of various years)

**Figure 1**

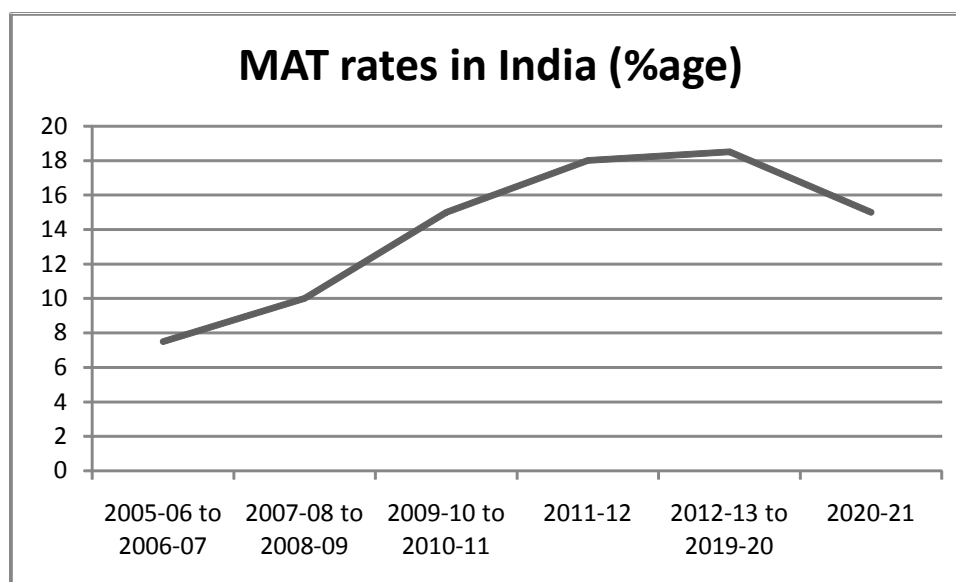


Table 2 shows that MAT rates followed an increasing trend from 2005-06 to 2019-20 and then reduced in the AY 2020-21 (see figure 1). The rate increased from 7.5 per cent in 2005-06 to 10 per cent in 2007-08, then 15 per cent in 2009-10, 18 per cent in 2011-12 and 18.5 per cent in 2012-13 and remained at the same level till AY 2019-20. After that, MAT rate decreased to 15 per cent in AY 2020-21.

### 3. Measures Taken to Promote Socio-Economic Growth

Indian government through union budgets has taken various steps for corporate sector to promote socio-economic growth. Some of the measures are as under:

- a) In Finance Act, 2013, new section 32AC was proposed to insert to incentivize the companies engaged in the business of manufacturing which acquire new plant and machinery costing more than Rs. 100 crore. For this purpose, a said company can claim deduction of 15 per cent of total cost of assets. The limit of cost of asset has been decreased to 25 crore in AY 2015-16, so that medium sized companies can also take the advantage.
- b) To promote research in product design and development process, patents were decided to tax at concessional rate of 10 per cent from 1<sup>st</sup> April, 2017, by inserting a new section 115 BBA.
- c) Finance Act, 2016 proposed to provide 100 per cent deduction of profits and gains resulting from the eligible business of start-ups for three years out of five years from the date the start up was incorporated. The total turnover of the business should not exceed 25 crore in any previous year and the start-up should also be registered before 31<sup>st</sup> March 2019, to take the advantage of the incentive. After that, Finance Act, 2017, 2018, 2020, 2021, 2022 amended the provisions to facilitate the development of start-ups more efficiently.
- d) The provisions of Section 80JJA to encourage the generation of employment provides a deduction of 30 per cent in addition to the deduction of 100 per cent for the payment of emolument to the new employees who were employed for at least 240 days (reduced from 300 days in Finance Act, 2016) in any previous year. The days were reduced to 150 days in garment industry because of seasonal effect. From AY 2019-20, the limit was also reduced to 150 days for leather and footwear industry.

### CONCLUSION

Corporate tax rates for domestic companies have been reduced during the study period to facilitate the corporate assesseees whereas the tax rates for foreign companies remained same. The rate of surcharge and MAT rate have shown an upward trend during these years. The measures taken to promote the socio-economic growth included the capital related measures to increase domestic production, incentives for start-ups, to promote research and development and incentives for employment generation. These incentives can be responsible for the decrease in corporate tax revenue but are still helping in the development of the economy.

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## **E- SERVICE QUALITY OF INDIAN RAILWAYS: A STUDY OF AMBALA DIVISION**

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### **ABSTRACT**

*Transportation have performed very important role in accelerating economic development benefit by connecting different regions. Railway has been proved as a potential sector for drawing economic and development benefits for India due to its low costing and comfortable journey. This study has aimed to focus on the E- service quality provided by the Indian Railway Catering and Tourism Corporation (IRCTC) to its passengers. It is assessed by analyzing the gap between expectation and perception of passengers towards online services received through its website. This study identifies the gap for the passengers of Ambala Division of Northern Railways. This study explores demographic profile, travel behaviour and E- service quality through self constructed questionnaire. It was found that there is negative gap between expectation and perception for all items that indicates poor quality of services offered by IRCTC. Indian Railways need to focus on all parameters to improve the quality of services provided to passengers.*

**Keywords-** *E-Service Quality, Indian Railways, Online services etc.*

### **INTRODUCTION**

Today Internet has become the platform where organizations started creating their websites through which they offer various services and communicate with target customers. A well designed website offers competitive advantage in the market and also enhances customer satisfaction, customer relationships and customer retention. (Santos 2003, Gronroos et al. 2000). Due to this distinctiveness of organization is created in the eyes of customers. It offers multimedia content, non price competition, interactive features and customization (Kling 1994, Dholakia and Rego 1998). E-service quality refers to quality of website that offers efficient shopping, purchasing and delivery of services to their customers. It can be measured with the help of 11 dimensions named Access, flexibility, security, price knowledge, trust, efficiency, customization, site aesthetics, ease of navigation, reliability and responsiveness. Four gaps were identified that leads to poor delivery of e- service quality (Zeithmal et al. 2000). These gaps are:

1. Information gap: Due to insufficient information about features of website this gap occurs. Management of organization was not able to understand the requirements of customers.
2. Design gap: Design of website is affected by the information gap. Due to insufficient information design of website was not prepared as per customers desires.
3. Communication gap: This gap occurs between operational personnel and marketing personnel regarding features, capacity and limitations of website. Unrealistic promises were made about website that leads to customer frustration.
4. Fulfillment gap: It comprised of information, design and Communication gaps. As customers expectations were high to promises made but fulfillment of these promises were not made to communication gap.

## REVIEW OF LITERATURE

**Khare & Handa (2011)** studied the perception level of customers towards Indian railways online reservation system. For this purpose data was collected from 140 customers through convenience sampling technique. This research paper revealed that more than 50% of selected passengers were satisfied with online reservation facility and for security of monetary transaction. It was also found that overall service quality score is 3.03 that implied age and gender has no impact on the perception level of passengers towards the dimensions of service quality.

**Dube & Mehta (2012)** in their survey report of passenger satisfaction towards Indian railways assessed the level of perception and travel experience. For this purpose sample of 600 passengers and 100 railway officers was taken from A1 and A category stations of Lucknow. From the analysis of passenger's responses it was revealed that 61% respondents were using online services of railways and only 31% passengers were satisfied with the services provided by Indian railways. They have found services in satisfactory condition that includes fans, lighting, pricing of food, water facility and waiting room facility. While they perceived safety, punctuality and cleanliness were the biggest problems.

**Sathyanarayana et al. (2017)** assessed dimensions of service quality that have impact on customer perception towards services offered by IRCTC. For this purpose sample was taken of 250 passengers from south western railways. To measure gap between expectation and perception level SERVQUAL model was used in this study. Authors of the study found that reliability dimension has highest gap (1.44) and assurance dimension has lowest gap (0.55). Overall score of SERVQUAL was 1.04. Further it was also found that customers were using IRCTC portal not only to book tickets but also for availing tourism services, to book accommodation and to track food also.

**Ramya (2018)** in her doctoral work studied service quality of online services of railways. To fulfill objectives of the study sample of 400 passengers was selected from Coimbatore city through snowball sampling technique. In this study E-SERVQUAL model was used with dimensions named efficiency, reliability, responsiveness, security & privacy and personalization. It was found that 37.2% respondents felt e- services are better than offline services & 29% respondents suggested to other passengers for using these services. It was also found that majority of passengers were using internet services but their expectation level towards e-services does not met the level of their perception.

**Yadav & Kumar (2019)** explored the gap between perceived quality of food and actual quality of food offered by IRCTC. For this purpose 100 passengers were randomly selected from Gwalior railway station. Findings of the study revealed that catering policy was transformed on frequent basis that caused uncertainty in mind of management of catering department. It also caused legal disputes with private contractors and issue of coordination between railway and IRCTC. Vendors were not giving bills to passengers and were not offering variety in menu.

## OBJECTIVE OF THE STUDY

The objective of this research paper is to study the E- service quality of Indian Railways. It is assessed through gap between expectation and perception of passengers towards online services received by them through the efficiency of website of IRCTC.

## RESEARCH METHODOLOGY

The primary data required for the study is collected from Ambala division and Ambala Cantt junction is selected as it is one of busiest railway station of this division and it is headquarter of this division. Sample size of the study is 120 passengers. In this study 12 items were used to assess the gap between expectation and perception. These items are selected from review of literature according to the relevance of the study. Content validity of the scale is also ensured through the expert opinion. The different tools used for analyzing data are cronbach alpha, mean, standard deviation and percentage analysis.

## DATA ANALYSIS AND INTERPRETATION

In this study, demographic profile, travelling behaviour and gap between expectation and perception of passengers towards the services provided by IRCTC is assessed through the efficiency of its website. Firstly reliability of scale is ensured by testing cronbach alpha.

An internal consistency test was conducted with regard to the whole data of respondents for each item in the study's questionnaire. To test the reliability of the scales, this study has employed the analysis of Cronbach's alpha ranges from 0 and 1 using SPSS 20. It is one of the most applicable measurements to verify the internal consistency of a group of variables was used. The value of cronbach alpha for 12 items is .894 that shows scale reliability of all the items comes out to be quite good and above the acceptable value

**Table 1: Demographic Profile & Travel Behaviour**

Variables	Categories	Frequency	Percentage
<b>Gender</b>	Male	65	54.16
	Female	55	45.83
<b>Age</b>	Less than 30 years	69	57.50
	30-40 years	30	25
	40-50 years	17	14.17
	50 years and above	4	3.33
<b>Residence</b>	Rural	9	7.5
	Urban	86	71.67
	Semi-Urban	25	20.83
<b>Frequency of travelling in a year</b>	Frequently	32	26.67
	Occasionally	78	65
	Rarely	10	8.33
<b>Mode of Payment</b>	Cash	74	61.67
	Net Banking	8	6.67
	Debit Card/ ATM	17	14.17
	Mobile Applications	13	10.83
	Credit Card	5	4.17
	Others	3	2.50

*Source: Author's self computation*

The demographic profile and travel behaviour of respondents is shown in table 1. It comprises of name of gender, age, residence, frequency of travelling in a year and mode of payment. It shows that out of 120 passengers surveyed, 65 (54.16%) were males and 55 (45.83%) were females. It was found that 69(57.50%) passengers were in the age group of less than 30 years, 30 (25%) were in age group of 30-40 years, 17(14.17%) were in 40-50 years and the remaining 4(3.33%) were of 50 years and above. With regard to residence, 9 (7.5%) passengers were fall in category of rural, 86(71.67) were in urban category and 25(20.83%) were belong to semi-urban category.

It was revealed in the table that maximum number of passengers 78(65%) were travelling occasionally, 32(26.67%) were travelling frequently and 10 (8.33%) were travelling rarely. Further with reference to mode of payment, majority of passengers 74(61.67%) passengers used cash mode, followed by debit card / ATM 17 (14.17%), mobile applications 13 (10.83%), net banking 8 (6.67%), credit card 5(4.17%), and 3 (2.50%) passengers used other modes.

**Table 2: Purpose of using website of Indian Railways**

S. N.	Purpose of using website of Indian Railways	Yes	Percentage	No	Percentage	Total
1	To avail E-Ticketing services	88	73.33	32	26.67	120
2	To avail E- catering services	73	60.83	47	39.17	120
3	To avail E-Hospitality services	65	54.16	55	45.84	120
4	To avail Travel and tourism packages	58	48.33	62	51.67	120
5	Other (To know seats availability, status of train, about fare, timing of trains etc.)	53	44.17	67	55.83	120

Source: Author's self computation

As per above table 2, out of 120 passengers more than 73% passengers used the website of railways to avail the e-ticketing services, followed by 60.83% to avail the e-catering services, 54.16% to avail e-hospitality services, 48.33% to avail travel and tourism packages. and 44.17% for other purpose that includes to know seats availability, status of train, about fare, timing of trains etc.

**Table 3: Gap Between Expectation and Perception**

Items	Expectation					Perception					Gap (P - E)				
	N	Min	Max	Mean	Std.	N	Min	Max	Mean	Std.	N	Min	Max	Mean	Std.
It is easy to use	120	1	5	4.30	.940	120	1	5	3.83	.882	120	-3	3	-0.47	1.061
It is easy to navigate	120	2	5	4.28	.871	120	1	5	4.13	.829	120	-2	2	-0.15	.950
It is designed according to need of passengers	120	1	5	4.43	.923	120	1	5	3.73	.847	120	-3	2	-0.70	.922
It enables to complete transactions quickly	120	1	5	4.08	.940	120	1	5	3.93	.886	120	-3	2	-0.15	1.010
It is providing useful links to other sites	120	2	5	4.32	.850	120	1	5	3.60	1.064	120	-4	2	-0.72	1.210
It keeps information well organized	120	2	5	4.03	.855	120	1	5	3.78	.991	120	-3	3	-0.25	1.055
It has easy mobile compatibility	120	2	5	4.17	.882	120	1	5	3.67	1.064	120	-3	3	-0.50	1.270
It is a secure site	120	2	5	4.23	.877	120	1	5	3.89	1.002	120	-4	2	-0.34	1.163
It is visually appealing	120	2	5	4.34	.874	120	1	5	3.99	.974	120	-3	2	-0.35	1.018
It is user friendly for new users	120	2	5	4.31	.719	120	1	5	3.68	1.014	120	-4	1	-0.63	1.061
It is providing up to date information	120	2	5	4.28	.820	120	1	5	3.59	1.081	120	-4	2	-0.68	1.283
It is providing relevant information	120	1	5	4.28	.869	120	2	5	3.81	1.007	120	-3	3	-0.47	1.263
<b>Grand Mean</b>				<b>4.25</b>					<b>3.80</b>					<b>-0.45</b>	

Source: Author's self computation

Table no 3 shows expectations mean score is higher than the perception mean scores for all the items. The highest expectations mean score is 4.43 for item 'It is designed according to need of passengers' and the lowest expectations mean score is 4.03 for item 'It keeps information well organized'. The highest perception mean score is 4.13 for item 'It is easy to navigate' and the lowest perception mean score is 3.59 for item 'It is providing up to date information'. In terms of gap scores highest mean score is -0.72 for item 'It is providing useful links to other sites' and lowest score is -0.15 for two items 'It is easy to navigate' and 'It enables to complete transactions quickly'. Gap analysis item wise, that reflects the discrepancy between tourist's expectation and what actually he/she was received while availing online services from Indian Railways. Considering the overall items gap, the average mean gap scored was  $M = -0.45$ , i.e., negative gap, which indicates that the various services perceived by passengers were failed to meet their expectations. From the passengers' point of view, the gap between expectation and perception explicitly reflects the service quality provided by IRCTC. A positive gap (+) means the service quality is good and the service providers deliver services that are better than expected, perception is high; a negative gap (-) means the service quality is bad and the service providers deliver worse services, perception is low; a zero gap (0) means that the service quality satisfies the customer needs, perception meets expectation and the perceived service is medium. Hence, items with greater positive gap indicated that,

the perceived quality exceeds the expected service quality with a greater amount, and vice versa. This negative gap of all items implies that IRCTC need to concentrate on all parameters of the E- service quality perceived by the passengers.

## CONCLUSION

This Research Paper exemplifies that the passengers of Ambala Division are not having quality of services according to their expectations. Now a day's population is increasing day by day and the price also increases. If a passenger does not get better quality then they will switch to alternative methods of transportation. IRCTC is providing number of services that includes E- ticketing, catering, hospitality, travel and tourism packages etc. This paper concluded that in every item passengers expectations are more than their perception that resulted into negative gaps. The website offered by IRCTC is not performing well. The highest gaps were found in features like useful links to other sites, up to date information and designed according to the need of passengers. IRCTC need to focus on these aspects so that satisfaction level and loyalty of passengers can be increased.

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# IMPACT OF BANCASSURANCE INCOME ON PROFITABILITY OF STATE BANK OF INDIA

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## ABSTRACT

*The forces of deregulation and advancing technology have vastly increased the competitive pressures within the financial services. Bancassurance is another manifestation in the convergence process of financial services Industry. State Bank of India has been using the technique of cross-selling for the last several years. The bank acts as a corporate agent that offers mainly life insurance products of SBI Life Insurance Company and general insurance products of SBI General Insurance Company. Among all banks SBI bank has leading bank that reporting highest average Bancassurance income. The study mainly focused on present Bancassurance practices of SBI. The study attempts to investigate the trend and growth of Bancassurance business of SBI. The study also attempts to investigate the impact of Bancassurance income on net profit of SBI Bank. The results of the study indicated that in case of SBI, Bancassurance business has shown positive association between the variables but influence of Bancassurance income on net profit is statically insignificant.*

**Keywords:** Bancassurance, SBI, Life Insurance, General Insurance, Profitability.

## INTRODUCTION

Bancassurance is the process of offering insurance products through banks. In this arrangement banks and insurance companies undergo a tie up that allowing bank to sell the insurance products to its customers (Rajput, 2013). The birth of Bancassurance had taken place in France in the year of 1980 (Bhushan & Murtaza, 2014). In India it was originated in 2000 when Indian government issued notification under Bank regulation Act 1949 that allows Indian banks to do insurance business. SBI was the first bank that initiated to start Bancassurance during 2002 (Pallavi & Rai, 2021). Bank announced a joint venture partnership with Cardif CA (the insurance arm of BNB Paribas Bank). This partnership results the formation of SBI Life in India where SBI own 74 percent of the total capital and BNB Paribas Assurance owns the remaining 26 percent (Nayak, 2009). After the entry of the SBI, other number of insurance companies had also declared their desired banking partner. Selling of insurance products generates revenues for banks. These revenues called as fee-based income. This income is purely risk free because bank simply plays the role of an intermediary for sourcing business to the insurance company. Insurance companies can also benefit from Bancassurance because it is an important tool for increasing their market penetration and premium income.

## REVIEW OF LITERATURE

**Grover (2014)** in her Phd thesis explored the growth of Bancassurance among public and private sector banks in India. Secondary data was collected from the reports of banks from period 2009-10 to 2011-12. It was found that growth of Bancassurance was significant in India and Bancassurance had significantly improved the performance of Indian banks. It was also found that perceived benefits from Bancassurance affect significantly the banker's desire to initiate Bancassurance in Punjab.



**Kumari et al. (2014)** highlighted the performance evaluation of Bancassurance of SBI life Insurance Company. Study examined the channel wise performance status of life insurance. The study showed the share of banks in new life insurance business hiked from 10.60 percent to 13.30 percent during the period of 2009-10 to 2010-11 and bank's share in group business increased from 8.67 percent to 11.51 percent. It was found that Bancassurance growing importance as a channel for sale of life policies.

**Alavudeen & Rosa (2015)** examined the recent trends of Bancassurance channel of Canara bank and HDFC bank. For this purpose secondary data was collected from the period of 2009-10 to 2012-13. The result of the study concluded that Growth rate of insurance income is remarkable in banks and there is very good scope for further development in the selling of Bancassurance products by the banks in the long run.

**Abey (2016)** conducted a study on mounting role of Bancassurance in India. The study explained the benefits of Bancassurance, role of banks in the policies and growth of life insurance business. This Study also compared the insurance penetration & density of financial year 2013-14 and 2014-15 that showed a remarkable growth from 42 to 55. It was recommended that banks have needed to spread more awareness among the customers regarding the Bancassurance services offered by them.

**Brar & Singh (2016)** explored the Bancassurance services of private sector banks concerning branch network and total income. The result of the study revealed that there is a significant positive relationship between bank branch network and Bancassurance but the income of Bancassurance was insignificant relation with the total income of the bank.

**Gujral (2018)** highlighted the Contemporary Prominent Development of Bancassurance in India. The study explored the trends and scenario of Bancassurance in India. It was concluded that success of Bancassurance would mostly depend on how well insurers and banks understand each other's business.

## OBJECTIVES OF THE STUDY

- 1) To study the present scenario of Bancassurance business of State Bank of India.
- 2) To study the trends and growth of Bancassurance business of State Bank of India.
- 3) To study the impact of Bancassurance income on profitability of State Bank of India.

## RESEARCH METHODOLOGY

This study is based on secondary data. Data was collected from the annual reports of SBI bank. This bank is selected because it is the leading bank in terms reporting highest average Bancassurance income. Growth and trend of Bancassurance is analyzed with use of simple and compound growth rates and indices. Period of the growth and trend study ranges from 2010–11 to 2021–22. To analyze the growth, each year is compared with the previous year using percentage analysis. Overall growth for the period of study is analyzed using Compound Annual Growth Rate (CAGR). Trend analysis is done by fixing 2010–11 as the base year. Regression Statistical technique is used in order to examine the relationship between Bancassurance Income and net profit of SBI and conclusion is draw with the help of SPSS and Microsoft Excel.

### 1) Present Scenario of Bancassurance Business of State Bank of India

In India RBI and IRDA regulates the Bancassurance business. RBI allowed the entry of banks into insurance business subject to the fulfilment of certain guidelines SBI was the first bank that enters in the insurance market. Regulators of Bancassurance business said that banks would not generally be allowed to hold more than 50 percent of an insurance company but the SBI was allowed to do so (Grover and Bhalla, 2013). In insurance sector SBI have two subsidiaries namely SBI Life insurance company Limited and SBI general insurance company limited.



- **SBI Life Insurance Company Limited**

SBI Life insurance company Limited was established in 2001 as a joint venture between SBI & BNP Paribas Cardif. Annual reports of SBI 2021-22 indicated that SBI Bank has 55.48% shareholding in SBI Life insurance company that witnessed of Rs 1506 Crore profits in year 2021- 22 against 1456 Crore in year 2020-21.

**Table 1: Life Insurance Business of SBI**

Life insurance	As on 31 March 2022 ( Amount in crore)
Total Assets	273337
Net Profit for current FY	1506
Assets under Management	267409
Amount of new business Premium	25457
Growth of new business Premium	23%
Market Share	22%

Source: Annual report of SBI 2021-22

- **SBI General Insurance Company Limited**

SBI General Insurance Company Limited was establishing in 2009 as a joint venture between SBI bank and Insurance Australia Group. In this company, the SBI bank stakes 69.96% shares. It generated a profit of Rs. 131 crore in year 2021- 2022 and recorded a growth rate of 11%. During the year transaction over digital channel has also witnessed significant migration as 51 Lakh PAI (Personal Accident Policies) were mobilized through YONO.

**Table 2: General Insurance Business of SBI**

General Insurance	As on 31 March 2022
Ownership	69.96%
Growth Rate	11%
Market Share	4.15%
Net Profit	131 Crore

Source: Annual report of SBI 2021-22

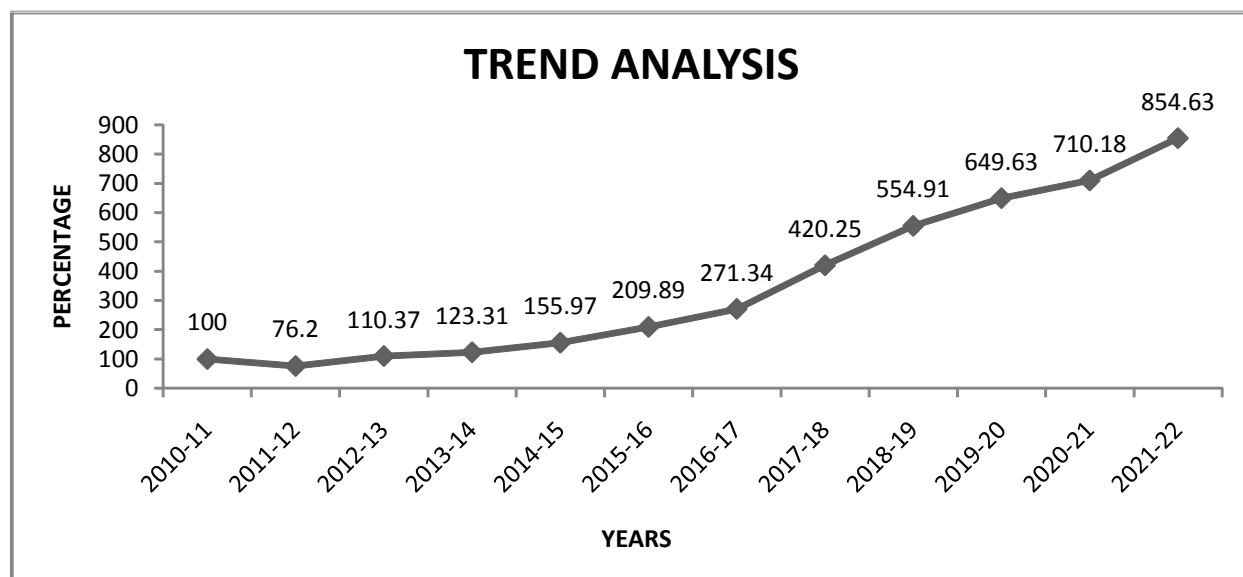
### 1) Trends and Growth of Bancassurance Business of State Bank of India

The growing importance for cross-selling of financial products and the rapid growth of insurance industry made a remarkable growth in the fee based income of the banks. Currently there are 33 commercial banks (12 in public sector and 21 in private sector) in India. All the banks have tied up with different insurance companies and get a fee income in form of commission when they distribute policies. Among all banks SBI bank reporting highest average Bancassurance income.

**Table 3: Income earned by SBI bank through Bancassurance**

Year	Bancassurance Income of SBI	Growth % of Bancassurance Income	Index
2010-11	221.06	--	100
2011-12	168.46	-23.79	76.20
2012-13	244.62	45.20	110.37
2013-14	272.59	11.43	123.31
2014-15	344.80	26.49	155.97
2015-16	464	34.57	209.89
2016-17	599.84	29.27	271.34
2017-18	929.02	54.87	420.25
2018-19	1226.70	32.04	554.91
2019-20	1436.09	17.06	649.63
2020-21	1569.94	9.32	710.18
2021-22	1889.25	20.33	854.63
<b>CAGR</b>		<b>21.53</b>	

Source: Various issues of Annual reports of SBI



Growth of Bancassurance can be assessed by analyzing Bancassurance income collected by SBI bank in different years. Table 3 shows the Bancassurance income collected by SBI bank from the period 2010–11 to 2021–22. In the year 2011–12 the growth rate was negatively recorded but it shows positive results from year 2012-13 to 2021-22. Trend analysis is done by fixing 2010–11 as the base year that shows positive trend from year 2012-13 to 2021-22. Compound Annual Growth rate of Bancassurance income collected SBI bank is 21.53 percentages which indicates that Bancassurance income of SBI is growing rapidly.

### 3) Bancassurance income in relation to net profit of State Bank of India

The Bancassurance business of SBI bank is at the infant stage. Bank can easily generate risk free income in the form of commission from insurance carrier that increases the net profit of bank. To the maximum, the Bancassurance income is 9.91% of the net profit in last twelve years.

**Table 4: Contribution of Bancassurance Income in total profit of SBI**

Year	Bancassurance Income of State bank of India	Net profit of State Bank of India	Contribution of Bancassurance Income in total profit
2010-11	221.06	8264.51	2.67%
2011-12	168.46	11707.28	1.44%
2012-13	244.62	14104.98	1.73%
2013-14	272.59	10891.17	2.50%
2014-15	344.80	13101.57	2.63%
2015-16	464	9950.65	4.66%
2016-17	599.84	10484.10	5.72%
2017-18	929.02	-6547.45	-14.18%
2018-19	1226.70	862.2298	142.3%
2019-20	1436.09	14488.1106	9.91%
2020-21	1569.94	20410.4694	7.69%
2021-22	1889.25	31675.9805	5.96%

Source: Various issues of Annual reports of SBI

Table 4 the Bancassurance income, net profit and Contribution of Bancassurance Income in total profit of State Bank of India. Above table shows that Bancassurance income of bank, if compared to total income, is very low. From 2010-11 to 2016-17, there is increase in percentage of Bancassurance income to net profit of SBI. In the year 2017-18, despite of total loss of 6547.45 crores, the Bancassurance is generating profits of 929.02

crores. In the year 2018-19, the performance of SBI bank from Bancassurance outperforms the net profit of SBI. From, 2019-20 to current year, the contribution of Bancassurance income to net profit is decreasing year by year. There is a need for bank to frame such policies and products which could increase its Bancassurance income.

- **Analysis of Impact of Bancassurance Income on Net Profit of SBI**

**Table 5: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.393 <sup>a</sup>	.155	.070	8998.761

a. Predictors: (Constant), Bancassurance Income

**Table 6: ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	147994677.168	1	147994677.168	1.828	.206 <sup>b</sup>
	Residual	809777064.707	10	80977706.471		
	Total	957771741.875	11			

a. Dependent Variable: Net Profit

b. Predictors: (Constant), Bancassurance Income

**Table 7: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6902.976	4347.737		1.588	.143
	Bancassurance	6.038	4.467	.393	1.352	.206

a. Dependent Variable: Net Profit

The model summary of Table 5 indicates the presence of a positive correlation ( $R=0.393$ ) between the bancassurance income and profitability of SBI. Further, the R-squared value of 0.155 indicates that the Bancassurance income accounted for 15.5% of the total variance in income from Bancassurance to net profit of SBI bank. It means Bancassurance income positively affects the net profits of bank by 15.5%. It is observed that Bancassurance income and net profit of SBI bank is statistically related. On the other hand the analysis of variances yielded the results in Table 6 shows the F-ratio  $F(1, 11) = 1.828, p=0.206$  is statistically insignificant at 0.05 level of significance. It means net profit of SBI is insignificantly influenced by income from Bancassurance. The model coefficient values from the regression are presented in Table 7. From the derived regression model, with all the other factors remaining constant, the adoption of Bancassurance products and income generated from Bancassurance has increased the net profit insignificantly.

## CONCLUSION

The concept of Bancassurance emerged to exploit synergies between both the insurance companies and banks. Bancassurance provides risk free income to the banks by exploiting the huge untapped market potential. It comes as one of the solutions in managing the competition and nourishing the competitive advantage. SBI was the first bank that initiated to start Bancassurance. Study concluded that SBI bank has recorded the significant growth rate of 21.53 percent and Bancassurance business shows positive trend. The association between income of bank from Bancassurance and net profit of SBI is positive, whereas the influence of income from Bancassurance on net profit of SBI bank is statistically insignificant. Therefore, model equation of regression cannot be formulated. There is a need for banking sector to frame such policies and products which could increase their Bancassurance income. Various marketing programmes which would make the customer aware about the Bancassurance products of the banks should be organized. It is concluded that by selling insurance policies bank earns a revenue stream apart from interest. It provides a pathway to diversify the range of products and services that helps the bank to sustain in competitive market environment.

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# IMPACT OF MARKETING MIX ON CONSUMER BUYING BEHAVIOR IN HERBAL COSMETIC PRODUCT

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## ABSTRACT

*The demand for Herbal Cosmetics has been growing essentially in India. The interest for herbal cosmetics has quickly expanded worldwide in recent years. This study tries to identify the impact of product, price, place and promotion factors on consumer buying patterns in herbal cosmetics.*

*The objective of the study is to identify the factors and to identify the most influential variables under each factor. The questionnaires attempts to get the buying behaviour based on the choice of factors. The set of questions captures 17 variables, 4 under product factors, 3 under price factors, 5 under place factors and 5 under promotion factors. Out of product, price, place and promotion factors, the most important factor that affects the consumer buying behaviour towards herbal cosmetics is the product factor as the standardized regression weight of the relationship between product and consumer buying behaviour is the highest followed by promotion, price and place respectively. The study will be useful for the herbal cosmetics stores in Punjab. Identification of the factors will help the manufacturer to tailor their marketing and manufacturing strategies to take advantage of these influences in a way that will satisfy both the consumers and marketers.*

**Keywords:** Herbal Cosmetics, buying behaviour, marketing mix, product, place, price, promotion.

## INTRODUCTION

### Consumer Behaviour

Consumers are valuable assets for any organization. Consumer is an individual or group of individuals who select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires (Solomon et al, 2006). In other words, Consumers are the ultimate destination of any products or services. The study of these individuals, groups, or organizations is what we call Consumer behavior. The processes by which these organizations select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society (S. Vijayalakshmi et al, 2013). Consumer buying behavior is the study of buying and disposing of goods, services, ideas or experiences by the individuals, groups and organizations in order to satisfy their needs and wants (Kotler and Keller, 2011)

### Marketing Mix Strategy

Kotler (2003) identified the marketing mix is the set of selling tools for helping companies to aim the target customers in marketing. The most well-known marketing strategy tools are the 4 Ps model. McCarthy and Perreault (1994) suggested the 4 Ps models that the marketing strategy encompasses four factors, such as Product, Price, Promotion, and Place.

### Marketing Mix

**Product:** Product is a physical object that is sold and has a palpable characteristic, a complex set of benefits that can be used to meet customer needs. Product is characterized by quality, brand, design, durability,

packaging, comfort, etc.

**Price :** Includes issues such as discounts, list prices, credit, repayment term and conditions .The price is included in the price, product or service offered for sale and will determine the level of benefits. Price is the only element that does not include costs charged to the customers to buy products they take.

**Promotion:** It Includes issues such as advertising, personal selling, sales promotion, public relations and direct marketing. Distribution channels are the most important questions about how an organization can optimize a connection between inner and outer channels.

**Place:** It Includes issues such as distribution channels, market coverage, product inventory, transportation and distribution sites. An organization should pay attention to place decisions, because of the importance of the product and consumption occurring at the same time and at the same place; a place that provides all information of customer, competition, promotion action, and marketing task. It should pay attention to how it can deliver the product at the right time and at the right place, and which channel should be used to deliver the product.

### **Present Scenario of Herbal Cosmetic Industry**

India's cosmetic market was growing with a CAGR of 17.06% over a period of five years. The size of Indian Cosmetics Industry Globally is \$274 billion, while that of the Indian Cosmetics industry is 4.6 billion. The current size of the Cosmetics Industry is approx. US\$600 million. Industry Sources estimate a rapid growth rate of 20% per annum across different segments of the Cosmetic Industry with an increasing demand of all types of beauty & personal care products.

India's Cosmetics industry market size is expected to raise manifold to \$35 billion by 2035, with consumption of cosmetics among Indian teenagers increasing rapidly, says a survey. The market size of India's beauty cosmetics and grooming is expected to touch \$35 billion by 2035 from the current level of \$6.5 billion says a research study.

The overseas markets have great demand for Indian herbal and natural cosmetic products and exports to countries like the UAE, the USA, the Netherlands, Saudi Arabia, Germany Japan, Malaysia, Nepal, Sri Lanka, UK, China, Indonesia, France, Russia, and Italy. According to CHEMEXCIL, the exports of cosmetics, toiletries and essential oils during 2017 were around USD1007.20 million. The import during the same period was USD703.58 million.

Indian market has herbal cosmetic brands like Forest Essentials, Biotique, Himalaya Herbals, Blossom Kochhar, VLCC, Dabur, Lotus, Jovees, Kama Ayurveda, Patanjali, Just Herbs and many more. The major factors behind the preferences for personal care products include the words such as ' natural', ' Organic', 'botanical', 'free from' some harsh chemical and even ' religious compliance'. Over half of Indian consumers reported 'natural or organic' features influencing hair and skin care purchase decisions. According to 71% consumers they would prefer 'natural' face cream or lotion over other similar products. About 38% said they would buy hair products containing 'botanical' ingredients. Even 'religious compliance' has swayed 17% consumers.

### **REVIEW OF LITERATURE**

**Indumathi.N&D. Ayub Khan Dawood(2016)** disclosed the impression of marketing mix on buying patterns in herbal product. The study was conducted in Chennai on 130 respondents by using questionnaire method of data collection. Respondents are selected conveniently by using non probabilistic sampling technique. The 19 variables are used to conduct the study which are product factors (5), price factors (3), place factors (6) and promotion factors (5) . The study identifies Product factors are significantly important factor for the customer. In addition to product factors quality, brand, health & environment safety and taste are also been considered by the consumers. It has been found that the Place factors are relatively less important than the product factors. The most important sub factor under place factor is Convenience that is convenience to buy product through internet

market that is online and people prefer to buy online.

**Anil kumar and Joseph, (2014)** analyzed the purchase attitude behavior of Rural-Suburban households. Researcher considered various aspects in study which are product attributes, media, promotion and household income and expenditure. It has been observed that quality and brand name and results of product are main concern of the consumers. In addition to product attributes socio economic variables, Demographic variable, motive, attitude and store attributes significantly influence the rural and semi urban consumer behavior.

**Thanisorn et al(2012)** in their comparable study of Consumers' Perception towards Thai and Imported Herbal Cosmetic Products took an in- depth interview to collect the data. It was used for this qualitative investigation and use of content analysis was made to elaborate the context. A non-probability sampling of 25 customers was undertaken who lived in Amp hoe Muang, Amphoe Banglamung in Chonburi province, Thailand. In- depth interview was organized to gain insights about the personal factors of the respondents: gender, age, occupation, education, salary and their opinions as well as attitudes toward perception on purchasing decision factors: products, prices, places and promotions (4Ps). The survey concluded that majority of the interviewees trust with the safety of the Thai and imported these products. The 4Ps were constituent factors influencing Thai consumers' perception on facial herbal cosmetic products. The perception of Thai consumers on Thai products was appreciable and major imported products were about the physical appearance, texture, odour, penetration characteristic and viscosity of product. The pump packaging of imported products made customers even more satiety; however, they were not satisfied with pot packaging of Thai products. The best places for purchasing cosmetics were the local Department stores and direct sales by the salesman. In the end, the economic situation such as inflation situation of the economy was also the major factor of influencing purchasing decision.

**Cengiz, E., & Yayla, H. E. (2007)** analyzed the relationship between marketing mix and word of mouth communication. Variables are increasingly recognized as being sources of competitive advantage in the marketing and management literature. They collected data from 503 Turkish accounting offices' customers and integrative model was developed and tested with structural equation model. They concluded that marketing mix components, namely price, product, promotion and place have effect on word of mouth communication with different impacts significantly

## **OBJECTIVE AND METHODOLOGY**

With this backdrop, this research paper examines the Impact of Marketing Mix on Consumer Buying Behavior in Herbal Cosmetic Product in Punjab. The present study is Descriptive in nature based upon the primary data. A five-point Likert's scale is applied for framing questionnaire to collect primary data. Items are taken from past literatures and were rephrased to make them more relevant in the present research context. The study also highlights descriptive analysis in terms of demographic factors (Table 1). A sample size of 600 respondents is taken from users of the herbal cosmetics using Non- probability Convenience sampling method. Data has been collected from six cities of Punjab i.e. Bathinda, Jalandhar, Ludhiana, Patiala, Amritsar and Mohali.

## **SAMPLE DESCRIPTION**

The description of the data is presented in table 1 given below:



**Table 1: Respondent Profile**

Measure	Variable	Frequency	Percentage
<b>Gender</b>	Female	319	53.2
	Male	281	46.8
<b>Age</b>	Below 20	39	6.5
	20-30	377	62.8
	30-40	161	26.8
	40-50	23	3.8
<b>Marital Status</b>	Married	223	37.2
	Unmarried	377	62.8
<b>Educational Qualification</b>	Matriculation	5	.8
	Senior Secondary	15	2.5
	Graduate	179	29.8
	Post Graduate	384	64.0
	Any other	17	2.8
<b>Monthly Income</b>	Below Rs. 10000	155	25.8
	Rs. 10000-30000	288	48.0
	Rs. 30000-50000	97	16.2
	Rs. 50000-70000	28	4.7
	Above Rs. 70000	32	5.3
<b>Occupation</b>	Student	220	36.7
	Agriculture	33	5.5
	Business	53	8.8
	Professional	106	17.7
	Service	148	24.7
	Any other(specify)	40	6.7

## ANALYSIS OF RESULTS

### EXPLORATORY FACTOR ANALYSIS (EFA)

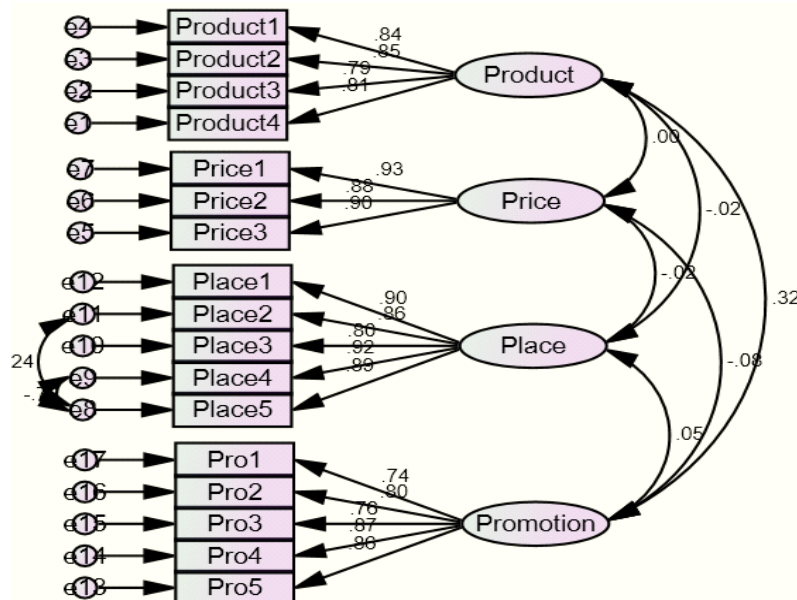
Principal component analysis with Varimax rotation and Kaiser Normalization were used for factor extraction. Scale comprising four factors and 17 items ( Table 2) was obtained. The KMO (Kaiser-Meyer Olkin) test can facilitate this which evaluates sampling adequacy and Bartlett's test of sphericity tests the hypothesis that the correlation matrix is the identity matrix, which shows that the factors are not related and undesirable for structure detection. A p-value less than 0.05 significance level indicates the feasibility of factor analysis on given data. KMO is considered to be adequate if its value found to be greater than 0.6 (Kaiser and Rice, 1974).EFA solution explains 78.6 percent variance with significant value (<0.05) of Bartlett's Test of Sphericity (BTS) and acceptable value (0.882; >0.6) of Kaiser-Meyer- Olkin(KMO). Four extracted factors are Product, Price, Place and Promotion. The Cronbach's alpha values for these four Constructs are .816, .932, .939 and .901 respectively.

**Table 2: EFA and CFA Loadings**

Item code	Item	EFA Loading	CFA Loading
<b>Product;</b> Crobach’s Alpha= .816; CR=0.895; AVE=0.682			
P2	There are several herbal cosmetic brand available to choose from	.872	.854
P1	Herbal cosmetics are High in quality	.860	.843
P3	Herbal cosmetics comes in attractive Packing and Visual appearance	.857	.791
P4	Herbal cosmetics made up of Natural Ingredients.	.857	.813
<b>Place;</b> Crobach’s Alpha= .939; CR=0.939; AVE=0.756			
Place1	Herbal cosmetics are conveniently available	.917	.903
Place2	Dealers of Herbal cosmetics behave friendly	.910	.892
Place4	Herbal cosmetics offer and incentive to buy.	.900	.875
Place5	Herbal cosmetics available in exclusive stores.	.897	.873
Place3	Herbal cosmetics are available online	.856	.802
<b>Promotion;</b> Crobach’s Alpha=.901; CR=0.904; AVE=0.653			
Pro4	Newspapers advertisements provide current information about the herbal cosmetics.	.879	.873
Pro5	TV Advertisements have a great visual appeal.	.867	.857
Pro2	Celebrity Endorsement carries weight in the eyes of customer.	.855	.797
Pro3	WebPages/ web sites provide required information to customers.	.800	.760
Pro1	Herbal cosmetics are promoted effectively through Broachers and catalogue.	.798	.745
<b>Price;</b> Crobach’s Alpha= .932; CR=0.933; AVE=0.822			
Price1	Herbal cosmetics are easily affordable	.947	.934
Price3	Herbal cosmetics are Cheaper in buy than others	.934	.884
Price2	Herbal cosmetics are worth its price	.929	.902

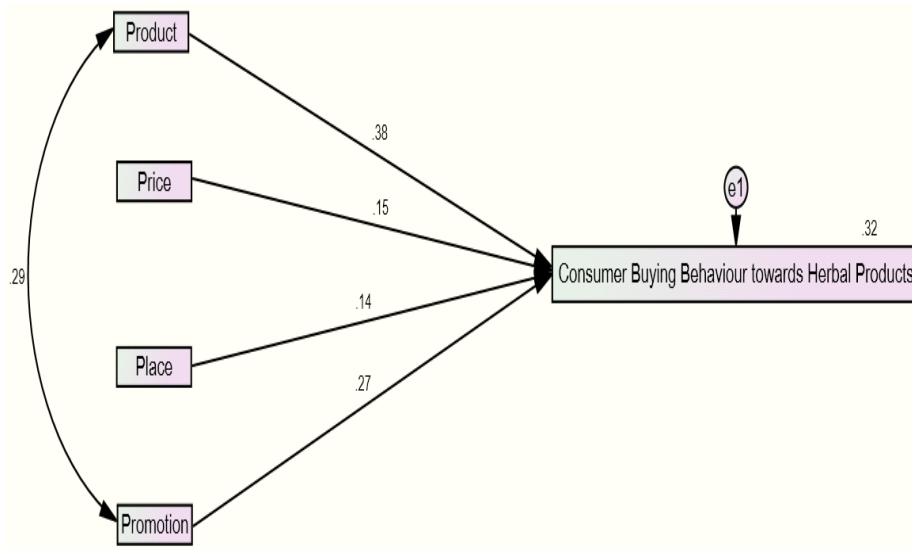
**MEASUREMENT MODEL**

Confirmatory factor analysis (CFA) with maximum likelihood estimation was performed in AMOS 18. Results provided good model fit (CMIN/DF= 2.940; NFI= .958; TLI=.966; CFI= .972; RMSEA=.057) with all the items loaded significantly on the expected factors. Composite Reliability (>0.7) and AVE (>0.5) values for most of the factors were within acceptable range, confirming convergent validity.



**Structural Model**

Model fit decides how much the structural model fits the sample information. The results of AMOS provide the Chi-square estimation of 6.620 with a degree of freedom of 5. Further, the estimation of normed chi-square (CMIN/DF) appeared to be 1.324 which is within the recommended range. The details of the rest of the model indices are given below. The results of the model fit indices show that all the fit indices (goodness of fit indices and badness of fit indices) are within the prescribed range indicating that the present measurement model is fit. Findings as presented in Figure 2 indicate that the model fits the data well (CMIN/DF= 1.324; NFI=.977; TLI=; CFI= .988; RMSEA=.023)



**Table 3: Structural Analysis**

	Estimate	S.E.	C.R.	R <sup>2</sup>	p-value
BB <--- Product	.382	.031	10.888	.324	***
BB <--- Price	.151	.030	4.481		***
BB <--- Place	.144	.055	4.278		***
BB <--- Promotion	.273	.039	7.795		***

Results of table 3 show that product factor has a significant and positive effect on consumer buying behaviour towards herbal cosmetic products (standardized regression weight = .382, t-value = 10.888). Hence, hypothesis product has significant relationship with the consumer buying behavior is accepted. Further, results of SEM analysis show that price factor has a significant and positive effect on consumer buying behaviour towards herbal cosmetic products (standardized regression weight = .151, t-value = 4.481). Hence, hypothesis is accepted. In addition to this, the results of this study show that the place factor has a significant and positive effect on consumer buying behaviour towards herbal cosmetic products (standardized regression weight = .144, t-value = 4.278). Hence, hypothesis price factor has a significant and positive effect on consumer buying behaviour towards herbal cosmetic products is accepted. Finally, the results of table 3 show that the promotion factor has a significant and positive effect on consumer buying behaviour towards herbal cosmetic products (standardized regression weight = .273, t-value = 7.795). Hence, hypothesis promotion factor has a significant and positive effect on consumer buying behaviour towards herbal cosmetic products is accepted. Out of product, price, place and promotion factors, the most important factor that affects the consumer buying behaviour towards herbal cosmetics is the product factor as the standardized regression weight of the relationship between product and consumer buying behaviour is the highest followed by promotion, price and place respectively.

## CONCLUSION

The study will be valuable for the herbal cosmetics manufactures in identifying the consumer buying behavior. This study was done to find out various factors under product, price, and place and promotion factors which impact consumer buying behavior. Consumer buying behavior was measured through the purchase decision. The study also identified 4 most important factors which is a combination of product, price, and place and promotion factor through CFA and SEM. Out of product, price, place and promotion factors, the most important factor that affects the consumer buying behaviour towards herbal cosmetics is the product factor as the standardized regression weight of the relationship between product and consumer buying behaviour is the highest followed by promotion, price and place respectively.

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# MICROCREDIT'S IMPACT ON WOMEN'S EMPOWERMENT IN INDIA: AN EMPIRICAL STUDY IN PUNJAB

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## ABSTRACT

*The Indian government has made the development and wellbeing of rural women a top priority. The government has made a number of steps to improve the status of rural women, to tap into their untapped potential for national development, and to integrate them into the economic development process. The development of Self Help Groups among rural women is one such approach that can help achieve the goal of women empowerment. As a result, the current study aims to assess the impact of microcredit through Self Help Groups on economic empowerment in Punjab's rural districts. Primary and secondary data were employed in the investigation. The primary data was gathered from 50 SHG leaders and 120 members in the area under study. Secondary data was gathered from a variety of federal and state government publications. Microcredit has greatly enhanced the income of the women respondents, allowing them to participate more fully in household choices, according to the study. This has a greater impact on large borrowers than on small borrowers. As a result, microcredit has aided women's empowerment. The results of the regression analysis show that microcredit has a significant impact and a positive relationship with the empowerment index in Punjab's rural areas. Thus, women mobilisation towards Self Help Groups should be encouraged through the process of motivation which will lead to empowerment and is very essential for their upliftment and overall economic development of the country. Furthermore, issues such as loan delay, insufficient loan amount, lack of skill-based training, and challenges in marketing the product must be addressed in order for SHGs in Punjab to function effectively and sustainably.*

**Keywords:** microcredit, Punjab, self-help groups, women empowerment.

## INTRODUCTION

Women in India have equal standing under the Indian constitution. Women in rural areas, on the other hand, endure prejudice in the home and in society, since they are denied their rights to property, education, and other parts of life. Women's daily life is more difficult than men's since they must execute a variety of duties, from arranging fuel wood to cooking food. As a result, because a considerable portion of India's female population resides in rural areas, the development and welfare of rural women has become a key priority for the government. The government has taken a number of steps to improve the status of rural women, to tap into their untapped potential for national development, and to integrate them into society.

- **Self- Help Groups**

SHG is a group of ten to twenty people. The SHG program's major goal is to help women develop and become economically independent by giving financial support and creating money through self-employment, which is believed to give women more power.

- **Women Empowerment**

Women's empowerment entails equipping women with the tools they need to be economically self-sufficient, self-reliant, and have positive self-esteem, allowing them to tackle any challenge and engage in development initiatives. Women who are empowered are able to participate in the decision-making process.

There are five sorts of empowerment: political, legal, social, cultural, and economic empowerment. Among these, economic empowerment leads to other forms of empowerment over time (United Nations Population Information Network). The most important indication of women's empowerment in any country is economic empowerment, which may be measured by the percentage of women who work relative to men. Women's

participation in any economic activity improves their managerial skills such as the ability to make decisions in any business activity. The literacy rate of women has an impact on their managerial skills, since literate women are more likely to grasp and manage difficulties than uneducated women. Aside from that, indices such as the sex ratio and health metrics such as life expectancy, total fertility rate, infant mortality rate, and so on can be used to measure women's strength. The Ministry of Human Resource Development and the National Commission for Women (NCW) in India are working together to protect women's rights and legal entitlements. The year 2001 was designated as the International Year of Women's Empowerment. The year saw the adoption of a significant document, the 'National Policy for the Empowerment of Women.' The Indian government has taken a number of steps to empower women. Women, on the other hand, face discrimination and marginalization at every level of society, including social involvement, political participation, economic participation, educational access, and reproductive healthcare.

## **LITERATURE REVIEW**

Microfinance institutions are working toward achieving goals such as assisting individuals in achieving a standard of living, reducing poverty, providing a healthy lifestyle, women empowerment, women's social and economic growth, and gender equality. Women's well-being is improved by group loans because people in groups are socially connected to one another and, in times of difficulties, they try to help one another and avoid failing emotionally, socially, and financially. However, because microcredit is only one part of assisting women and society in coping with poverty, it will not be sufficient for long-term development (Goey, 2012).

Women borrowers are more likely to help themselves and their families get out of poverty. In the most basic circumstances, they provided opportunities for other women or assisted other women. On a micro level, this shows that they seek to economically empower themselves and, in some situations, contribute to economic progress. Households receive funds when they have a place to spend them and can repay them quickly. Borrowers typically use a microfinance loan to keep their spending loop going (Lock & Smith, 2016)

According to Korankye and Abada (2017), microfinance improves women economically and socially while causing no harm to the institution of marriage. As the microfinance experience in Bangladesh, Latin America, and other developing nations has shown, it has the potential to reduce poverty, particularly among women. Microfinance institutions, according to Mader (2013) and Hossain (2015), aid in the reduction of poverty, the empowerment of women, and the development of society.

## **STATUS OF WOMEN IN PUNJAB**

Punjab is considered one of India's most wealthy states. The state's per capita income (Rs. 47834 per annum at constant prices) is significantly greater than the national average (Rs. 38856 per annum). Although considerable progress has been made in the economic sphere, gender inequities still remain in terms of sex ratios, employment participation rates, literacy rates, and other factors. According to the most recent figures, Punjab's population accounts for 2.29 percent of the country's overall population. Due to current social and cultural issues, the gender composition in Punjab is still fairly bad. The female population accounts for roughly 47% of the overall population, and the sex ratio (895 females per 1,000 males) is significantly lower than the national average (943 females per thousand males). The state had achieved literacy rate of 75.80 percent in the year 2011 which was slightly higher than the national figure (74.04 percent). Women literacy rate is lower than that of men both in Punjab as well as in the country. Women in the state occupy only 24 percent share in the total bank accounts. Unemployment rate in Punjab is very high as compared to the national figure. Nearly 42 persons in Punjab are reported to be unemployed against 25 persons in India per 1000 people. Unemployment rate among females in Punjab is very high in comparison to the national average. Work participation rate of Punjab state (35.67 percent) during the year 2011 was relatively low as compared to the country (39.79 percent). In Punjab, female work participation rate (13.91 percent) is much lower as compared to the national figure (25.51 percent). Gender gap with respect to work participation rate indicates that Punjab state occupied 28<sup>th</sup> position among other states in India. This shows that the involvement of the women in the economic activities is very low in Punjab as compared to other states in India.

## RESEARCH METHODOLOGY

**A. Sampling Design:** A multi-stage random sampling procedure was employed to obtain a representative sample from the Punjab state. The Punjab Government's Department of Women and Child Development provided a district-by-district list of SHGs. On the basis of the concentration of SHGs, this list was organized in ascending order. The Cumulative Cube Root Frequency Method was also used to classify the Punjab into three groups depending on the concentration of SHGs in each district. The sample distribution is shown in table I.

**Table I: Sample Districts and Blocks in Punjab**

Group	District	Name of Blocks	No. of Villages	Total Self Help Groups	Total No. of Members (3 from each Group)
Group-III*	Hoshiarpur	Hajipur	2	51	153
		Mahalpur	2		
		Talwara	2		
Group-II*	Ludhiana	Dehlon	2	44	132
		Ludhiana-2	2		
		Khanna	2		
Group-I*	Ferozepur	Ferozepur	2	11	33
		Ghall Khurad	2		
		Makhu	2		
<b>Total sample size</b>				<b>106</b>	<b>318</b>

\* Group-III-districts with more than 900 SHGs, Group-II-districts with SHGs in range of 350 to 900 and Group-I-districts with less than 350 SHGs.

To achieve the study's goal, data on the members' total household income before and after joining the SHGs, as well as the amount of microcredit they received, was obtained through a personal interview approach utilising a specifically prepared questionnaire. To assess the impact of microcredit on women's empowerment, borrowers were divided into two groups: small borrowers (microcredit less than Rs. 5000) and large borrowers (microcredit greater than Rs. 5000).

## B. Techniques for Analysis of Data

Simple statistical tools such as Mean, SD, and others were used to examine the acquired data. Aside from that, the influence of microcredit on women's empowerment was assessed using linear regression analysis. The women empowerment index is used to assess women's empowerment. The functional relationship between women empowerment index and microcredit is shown in the equation below:

$$\text{Equation: Economic Empowerment Index} = \beta_0 + \beta_1 \text{Microcredit}$$

The respondents' replies in our data set were to numerous indicators with scores ranging from 1 to 5 based on the degree of their responses. After then, the value of each of the indicators was added together to create an aggregate index. A person with a high value of the empowerment index score was thought to be more empowered than someone with a low aggregate empowerment index score.

## RESULTS AND DISCUSSION

### A. Impact of Microcredit on Economic Empowerment of Women

Economic empowerment refers to a woman's financial situation based on her income generating position, asset accumulation, and living standard, among other factors. Tables III to VI show the impact of microcredit on women's economic empowerment in Punjab's rural areas, which span three districts.

According to the findings, the mean values for all parameters associated to economic empowerment are higher for large borrowers than for small borrowers. Small borrowers' mean values vary from 2 to 2.60, whereas large borrowers' mean values range from 3.40 to 4, showing that large borrowers feel more empowered than

small borrowers. The mean scores of all the metrics demonstrate that, on a district-by-district basis, when compared to small microcredit borrowers, large borrowers have a higher level of economic empowerment. The mean scores of large and small borrowers are clearly higher in Ludhiana and Hoshiarpur districts than in Ferozepur district, according to intra-district comparison. This clearly shows the greater impact of microcredit in the districts of Ludhiana and Hoshiarpur. It's possible that this is related to the fact that SHGs in these districts are older and more established than in Ferozepur. In addition, microfinance is frequently employed among SHG members in these districts, resulting in higher income than in Ferozepur. It is clear that women who are major borrowers earn more money than women who are modest borrowers. As a result, the savings rate increased in respect of taking care of the children, asset purchases, and so on. This is due to the fact that women's access to microcredit has risen, allowing them to engage in economic activities that help them improve their financial situation.

## B. Analysis of Linear Regression

The following hypothesis was evaluated using Linear Regression in order to analyse the influence of microcredit on economic empowerment:

H<sub>0</sub> = Microcredit has no substantial influence on the empowerment of Self Help Group members.

Table II shows the results of the Regression Analysis used to assess the influence of microcredit on women's economic empowerment. The regression coefficient value suggests that for every unit increase in the amount of microcredit available, the economic empowerment index in Punjab rises by 0.0013 units in the state of Punjab as a whole. Similar results were reported in the districts of Ludhiana, Hoshiarpur, and Ferozepur. The regression coefficients show that microcredit has a considerable impact on empowerment in the study area and has a positive association with it. In a nutshell, microcredit appears to have had a substantial role in improving the empowerment of rural women in the research area.

**Table II: Impact of Microcredit on Economic empowerment – Linear Regression Analysis**

	Ludhiana	Hoshiarpur	Ferozepur	Punjab
<b>Regression coefficient (b)</b>	0.00296*	0.00076*	0.0047*	0.001281*
<b>Standard error</b>	$5.15 \times 10^{-3}$	0.00011	0.00075	$9.88 \times 10^{-3}$
<b>'t' value</b>	57.35	6.76	6.35	12.97
<b>R<sup>2</sup></b>	0.961	0.232	0.565	0.347

\* Significant at one percent level of probability

The study's key finding is that, as a result of the microcredit program's intervention, rural women are venturing outside their homes to engage in various income-generating activities. According to the findings, the women's income has increased dramatically, which has boosted their participation in household decisions. By engaging in the microfinance programme, the women members were able to improve their decision-making abilities, communication skills, and influence over family financial decisions, among other things. As a result, microcredit has aided women's economic and social emancipation. The study's findings are consistent with previous research, which found a positive link between microcredit access and women's empowerment.

## CONCLUSION

According to the findings, the development of SHGs had a good impact on the livelihood of women in Punjab, as women's income and empowerment levels increased after joining SHGs and taking out micro-credit. Only when the challenges that SHGs encounter are successfully addressed can they be sustained. As a result, it is recommended that efforts be taken to avoid issues such as loan delay, insufficient loan size, lack of skill-based training, and difficulty in marketing the product in order for SHGs in Punjab to function effectively and sustainably.

According to the findings of a study by Ferdoushi et al, 2011 respondents who use microcredit contribute much more to their household income than those who do not avail microcredit. To convert small borrowers into large borrowers, it is necessary to increase the loan amount and improve the knowledge and management abilities of small borrowers for various sorts of projects. This could be a very effective way to boost the impact



of SHGs in terms of income and empowerment. To summarise, microcredit has played a significant role in the empowerment of rural women in the research area.

### APPENDIX

**Table III: Impact of Micro Credit on Economic Empowerment, Punjab**

Particulars	Small borrowers		Large borrowers	
	Mean	SD	Mean	SD
<b>Punjab</b>				
Increase in Monthly Income	2.23	0.91	3.67	0.76
Increase in Household Savings	2.08	0.77	4.00	0.87
Help in Assets creation (Purchase of land, animals, jewelry etc.)	2.38	0.78	3.61	0.98
Improved Decision making power regarding economic matters of the family	2.40	0.92	3.43	1.03
Improvement in standard of living	2.50	1.02	3.57	1.11
Greater ability to go alone for Marketing of Products	2.38	0.92	3.41	1.01
Improved role in economic decision making with regard to education, health, marriages of the children.	2.48	0.95	3.68	3.35
Improved role in decisions regarding the general welfare of the family	2.37	0.96	3.64	1.09
Improved ability to spend of self	2.60	0.96	3.66	0.98

**Table IV and V: Impact of Micro Credit on Economic Empowerment, Ludhiana and Hoshiarpur**

Particulars	Small borrowers		Large borrowers	
	Mean	SD	Mean	SD
<b>Ludhiana</b>				
Increase in Monthly Income	1.92	0.51	3.45	0.49
Increase in Household Savings	1.75	0.75	3.83	0.00
Help in Assets creation (Purchase of land, animals, jewelry etc.)	2.17	0.58	3.57	0.97
Improved Decision making power regarding economic matters of the family	1.83	0.39	3.26	0.00
Improvement in standard of living	1.67	0.78	3.57	0.51
Greater ability to go alone for Marketing of Products	1.83	0.58	3.26	0.49
Improved role in economic decision making with regard to education, health, marriages of the children.	1.75	0.45	3.95	0.62
Improved role in decisions regarding the general welfare of the family	1.67	0.65	3.77	0.39
Improved ability to spend of self	2.17	0.39	3.59	0.49

Particulars	Small borrowers		Large borrowers	
	Mean	SD	Mean	SD
<b>Hoshiarpur</b>				
Increase in Monthly Income	2.24	0.96	3.86	0.74
Increase in Household Savings	2.16	0.77	4.21	0.61
Help in Assets creation (Purchase of land, animals, jewelry etc.)	2.38	0.81	3.58	0.74
Improved Decision making power regarding economic matters of the family	2.56	0.45	3.60	1.14
Improvement in standard of living	2.73	0.76	3.58	1.15
Greater ability to go alone for Marketing of Products	2.47	0.89	3.52	1.13
Improved role in economic decision making with regard to education, health, marriages of the children.	2.67	0.98	3.52	1.11
Improved role in decisions regarding the general welfare of the family	2.56	0.97	3.52	1.14
Improved ability to spend of self	2.71	1.06	3.82	1.15

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## **BANKING THE UNBANKED - PEER TO PEER LENDING : THE INDIAN MILIEU**

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### **ABSTRACT**

*Financial technologies are transforming the mode of delivery of financial services in the economy, from payments to transactions to credit options. Peer-to-peer lending is a revolutionary concept of the newly emerged sharing economy. In an era of sharing and aggregation, P2P is nothing but matching the lenders with the borrowers, on a common platform. Its global development on a formal level can be traced back to the 2008 Global Financial Crisis. The P2P lending industry in India can be traced back to 2012. In the wake of recent banking developments in India, the alternative lending industry is being viewed as a welcome development to satiate the under-banked sectors of the economy. The market in India is ripe with huge growth potential. The internet penetration has almost tripled between 2011 and 2016, with the current rate being close to 35%. The P2P lending industry in India is expected to be valued at \$4-\$5 billion by 2023. This is supported by the growth in mobile internet usage and growing trust of people in the cashless mode of existence. However, this alternate mode of lending could also create potential problems of over-borrowing. The ability to acquire loans through multiple uncoordinated platforms at a much quicker turnaround than traditional banking ways could cause unforeseen debt problems. The problem is aggravated by the lack of infrastructure in India. This paper studies the historical and current perspective of this nascent industry, particularly in the context of India; and tries to identify unique solutions by which it can transform the Indian lending scenario.*

**Keywords:** *Borrowing, Credit, Financial crisis, Lending, Turnaround*

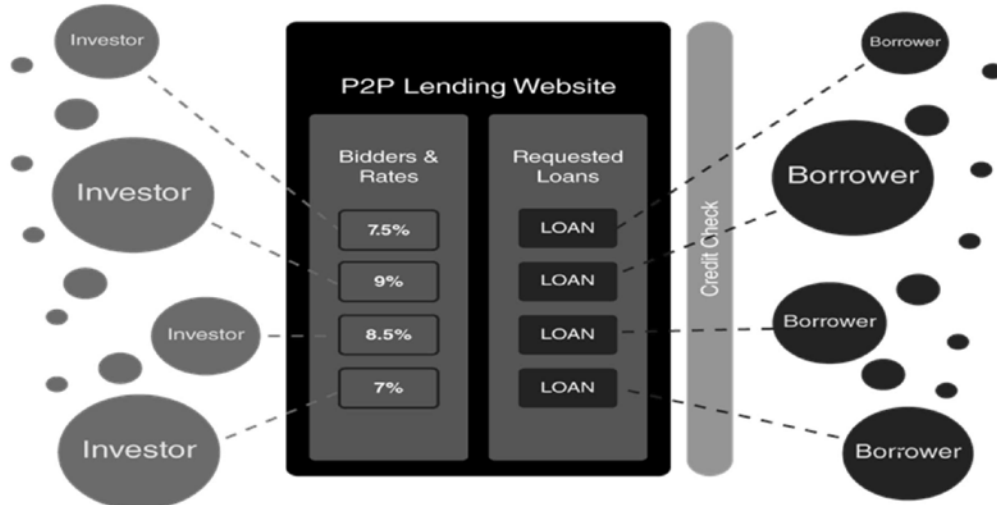
### **INTRODUCTION**

Society, as we know it, is in a process of continuous change and we see a host of new disruptions every single day, ranging from economic to psychological to regulatory. This entity is ever evolving, with transition times reducing for each new trend. The credit for sweeping changes across all spectrums goes undoubtedly to technological advancements. All around us, we see revolutionary ideas and disruptive innovations which are changing the landscape altogether. The business environment is gaining from this in terms of low-cost models being developed, enabling competition in the market. However, it has made the existing leaders of the business clamour to keep up their market shares. This has forced people to challenge conventional wisdom. In order to survive, the businesses need to continually upgrade their skills and capabilities.

Financial technologies are transforming the mode of delivery of financial services in the economy, from payments to transactions to credit options. There has been a proliferation of digital means in each and every sector. Financial technology impacts every aspect of financial life and businesses are working to find efficiency and convenience in financial transactions. The new technology is enabling consumers to do everything at the simple press of a button. One potential benefit is the ability of financial technology to expand access to financial services to small businesses hitherto uncovered by institutional sources of finance.

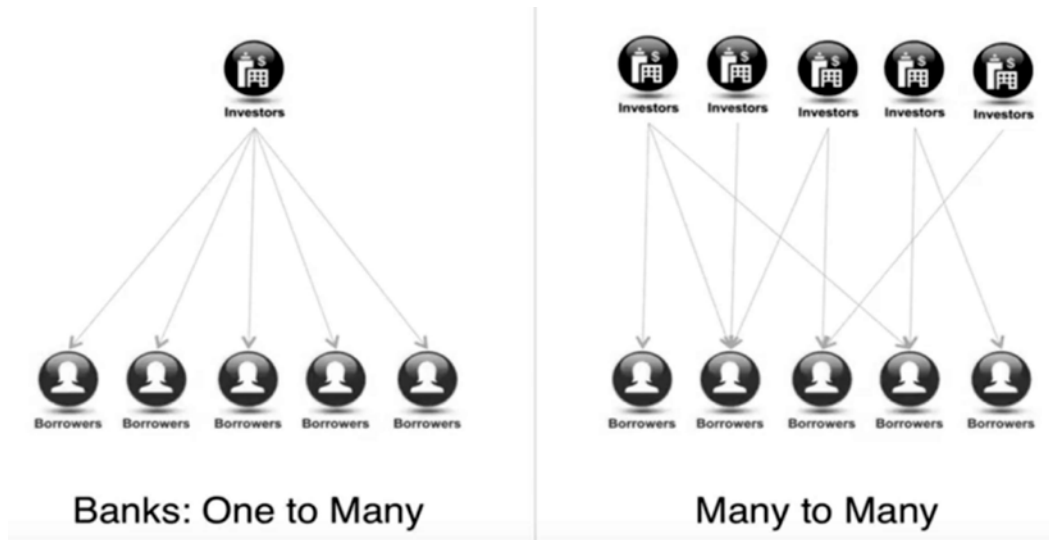
### **WHAT IS PEER-TO-PEER LENDING?**

Before we understand P2P lending, let us understand the essence of conventional lending. A borrower in search of a loan approaches a nearby bank. The bank then goes on to carry out a host of protocols, including checking credit histories, making detailed background checks, checking for adequate collateral and working out loan-to-value ratios. Based on the above, a lot of people are declared ineligible to obtain credit and their financial needs are ignored. Even if they end up getting loans, they are required to pay high rates of interests. The system of conventional lending is a regressive model, whereby the rich obtain credit at easy terms compared to the less rich sections of people. Apart from that, such loans require a lot of formalities and have high gestation periods.



**Fig 1 - P2P lending model**

Peer-to-peer lending is a revolutionary concept of the newly emerged sharing economy. In an era of sharing and aggregation, P2P is nothing but matching the lenders with the borrowers, on a common platform. The lending takes place through online bidding, the essential factor being the absence of a financial intermediary. The activities hitherto performed by banks are now performed by online P2P lending platforms, including conducting background checks, verifying source and status of income, performing credit assessment, determining credit histories, payment handling, recovery of payment, documentation, legal compliance, etc. In return, the borrowers and lenders are charged a nominal fee/commission depending upon the concerned platforms. The lenders benefit by earning a higher rate of return on their investments while the borrowers benefit from receiving lower interests on their loan.



**Fig 2 - Conventional Lending vs. P2P Lending**

The model followed by banks is a One to One model, where one person or institution lends to multiple borrowers. The bank collects deposits from multiple entities and uses the money to lend to borrowers. The bank typically charges a spread from the lenders, the difference between interest paid on deposits and interest charged from borrowers. The P2P lending system works on a Many to Many model, with the elimination of banks and directly matching borrowers and lenders. The interest rates could be set by the platforms or be decided by mutual agreement between the two parties. Interest rates are usually decided by reverse auctions, with lenders bidding on the loan proposal of the borrowers.

## HISTORICAL DEVELOPMENT

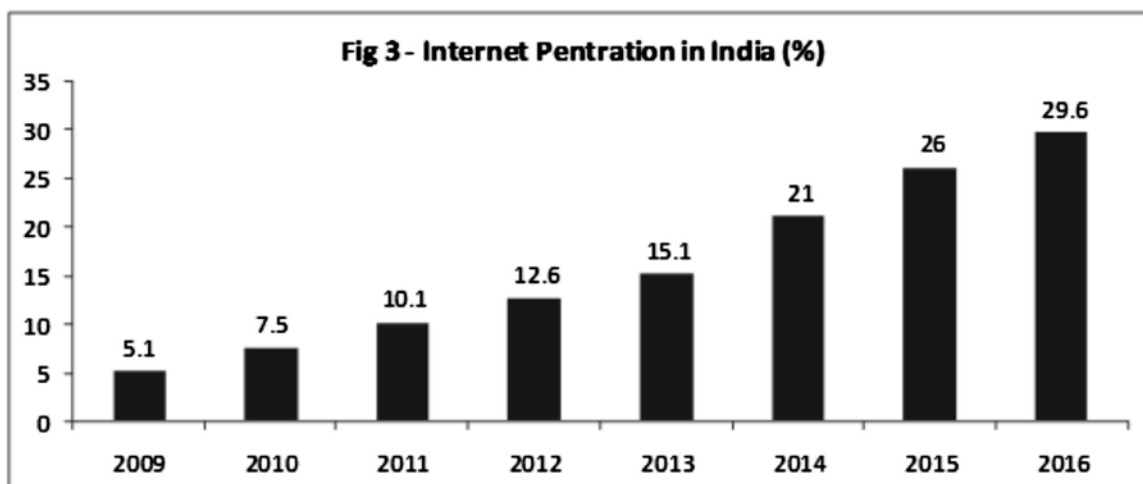
The concept of P2P lending in India is centuries old, with family and friends among the main providers of loans in times of need. However, the global development on a formal level can be traced back to the 2008 Global Financial Crisis. The financial slowdown and winding up of the famous Lehman Brothers resulted in a shortfall in availability of credit, with the revival of early traditional institutions like social credit. In the age of internet connectivity and sharing, the ideas of peer-to-peer sharing across other applications like music and videos were replicated in the financial industry as well. Many start-ups popped up like bubbles, offering finance at easier and cheaper terms, thereby challenging the monopoly of the conventional banking system. It started in the United Kingdom, and growth spread all across the globe to the United States, China, Australia, and India.

The P2P lending space has already started segmenting itself as catering to various needs of investors as well as borrowers. Platforms may be categorized based on the type of rewards required by the investors – lending-based where investors receive periodic interest payments and principal, equity ownership based where investors share in the profits of companies, reward-based where the rewards may be in the form of a product or service, and donation-based to cater to the non-profit social objectives of the investor. Another categorization may be based on the type of loans – personal loans such as auto, home, education and medical expenses, loans for starting new businesses, and loans catering to small business needs. Still other dimensions for categorizations may be application domain based, and based on adopted trading rules.

## THE INDIAN LANDSCAPE

India now boasts of being the third largest start-up ecosystem in the world. The majority of the population is employed in the unorganized sector, which contributes more than a third to India's GDP. The traditional banking and NBFC industry has limited risk appetite. The bad loan problem has been aggravating recently with gross non-performing assets rising to double digit percentage points, causing the sector to take the conservative approach to lending.

In the wake of recent banking developments, the alternative lending industry is being viewed as a welcome development to satiate the under-banked sectors of the economy. The P2P lending industry in India can be traced back to 2012, with the first such start-up being founded. Currently, the P2P space has seen numerous start-ups venturing into generalist areas as consumer loans, commercial loans, and microfinance as well as specialized areas as working capital, payday loans, and student loans. The industry received a boost from the recent demonetization move by the government, which resulted in a slowdown of activity in the lending sector and increasing cashless and internet-based transactions. It is further enhanced by the growing emphasis by the government on cashless transactions and internet connectivity in remote areas. The market in India is ripe with huge growth potential. The internet penetration is on a rise with increasing number of people using internet for a variety of services. The chart below shows the internet penetration in India over the years.



With internet penetration increasing at a fast pace, the alternative finance industry is poised to grow at exponential rates. The P2P lending industry in India is expected to be valued at \$4-\$5 billion by 2023. This is supported by the growth in mobile internet usage and growing trust of people in the cashless mode of existence. Currently, about half of the Indian economy is still dependent on unorganized sources to meet its credit needs. The P2P model offers an innovative solution for the inclusion of more people under the umbrella of finance.

### **FACTORS LEADING TO GROWTH**

The P2P platforms plug the holes of the current banking system and offer numerous benefits, both to borrowers and lenders; more so to the borrowers than lenders. The conventional lending system creates potential market problems of credit rationing, where riskier and new borrowers are often denied credit for the purpose of lending to bigger and more credit worthy players. The P2P lending platforms are borrower friendly in that they provide accessible and cheaper credit to borrowers than institutional sources of finance. The platforms also serve to improve the information quality for borrowers and lenders alike, which opens avenues to serve the underserved borrowers in an even better manner.

Banks and NBFCs are restricted in their ability to service the large and scattered population. The brick-and-mortar model of servicing becomes operationally inefficient and unprofitable when it comes to this under-banked demographic. The conventional business model of lending via accumulation of retail deposits also serves to restrict the borrower base by attracting stricter regulatory guidance. The P2P lending platforms bridge this gap and become instrumental in serving the sections of the population which are excluded from credit availability due to the absence of collateral and lower or non-existent credit scores. They provide an opportunity for institutional and private investors to meet their profitability, portfolio diversification, social brand image building, and other non-profitable objectives. The advances in the creation of a digital identity database in the form Aadhaar and the ongoing initiative to link all banking accounts to it has provided opportunities for these non-traditional providers of lending to develop meaningful synergies for widening the borrower base.

The online lending process is easy, requiring less documentation and a lower gestation period. The services provided by these platforms are of great importance, which leads to a lower effort by the borrowers and lenders, saving time. They arrange for documentation, approval, transfer, and recovery, thus providing an enabling environment for credit creation in the economy.

There are also possibilities for collaboration between P2P lending platforms and traditional lenders to service the business expansion and working capital needs of small businesses. It offers a learning curve opportunity for the banks and NBFCs to leverage online infrastructure, technological platforms and digital identity databases for innovative and customized product offerings to its existing and potential new borrowers.

These platforms boost the economic activity by acting as a solution for credit availability for small businesses and start-ups. They assist the customers in every possible way and provide flexibility and liquidity of investments. Any emerging industry also augments the development of complementary sectors. The online lending marketplace requires database maintenance, cyber security needs; easier credit checks and expanding sales force to recruit new borrowers and lenders. The sector is ripe to offer further employment opportunities.

### **CHALLENGES IN INDIA**

Every good thing comes with its own set of challenges, the leading one, in this case, being the risk of investment going bad. The global experience has brought to light the fact that the investments are prone to default. The ability of lenders to choose whom to lend their money poses a huge challenge, which coupled with loans being unsecured, leads to high rates of default. The platforms are working to conduct background checks and ascertain credit scores; there still remains a lack of expertise in the area, with the risk not being muted completely.

This alternate mode of lending could also create potential problems of over-borrowing. The ability to acquire loans through multiple uncoordinated platforms at a much quicker turnaround than traditional banking ways could cause unforeseen debt problems.

Adding to this risk is the phenomenon of fraudulent companies which are deceiving investors.

India is highly vulnerable to these risks because of the improper development of infrastructure. The research

is not adequate to determine credit histories and conduct background checks. Further, there are collection issues. The Indian savers are also reluctant to trust the newly developed market and are unwilling to invest due to trust issues and low risk taking ability of the public.

### **STEPS TAKEN BY RBI TO REGULATE THE P2P LENDING MARKET**

The banking sector regulator in India, the Reserve Bank of India has released its guidelines to regulate the P2P lending industry in India. It has defined the scope of activities of a Non-Banking Financial Company – Peer to Peer Lending Platform (NBFC-P2P) including acting as an intermediary between lenders and borrowers. They have been restricted from raising deposits or lending on their own account. The loans are required to be unsecured - without any guarantees and international fund transfers are prohibited.

The regulations have touched upon the problem of money laundering by specifying the mode of fund transfer between the transacting parties. Cash transactions are prohibited and funds are required to be transferred from one bank account to the other through escrow accounts operated by an independent trustee.

In order to check the hasty growth of these companies, some prudential norms have been incorporated. There is a mandatory capital requirement of INR 2 cr for these companies in order to ensure a certain level of momentum. They are also required to maintain a leverage ratio of 2, so as to check unnecessary expansion. They are also obligated to restrict exposure to single borrowers or lenders across all platforms to an aggregate of INR 10 lacs, and one lender to borrower at INR 50,000. Such loans having the maturity of maximum 36 months. This implies that the sector has been opened only to meet small borrowing needs over a small to medium time frame.

There are mandatory disclosure requirements wherein the NBFC shall be obligated to disclose details of borrowers to lenders, but personal identity of lenders must not be disclosed to borrowers. They shall also be required to disclose information on their website regarding methodology, business model and portfolio performance including Non-Performing Assets (NPAs). The NBFCs are also required to work with Credit Information Corporations (CICs), in order to bring the P2P lending companies under the scope of credit bureaus.

Aimed at improving financial inclusion in the country, the RBI has allowed players in the alternative lending industry to operate in the offline space as well.

The guidelines by RBI are aimed at increasing credibility, accountability, transparency and growth of the niche industry.

### **How P2P lending can transform the lending scenario in India**

India is an emerging economy with its own unique set of dynamics, which played together, can produce results far different from those in other economies. India is in a transformational stage, from cash to cashless and the incumbent government is targeting the change to happen at a very fast pace. Numerous initiatives include Pradhan Mantri Jan Dhan Yojana (PMJDY) aiming at providing bank accounts to rural poor, Bharat Net aiming at connecting every village with broadband, introduction of Unified Payment Interface (UPI) to make easy payments through bank accounts, etc. However, the Aadhar is being touted as the biggest reform so far, providing a single database all across the country. In this scenario, the P2P lending can be useful in ways different from any that can be seen over the world.

The P2P lending platforms can be used to finance loans of Small and Medium Enterprises (SMEs) which are generally excluded from the credit universe on account of unavailability of collateral. They are considered riskier to invest in by banks, despite their willingness to repay the loans. The P2P lending, as also notified by the RBI, can only finance small capital needs. The SMEs are the backbone of the economy and provide a source of livelihood to many.

Another area of significance can be the Self Help Groups. These are groups which pool money from their members and advance loans to those in need to advance their goals. The SHGs are different from other institutions in that they are generally known to be responsible and their default rates are low. This quality is mainly because women run these groups, who are known for their financial discipline. The SHGs can enhance their funds by being connected to P2P lending platforms, helping them expand their source of income. RBI has allowed NBFC-P2P to carry out their operations offline as well, thus furthering this cause.

The recent initiative of the government to connect every Gram Panchayat with a broadband connection

can prove as a source of expansion of business of P2P lending in India. The Panchayats can connect to a lending platform and provide loans to the village people as per their needs, enabling credit to reach the masses. The repayment can be made regularly by appointing an agent by the Panchayat, who shall be responsible for collection.

## **CONCLUSION**

The alternative financing market has a long way to go in India, and it is a solution to make credit available to the bottom of the pyramid. The RBI guidelines protect the interests of the lenders, aiming at providing security and accountability to the investor. To the borrowers, it provides benefit of inclusion into the credit infrastructure. The business model is still in a nascent stage and we shall have to put on our watching glasses to see how it fares, hoping it is here to stay.

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## **A STUDY OF DISBURSEMENTS BY NATIONAL HOUSING BANK UNDER ITS REFINANCE SCHEMES**

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### **ABSTRACT**

*National Housing bank is the apex body for housing finance in India. NHB regulates the housing finance in the country. NHB provide refinance assistance to the primary lending institutions for housing loans. Through its various refinance schemes, NHB eases the financial burdon of Primary Lending institutions. Present paper aims to study the disbursements by NHB under refinance schemes. The study discussed about the disbursements and outstanding to National Finance companies, Banks and Others. For the purpose of the study, RBI statistics has been used, data from the year 2010-11 to 2019-20 is analysed, and results have been shown.*

### **KEYWORDS**

*National Housing Bank, Disbursements, Outstanding, National Finance companies, Banks*

### **INTRODUCTION**

National Housing Bank (NHB) is the body to promote housing finance in India. NHB offers refinance assistance to primary lending institutions (PLIs) in respect of their housing loans to individuals and institutions. Primary lending institutions include Housing finance corporations, Banks and other such financial institutions providing housing loans. To be eligible for refinance from NHB, the PLI should be registered with NHB to carry housing finance activity in country. The refinance will be available for the period of not less than 1 year and not more than 15 years. PLIs will have the option to choose the repayment period as per their requirement. Only scheduled commercial banks will have the option to choose shorter tenure of 3, 6, and 9 months.

### **REVIEW OF LITERATURE**

**Radhaakrishnan & Shenbagraman (2018)** did the comparative analysis of NABARD refinancing with other financial institutions from 2015 to 2017.

**Rajkumar et al., (2020)** studied the appraisal of NABARD's refinance assistance scheme in India with special reference to rural and agri-commodity developments.

### **OBJECTIVES OF THE STUDY**

- To study the disbursement by National Housing Bank under its refinance schemes.
- To study the disbursement by National Housing bank to National Finance companies, Banks and others.

### **RESEARCH METHODOLOGY**

For the purpose of present study, secondary data have been used and same has been collected from Reserve Bank of India databases. The data from the year 2010-11 to the year 2019-20 is used for the purpose of the study. The collected data is then analysed and results have been reported through the study.

## ANALYSIS OF DATA

## Disbursement to Housing Finance Companies

Table 1.1

Rupees Crore

Year (july- june)	Housing Finance Companies		Total		Percentage	
	Disbursements	Outstanding	Disbursements	Outstanding	Disbursements	Outstanding
2019-20	27551	64653	31258	82753	88.14	78.13
2018-19	21736	50145	5177	69094	86.33	72.57
2017-18	11508	38116	24921	58725	46.18	64.91
2016-17	16779	40277	22684	54804	73.97	73.49
2015-16	10852	29735	21590	53064	50.26	56.04
2014-15	7390	24300	21847	44031	33.83	55.19
2013-14	9633	22086	17856	39438	53.95	56.00
2012-13	7693	16402	17541	33998	43.86	48.24
2011-12	5302	13288	14390	28564	36.84	46.52
2010-11	3309	10891	12035	22581	27.49	48.23

Source: RBI Statistics

The table 1.1 shows the disbursement by National Housing bank to Housing finance companies from year 2010-11 to year 2019-20. The outstandings for the same period are also shown.

The table shows that the percentage of disbursement to Housing finance companies to total disbursement was 27.49 percent approximately in the year 2010-11, which was rise to 88.14 per cent in the year 2019-20. The percentage of outstanding to Housing finance companies to total outstanding was 78.12 per cent in the year 2019-20 as compared to 48.23 per cent in the year 2010-11.

## Disbursement to Banks

Table 1.2

Rupees Crore

Year (july- june)	Banks		Total		Percentage	
	Disbursements	Outstanding	Disbursements	Outstanding	Disbursements	Outstanding
2019-20	3707	17951	31258	82753	11.86	21.69
2018-19	3391	18786	25177	69094	13.47	27.19
2017-18	13363	20416	24921	58725	53.62	34.76
2016-17	5855	14335	22684	54804	25.81	26.16
2015-16	10678	23172	21590	53064	49.46	43.67
2014-15	14367	19555	21847	44031	65.76	44.41
2013-14	8223	17137	17856	39438	46.05	43.45
2012-13	9848	17268	17541	33998	56.14	50.79
2011-12	8994	14799	14390	28564	62.50	51.81
2010-11	8414	11037	12035	22581	69.91	48.88

Source: RBI Statistics

The table 1.2 shows the disbursement by National Housing bank to Banks from year 2010-11 to year 2019-20. The outstanding for the same period are also shown.

The table shows that the percentage of disbursement to Banks to total disbursement was 69.91 percent approximately in the year 2010-11, which was fallen to 11.86 per cent in the year 2019-20. The percentage of outstanding to Banks to total outstanding was 21.69 per cent in the year 2019-20 as compared to 48.87 per cent in the year 2010-11.

**Disbursement to Others****Table 1.3****Rupees Crore**

Year (july- june)	Others		Total		Percentage	
	Disbursements	Outstanding	Disbursements	Outstanding	Disbursements	Outstanding
2019-20	0	149	31258	82753	0	0.18
2018-19	50	163	5177	69094	0.19	0.24
2017-18	50	193	24921	58725	0.20	0.33
2016-17	50	193	22684	54804	0.22	0.35
2015-16	60	157	21590	53064	0.28	0.29
2014-15	90	176	21847	44031	0.41	0.39
2013-14	0	215	17856	39438	0	0.54
2012-13	0	328	17541	33998	0	0.96
2011-12	93	477	14390	28564	0.65	1.67
2010-11	312	653	12035	22581	2.59	2.89

**Source: RBI Statistics**

The table 1.3 shows the disbursement by National Housing bank to others from year 2010-11 to year 2019-20. The outstanding for the same period are also shown.

The table shows that the percentage of disbursement to others to total disbursement was 2.59 percent approximately in the year 2010-11, which was fallen to 0 percent in the year 2019-20. The percentage of outstanding to Housing finance companies to total outstanding was 0.18 per cent in the year 2019-20 as compared to 2.89 per cent in the year 2010-11.

**FINDINGS**

- The disbursement to housing finance companies has increased considerably from 27.49 percent in the year 2010-11 to 88.14 per cent in the year 2019-20 and it was continuously increasing throughout the time period.
- The outstandings to housing finance companies has also increased from 48.23 per cent in the year 2010-11 to 78.13 in the year 2019-20.
- The disbursement to Banks has decreased from 69.91 percent in the year 2010-11 to 11.86 per cent in the year 2019-20.
- The outstandings to banks has also decreased from 48.88 percent in the year 2010-11 to 21.69 per cent in the year 2019-20.
- The disbursement to others has decreased from 2.59 percent in the year 2010-11 to 0 per cent in the year 2019-20.
- The outstandings to banks has also decreased from 2.89 percent in the year 2010-11 to 0.18 per cent in the year 2019-20.

**CONCLUSION**

The above analysis shows that the maximum percentage of National Housing bank's total disbursement is to Housing finance companies and least to others. From the year 2010-11 to the year 2019-20, both the disbursement and outstandings to Housing finance companies has been increased. The same has been decreased to Banks and others. It is clear from the above analyses that the priority of disbursement of funds of National Housing bank is to Housing finance companies.

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## A STUDY OF SOCIAL INTELLIGENCE OF TEACHER TRAINEES

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### ABSTRACT

*The purpose of the study is to investigate social intelligence of teacher trainees. The sample in this study consisted of 200 teacher trainees of Sangrur district. Social intelligence scale by chadha and ganesan (1986) was used for data collection. Descriptive statistics were initial generated for sample characteristics. Results revealed that there is significant difference among male and female patience, tactfulness and memory domains of social intelligence. However, there is no significant difference found in remaining dimensions of social intelligence.*

### INTRODUCTION

Human beings, as a social animal are involved in and related to numerous tasks and interactions, be it on one- one, as well as in a larger circles which demands our interpersonal skills. The success of a task depends on one's ability to display an effective interpersonal skill which can also be termed as Social Intelligence. "It is simply the degree to which we 'get along with and relate to other people around us'" (Buzan, 2002). The ability to get along with others is important in an individual to have a joyful life. Effective communications and social skills are the important requisites for achieving success in modern life. When the interpersonal relationships are strong among the individuals, we care much more about each other which results in better understanding of themselves and others and thus provides opportunity for positive growth and leads to become a civilized member of society (Jayasree, (2010).

### SOCIAL INTELLIGENCE

Edward L. Thorndike (1920) originally coined the term Social Intelligence in his division of intelligence into three facets: abstract, mechanical and social. Thorndike first proposed the concept of social intelligence in an article in Harper's Monthly Magazine. He defined social intelligence as the ability to understand and manage men and women, boys and girls to act wisely in human relations" (p, 228). He maintained that social intelligence is different from academic ability and key elements in what makes people succeed in life. It is the human capacity to understand what is happening in the world and responding to that understanding in a personally and socially effective manner. Moss and Hunt (1927) defined social intelligence as the "ability to get along with others". According to Veron (1933) social intelligence is the "ability to get along with people in general, social technique or ease in society, knowledge of social matters, and susceptibility to stimuli from other members of a group, as well as insight into the temporary moods or underlying personality traits of stranger" (Mangal, p, 44). However, in late 1950's, the influential psychologist Wechsler (1958) had contrasted with his view on social intelligence as merely a "general intelligence applied to social situations" (p. 75). Cantor and Kihlstorm (1987) have redefined social intelligence that "it refers to the individual's fund of knowledge about the social world".

In the recent times, Social Intelligence has been an interested field of study for many psychologists. Karl Albrecht in his book "Social Intelligence: The New Science of Success" defines, social intelligence as the ability to get along well with others while winning their cooperation. Social Intelligence is a combination of sensitivity to the needs and interest of others. Sometime called "social radar", an attitude of generosity and consideration and a set of practical skills for interacting successfully with people in any setting.

However, the person most commonly associated with the term 'Social Intelligence' is an American Psychologist and writer Daniel Goleman. Earlier in his book "Emotional Intelligence", he talked about an individual awareness and ability to manage one's emotion in a healthy and productive manner. In his latest groundbreaking book "Social

Intelligence: The New Science of Human Relationship”, he expands from the one person psychology within an individual to a two-person psychology that looks at the link shared between individual’s, i.e. interpersonal relationships. He reveals in his book the brain and the body is influenced by the neurology linkages among humans. These unseen bridges give us the ability to change people’s moods, emotions, and health. Emotional states and general psychological experience are not only shaped by relationships but relationships also change the very physiological matter that constructs our body. The way, we interact with people influence our immune system, circulation, hormones and breathing. According to Goleman, the Social Intelligence can be divided into two broad categories:

**(1) Social awareness**, it includes empathy and harmonious relations with others and to know how the social world works. It is related to our senses what we sense about others. It refers to a range that runs from instantly sensing other’s inner state, to understand their feelings and thoughts, to “getting” complicated social situations. It includes four components which are named as;

**Primal empathy:** It refers to feeling with others; sensing non-verbal emotional signals.

**Attunement:** Listening or attuning with complete interest to a person. Attunement is concentration that goes beyond temporary empathy to a full, constant presence that facilitates connection. In attunement one offers entire attention and listen completely to other person in order to understand him/her rather than making own point.

**Empathic accuracy:** It refers to how well one can understand or infer another person’s thoughts, feelings, and intentions. Empathic accuracy builds on primal empathy but adds an explicit understanding of what someone else feels and thinks. It represents the essential expertise in social intelligence.

**Social cognition:** It refers to the knowledge about how the social world actually works. It is the skill to find solutions to social dilemmas.

**(2) Social facility**, which mediates effective social interactions by getting in sync with others and having the presence to shape social outcomes. It is simply sensing how other person feels, or to know what they think or intend, and does not assure productive interactions. Therefore, we can say that social awareness provides a foundation for social facility which allows smooth and efficient interactions. The spectrum of social facility includes:

- a) **Synchrony:** Synchrony is the bedrock on which other aspects build. It is concern with interacting smoothly at the nonverbal level. The non-verbal signs of synchrony include the range of harmoniously orchestrated interactions, from smiling, or nodding at just the right moment to simply orienting our body towards the other person. Failure in synchrony will sabotage social competence.
- b) **Self- presentation:** It means the ability to present oneself effectively or in a ways that a desired impression.
- c) **Influence:** It is shaping the outcome of social interactions. Achieving constructive influence involves expressing ourselves in a way that produces a preferred social result, like putting someone at ease. Expressive people are viewed as confident and likable and thus considered as making more favorable impressions.
- d) **Concern:** Concern is about understanding and taking care for other’s need. Concerned people are those who are always ready to take their time and make an attempt to help out a colleague, as well as understanding the need for group cooperation to achieve larger objectives. Concern reflects a person’s capacity for compassion.

## OPERATIONAL DEFINATIONS OF THE TERMS USED

### Social Intelligence

Social intelligence refers to an ability to get along with others and also winning their co- operations. Social intelligence in the present study measures about an individual having patience, being co-operative with others, sensitivity towards others feelings and needs, being tactful about the challenging situations, and having positive sense of humour.

### OBJECTIVES OF THE STUDY

1. To study the social intelligence of teacher trainees.
2. To compare the social intelligence between male and female teacher trainees.

### DELIMITATIONS OF THE STUDY

1. The study is restricted to 200 teacher trainees only.
2. The study is delimited to B.Ed. colleges only.
3. This study is delimited to Sangrur district of Punjab only.

### HYPOTHESES

1. There will no significant difference in the social intelligence of teacher trainees in relation to gender.
2. There will no significant difference in the Patience of teacher trainees to gender.
3. There will no significant difference in the Cooperativeness of teacher trainee's reference to gender.
4. There will no significant difference in the Confidence of teacher trainees in reference to gender.
5. There will no significant difference in the Sensitivity of teacher trainees in reference to gender.
6. There will no significant difference in the Recognition of Social Environment of teacher trainees in reference to gender.
7. There will no significant difference in the Tactfulness of teacher trainees in reference to gender.
8. There will no significant difference in the Sense of Humour of teacher trainees in reference to gender.
9. There will no significant difference in the Memory of teacher trainees in reference to gender.

### RESEARCH TOOL USED

- Social Intelligence Scale (SIS by Dr. N.K Chadha and Ms. Usha Ganesan 1986)

### RESULTS AND ANALYSIS

#### 1. Testing of the main and sub-research hypothesis of social intelligence of teacher trainees in reference to gender.

**Table No.1 Social Intelligence of Male and Female Teacher Trainees.**

Sr. No.	Gender	N	M	SD	't' value
1.	Male	100	11.88	2.78	5.04*
2.	Female	100	9.81	3.22	

\* $p < 0.05$ ; \*\* $p < 0.01$

By observing the table no.1 the value of mean, standard deviation and standard error of deviation of social intelligence of male teacher trainees calculated as 11.88 & 2.78 and the value of mean, standard deviation and standard error of female teacher trainees calculated as 9.81 & 3.22. The calculated t-value 5.04, is found statistically significant because it is more than the table value 1.98 at 0.05 level of confidence.

Therefore, the research hypothesis "There is a no significant difference in the social intelligence of teacher trainees in reference to gender" has been rejected.

As a result, the generalization has been established as there is significant difference in the social intelligence of male and female Teacher Trainees.

#### 2. Testing the hypothesis of social intelligence of teacher trainees in reference to gender.

The values of mean, standard deviation and standard error of deviation of patience of male teacher trainees calculated as 10.9 & 2.88 and the value of mean, standard deviation and standard error of deviation of female teacher trainees calculated as 11.36 & 1.84 respectively.

The calculated t-value 7.74 is found statistically significant because it is more than the table value 1.98 at 0.05 level of confidence.

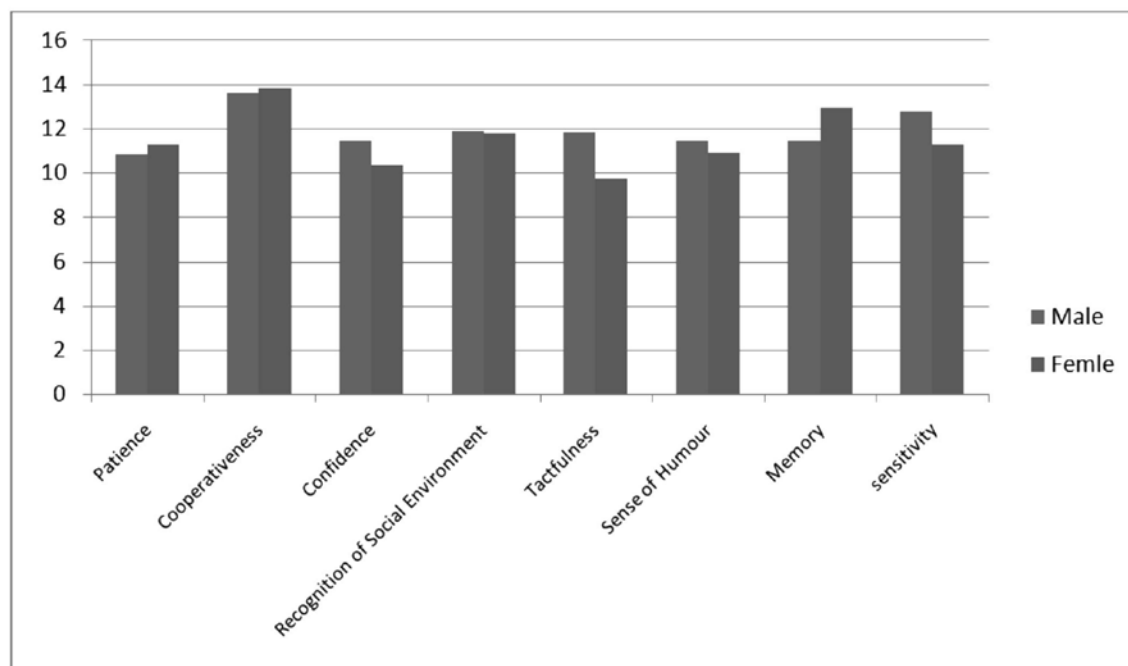
The values of mean, standard deviation and standard error of deviation of cooperativeness of male teacher trainees calculated as 13.68 & 3.22 and the values of mean, standard deviation and standard error of deviation of female teacher trainees calculated as 13.9 & 4.11 respectively. The calculated t-value 0.44 is found statistically not significant because it is less than the table value 1.98 at 0.05 level of confidence.

Therefore, the null hypothesis “There is no significant difference in the cooperativeness of teacher trainees in reference to gender” has been accepted.

**Table No. 1 representing t- value of dimensions of Social Intelligence of Male and Female Teacher Trainee**

Dimensions of social intelligence	Gender	N	Mean	S.D	't' value
Patience	Male	100	10.9	2.88	7.74*
	Female	100	11.36	1.84	
Cooperativeness	Male	100	13.68	3.22	0.44
	Female	100	13.90	4.11	
Confidence	Male	100	11.52	3.41	2.47
	Female	100	10.43	3.04	
Recognition of Social Environment	Male	100	11.96	3.13	0.32
	Female	100	11.83	2.74	
Tactfulness	Male	100	11.88	2.78	5.04*
	Female	100	9.81	3.22	
Sense of Humour	Male	100	11.53	3.02	1.41
	Female	100	10.94	3.10	
Memory	Male	100	11.51	3.17	3.43*
	Female	100	13.02	3.20	
Sensitivity	Male	100	12.84	3.63	1.07
	Female	100	11.34	3.23	

\* $p < 0.05$ ; \*\* $p < 0.01$



**Fig: Representing mean difference of dimensions of social intelligence in relation to Gender**



As a result, the generalization has been established as there is no significant difference in the cooperativeness of male and female teacher trainees.

The values of mean, standard deviation of confidence of male teacher trainees calculated as 11.52, 3.41 & 0.47 and the values of mean, standard deviation of female teacher trainees calculated as 10.43 ,3.04 respectively. The calculated t-value 2.47 is found statistically significant because it is more than the table value 1.98 at 0.05 level of confidence.

Therefore, the null hypothesis “There is no significant difference in the confidence of teacher trainees in reference to gender” has been rejected. As a result, the generalization has been established as there is significant difference in the confidence of male and female Teacher Trainees.

The values of mean, standard deviation of sensitivity of male teacher trainees calculated as 12.84, & 3.63 and the value of mean, standard deviation and standard error of deviation of female teacher trainees calculated as 11.34 & 3.23 respectively. The calculated t-value 1.07 is found statistically insignificant because it is less than the table value 1.98 at 0.05 level of confidence. Therefore, the “There is no significant difference in the sensitivity of teacher trainees in reference to gender” has been accepted. As a result, the generalization has been established as there is no significant difference in the sensitivity of male and female teacher trainees.

The values of mean, standard deviation of Recognition of Social environment of male teacher trainees calculated as 11.96 & 3.13 and the value of mean, standard deviation of female teacher trainees calculated as 11.83 & 2.74 respectively. The calculated t-value 0.32 is found statistically insignificant because it is less than the table value 1.98 at 0.05 level of confidence. Therefore, the null hypothesis, “There is no significant difference in the Recognition of Social Environment of teacher trainees in reference to gender” has been accepted. As a result, the generalization has been established as there is no significant difference in the recognition of social environment of male and female teacher trainees.

The values of mean, standard deviation of tactfulness of male teacher trainees calculated as 11.54 & 3.03 and the value of mean, standard deviation and standard error of deviation of female teacher trainees calculated as 10.94 & 3.10 respectively. The calculated t-value 1.42 is found statistically insignificant because it is less than the table value 1.98 at 0.05 level of confidence. Therefore, the null hypothesis, “There is no significant difference in the Tactfulness of pre service teachers in reference to gender” has been accepted.

As a result, the generalization has been established as there is no significant difference in the tactfulness of male and female teacher trainees.

## **FINDINGS OF THE STUDY**

1. There is significant difference in the social intelligence of male and female Teacher Trainees.
2. There is significant difference in the patience of male and female Teacher Trainees.
3. There is no significant difference in the cooperativeness of male and female teacher trainees.
4. There is significant difference in the confidence of male and female Teacher Trainees.
5. There is no significant difference in the sensitivity of male and female teacher trainees.
6. There is no significant difference in the recognition of social environment of male and female teacher trainees.
7. There is no significant difference in the tactfulness of male and female teacher trainees.
8. There is no significant difference in the sense of humor of male and female teacher trainees.
9. There is significant difference in the memory of male and female teacher trainees.

## **EDUCATIONAL IMPLICATIONS OF THE STUDY**

For the accomplishment of a target or purpose, human beings have been engaged in different tasks or activities and the completion of the particular task serves to other people of the society also in many ways. Similarly, in the field of research, a researcher engages himself/ herself in the tiresome work to find out the solution of the problem but it is not meant for the personal benefit of the researcher only. This research work has its importance and significance in many ways and for many people. It is useful for the coming generation and the educational as well as social organizations also. So, far as the present study is concerned, it also has some educational implications.

### FOR TEACHER EDUCATORS

As teachers' personality, social intelligence and teaching interest have a great impact on the learning outcomes of the students, the teacher education policy makers and supervisors must be conscious as well as cautious to introduce curricula which can be helpful in developing desired qualities of social intelligence, personality and teaching interest among prospective teachers. By doing this, the prospective teachers can further cultivate constructive behavior in the students. The syllabus and content must be framed in such a way that they can be effectively taught among pre service teachers. Latest technologies and gadgets must be used in teaching learning process to create interest of teachers in teaching and students in learning. The evaluation techniques must include lectures, seminars, discussion, problem solving, and case studies as a part of regular classroom activities rather than once on a year.

### FOR TEACHER EDUCATION INSTITUTIONS

A significant contribution of SI, Personality and Teaching Interest is found in teacher education program. Both male and female prospective teachers become academically, socially, morally and professionally strong during this professional course and they can do wonders in classroom. The present study can help all the stakeholders who are responsible for providing teacher education for making the competent and committed teachers. The training of is an important input for improving the quality of education. A comprehensive quality, result oriented and effective program of teacher education will produce confident, knowledgeable and skilled teachers full of positive values. To train the teachers with high social intelligence, groomed personality and interest in teaching is the need of hour. Training institutes must provide incentives and renewal programs to improve the quality of teaching. Special care should be taken for arts stream teacher trainees in inculcating appropriate personality traits and interest in teaching.

### SUGGESTIONS FOR FURTHER RESEARCH

In the present study, the researcher studied the social intelligence, personality and teaching interest of the selected division of Haryana State. Here, the researcher has given the following suggestions to the new researcher to carry out research in the following fields:

The study revealed that there is significant difference in the social intelligence of pre service teachers in reference to gender, region and faculty, therefore, it is suggested further that the qualitative study should be carried out to find out the causes behind it and to take some necessary steps.

The researcher found that there was significant difference in the personality of pre service teachers in reference to gender, arts-commerce and science-commerce faculty, so, the forth coming researchers should take up the qualitative research to evaluate the reasons for it.

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## ROLE OF HIGHER EDUCATION FOR SUSTAINABLE DEVELOPMENT IN INDIA

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### ABSTRACT

*Sustainable development is the development that addresses the issues of present age without compromising the capacity of people in the future to address their own issues. Education for sustainable development permits each individual to obtain the information, abilities, perspectives and qualities important to shape a sustainable future. Fundamental education is a key to a country's capacity to create and accomplish manageability targets. Education can improve farming efficiency, diminish populace development rates, improve climate insurance, and for the most part increase the expectation of living. Institutional change, educational program change and development of district explicit asset material consolidating Education for sustainable development are needs. Education for sustainable development requires including key sustainable development issues into instructing and learning like environment change, calamity hazard decrease, destitution decrease, bio variety and sustainable utilization. It additionally requires participatory instructing and learning strategies that rouse and enable students to change their conduct and make a move for sustainable development like protection of energy, water, tree ranch, utilization of normal energy and so forth. The objectives of sustainable development are to be understood, the perspectives of the relative multitude of partners of education at all levels with respect to our present ways of life and effect they have on the climate will require to change.*

*Education envelops instructing and mastering explicit abilities, granting of information, positive judgment and all around created intelligence. The essential point of the education framework for sustainable development is 'education of a renewed person', 'a man of a sustainable kind of reasoning'. Education in its contemporary development ought to be focused on the future, ought to "anticipate" and frame in a certain way and fulfill needs of people in the future of individuals. "Education is basic for advancing sustainable development and working on the limit of individuals to address climate and development issues. It is basic for accomplishing natural and moral mindfulness, values and mentalities, abilities and conduct reliable with sustainable development and for viable public support in direction". The idea of sustainable development is anything but a simple idea prompting mindfulness or information; however, it is a demonstration that requires more interest in the advanced world. All the created, creating also immature nations need to take an interest in sustainable development rehearses, so that the entire world improves as a spot to live for the present just as for the people in the future to come.*

*The consumption of nature and regular assets can be followed back to the occasions when man begun to live in caves, have a migrant existence and made due with rehearsing agribusiness. The exhaustion of these assets arrived at its apex when the essential requirements of man has given way for his ravenousness, by which, he began to take advantage of the climate by cutting trees, obliterating woodlands, annihilating land, developing structures, exhausting of non-sustainable assets, utilizing different methods of transportation, development in innovation and so forth. It is from this acknowledgment that 'Education for sustainable development' (ESD) arose with a quick desire to protect and save our nature and normal assets.*

*Sustainable Development is grounded on four autonomous frameworks like climate, monetary, social and political angles. It incorporate issues relating to neediness, biodiversity protection, farming, limit building, environmental change, desertification and dry season, debacle decrease and the executives, energy, finance, woodlands, new water, wellbeing, global law, neediness, sterilization, poisonous synthetics, squander the board and so forth. The moral issues and worries of sustainable development*

*should be addressed through education at various levels to have an effect on individuals' ways of life and dependable practices and assist them with building a sustainable future. A need to pull together many existing educational strategies and projects to underline ESD issues is compulsory, as education can assume an extremely critical part in guaranteeing the monetary, culture and environmental imperativeness of the developing human world networks. It is the need of great importance to investigate what Education can do to cultivate manageability. In this paper an endeavor has been made to see into the means of ESD, with accentuation on its points of view and worries in instructor education and furthermore on the most effective method to execute ESD.*

## **INTRODUCTION**

### **SUSTAINABLE DEVELOPMENT**

Sustainable development will be development that addresses the issues of the present without compromising the capacity of people in the future to address their own issues. Sustainable development is for the most part thought to have three parts: climate, society, and economy. The prosperity of these three regions is entomb related, not isolated. For instance, a sound, prosperous society depends on a sound climate to give food and assets, safe drinking water, and clean air for its residents. In this manner, maintainability to be a worldview for pondering a future wherein natural, cultural, and financial contemplations are adjusted chasing development and improved personal satisfaction.

### **EDUCATION FOR SUSTAINABLE DEVELOPMENT**

It is essential to recall that 'education' incorporates 'proficiency', yet it is not bound to education alone. It understands considerably more: It is the procuring of information or learning, along with the gear, which gives the expertise and the tendency for utilizing that information. Since the procuring of information and improvement of the expertise for its application are portions of a powerful cycle, education is a deep rooted work out. Education for Sustainable Development (ESD) is all the while a sub-field of education and a reasonable apparatus to help strategy producers in composing educational arrangements that consider the present ecological, cultural and financial difficulties. As per the UNESCO, it depends on all levels and kinds of learning - figuring out how to realize that learning generally will, be, figuring out how to live respectively, learning to do and figuring out how to change oneself and society." It further says that, "Maybe ESD should be visible as the complete amount of different ways of showing up at a 'learning society' wherein individuals gain from and with each other and altogether become more fit for enduring difficulties and managing maintainability initiated frailty, intricacy and dangers. From this vantage point, ESD is about through education and getting the hang of connecting with individuals in sustainable development issues, creating their abilities to give importance to SD and to add to its development and using the variety addressed by all individuals including the people who have been or feel minimized in creating inventive arrangements challenges".

### **NEED FOR SUSTAINABLE DEVELOPMENT**

Sustainable Development is an intricate idea with its starting point in the normal and sociologies that has been created through global discourse because of the difficulties confronting the world today. A center rule behind sustainable development is the possibility that monetary, social and natural conditions assume a significant part. Education Sustainable Development has five parts; information, abilities, viewpoints, qualities and showing issues which are to be tended to in a proper educational plan for sustainable development. The essential vision of the United Nations Decade for Education for Sustainable Development (DESD) is an existence where everybody has the chance to profit from education and become familiar with the qualities, conduct and ways of life needed for a sustainable future and for positive cultural change. A portion of the proposed DESD goals are to work with joins and systems administration, trade and communication among partners in ESD; give a space and opportunity for refining and advancing the vision of, and progress to sustainable development through all types of learning and public mindfulness; cultivate expanded nature of instructing and learning in education for sustainable development; foster systems at each level to reinforce limit in ESD. Education For Sustainable Development

look at major ecological issues for neighborhood, public, territorial and worldwide perspectives, so understudies get experiences into ecological conditions in other topographical regions, Focus on current and likely ecological circumstances while considering the authentic point of view; Promote the worth and need of nearby, public and worldwide co-activity in counteraction and arrangement of ecological issues; Empower students to play a part in arranging their learning encounters and give a chance for simply deciding and tolerating their results; Relate natural affectability, information, critical thinking abilities and worth explanation to each age yet with unique accentuation on natural affectability to the student's own local area in early years; Help students find the indications and genuine reason for ecological issues; Emphasize the intricacy of ecological issues and accordingly the need to foster decisive reasoning and critical thinking abilities; Use different learning conditions and a wide exhibit of educational ways to deal with instructing/ finding out about and from the climate with due weight on reasonable exercises and direct experience.

### **FIVE DIMENSIONS OF SUSTAINABLE DEVELOPMENT**

**Ecological sustainability:** Conserving critical ecological capital on which all life and economic production depends.

**Economic sustainability:** Generating wealth and well being in a continuous way without periods of 'boom and bust'.

**Social sustainability:** Meeting everyone's basic needs and reducing inequalities in ways that promote social justice and reduce social conflict.

**Cultural sustainability:** Drawing on culturally appropriate knowledge and promoting cultural diversity.

**Personal sustainability:** Promoting people's physical and mental health and fostering a state of well being within them and with the rest of the world.

### **INTERFACE OF EDUCATION WITH SUSTAINABLE DEVELOPMENT**

Education being an essential part of human development, its interface with sustainable development is grounded. Education is maybe the absolute most significant means for strengthening and for a maintained improvement in prosperity. Upgrades in educational accomplishments are joined by progress in wellbeing and life span of the populace furthermore the country's financial development. Education supports the financial elements of society towards balance and advances a social request helpful for a populist ethos. The guideline of equity or nondiscrimination is the establishment of global basic liberties law. Segregation results from profound perspectives of populace and it is for legislatures and it is for states to start to lead the pack to instigate the change in perspectives through education. So, education is the best friendly venture. This is the meaning of value higher education. India's record in education development is a mishmash of progress and disappointments. Regardless of the mandate standard of state strategy for nothing and necessary education to each youngster up to the age of 14 years in article 45 (presently a principal right in article 21A), almost 33% of the populace stays unskilled, the majority of whom are youthful. There remain basic holes in the accessibility of infrastructural offices and subjective gear and staff in the education framework. Then again, the public education rate has expanded from 18.3 in 1951 to 65.2 according to Enumeration 2001. The provincial unevenness is apparent from the way that proficiency is almost penny percent in Kerala, yet just half or 50% in Bihar. The proficiency rate for planned stations and booked clans is a lot of lower, and that for ladies even lower.

### **Education Directly Affects Sustainability Plans In The Following Three Areas**

**Implementation:** An educated citizenry is vital to implementing informed and sustainable development. In fact, a national sustainability plan can be enhanced or limited by the level of education attained by the nation's citizens. Nations with high illiteracy rates and unskilled workforces have fewer development options. For the most part, these nations are forced to buy energy and manufactured goods on the international market with hard currency. To acquire hard currency, these countries need international trade; usually this leads to exploitation of natural resources or conversion of lands from self-sufficient family-based farming to cash-crop agriculture. An educated workforce is key to moving beyond an extractive and agricultural economy.

**Decision making:** Good community-based decisions- which will affect social, economic, and environmental well-being- also depend on educated citizens. For example, a community with an abundance of skilled labor and technically trained people can persuade a corporation to locate a new information-technology and software-development facility nearby. Citizens can also act to protect their communities by analyzing reports and data. For example, citizens who were concerned about water pollution reported in a nearby watershed started monitoring the water Quality of local streams.

**Quality of life:** Education is also central to improving quality of life. Education raises the economic status of families; it improves life conditions, lowers infant mortality, and improves the educational attainment of the next generation, thereby raising the next generation's chances for economic and social well-being. Improved education holds both individual and national implications.

### STEP TAKEN BY INDIAN GOVERNMENT

**Ratifying Paris Agreement:** The 21st Conference of Parties (COP 21) under the United Nations Framework Convention on Climate Change (UNFCCC) held in Paris later extreme arrangements by the Parties followed by the reception of the Paris Agreement on post-2020 activities on environmental change. Setting accentuation on ideas like environment equity and sustainable ways of life, the Paris Agreement interestingly unites all countries for a typical reason under the UNFCCC. One of the fundamental focal point of the arrangement is to hold the expansion in the worldwide normal temperature to well beneath 2°C above pre-modern level and on driving endeavors to restrict it significantly further to 1.5°.

**The Clean Development Mechanism projects in India:** As on 4 January 2016, 1593 out of a sum of 7685 activities enrolled by the CDM leader board are from India, which up until this point is the second most noteworthy on the planet with China starting to lead the pack with 3764 undertakings enlisted. Indian tasks have been given 191 million CERs, 13.27 percent of the all out number of CERs gave. These tasks are in the energy proficiency, fuel exchanging, modern cycles, metropolitan strong waste, sustainable power and ranger service areas and are spread the nation over. Around 90-95 percent of the CDM projects are being created by the private area, working with speculations of about R583,751 crore (US\$ 87.77 billion) in the country, which is more than the all out of multilateral awards accessible for environmental change related exercises.

**State Action Plans on Climate Change:** The State Action Plans on Climate Change (SAPCC) aim to create institutional capacities and implement sectoral activities to address climate change. These plans are focused on adaptation with mitigation as co-benefit in sectors such as water, agriculture, tourism, forestry, transport, habitat and energy.

**Coal Cess and the National Clean Energy Fund :** The State Action Plans on Climate Change (SAPCC) intend to make institutional limits and carry out exercises to address environmental change. These plans are centered on variation with alleviation as co-benefit in areas like water, farming, the travel industry, ranger service, transport, environment and energy.

**National Adaptation Fund for Climate Change:** A National Adaptation Fund for Climate Change (NAFCC) has been set up with a spending plan arrangement of I350 crore for the year 2015-2016 and 2016-2017. It is intended to help with meeting the expense of public and state-level variation measures in regions that are especially defenseless against the unfavorable impacts of environmental change.

### SUGGESTIONS

- Work with systems administration linkages, trade and communication among partners in ESD.
- Encourage expanded nature of instructing and learning in education for sustainable development.
- Assist nations with gaining ground towards and accomplish the Millennium Development Goals through education for sustainable development endeavors.
- Furnish nations with new freedoms to fuse ESD into education change endeavors.
- Satisfactory assets and backing for education for sustainable development are fundamental. An understanding should be advanced among key chiefs of the capability of education to advance manageability, decrease neediness, train individuals for sustainable livelihoods and catalyze fundamental public help for sustainable development drives.

- The strengthening of ladies and young ladies should be upheld by activities to work on their admittance to fundamental and higher education, preparing and limit building. The accentuation ought to be on sex mainstreaming.
- More prominent limit should be implicit science and innovation through further developed cooperation among research foundations, the private area, NGOs and government. Joint efforts and organizations between and among researchers, government and all partners, on logical innovative work and its inescapable application should be improved.
- Components should be set up to make accessible to non-industrial nations the most recent advancements at sensible expense.

## CONCLUSION

Sustainable Development is progress that meets the importance of the present without compromising the ability of future generations to meet their own needs. Education for sustainable development that is key for sustainable development issues into teaching and learning and requires participatory teaching and learning methods that motivate and empower learners to change their behavior and promotes competencies like critical thinking, imagining future scenarios and making decisions in a collaborative way. This paper attempts to examine the actions taken by the government for eradication of illiteracy and status achieved relating to school education in India.

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## **MENTAL HEALTH OF ADOLESCENTS IN RELATION TO THEIR EMOTIONAL INTELLIGENCE**

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### **ABSTRACT**

*This paper aims to explore the relationship between mental health and emotional intelligence among adolescents. The present study also attempts to examine the effect of gender and locale on the mental health of the adolescent students. To conduct the study, 200 students of 9<sup>th</sup> class were selected from different schools of Malerkotla district. For collection of data, Mental health battery by Arun Kumar Singh & Alpna Sen Gupta (1983) and Mangal and Mangal Emotional Intelligence Inventory (2004) were used. Findings of the study revealed that there is no significant difference in the mental health of the adolescents on the basis of gender and locale. It is also found that there is positive correlation between mental health and emotional intelligence among school students.*

### **MENTAL HEALTH**

Good health depends on the state of both body and mind. Each exerts a direct influence on the other. A person to be healthy must be sound both physically as well as mentally. Healthy means that both body and mind are working efficiently and harmoniously. Mental health is a basic factor that contributes to the maintenance of physical health as well as social effectiveness. If a person is well adjusted, has good physical health and desirable social and moral values; his mental health is likely to be good. The term mental health does not refer to dimension of human personality. It encompasses all the aspects of the individual's adjustment with himself and others. If this adjustment is characterized by wholesome personal, intellectual, emotional, social or philosophical orientations, the individual is deemed to have good mental health.

Mental health is a global term which refers to state of a person, resulting from the normal organization and proper functioning of his mind. It is a combined product of physical, emotional, moral, spiritual and social health. Mental health is the most important component of the overall health and psychological well-being of a person. It is an integral and essential component of overall health. Right thoughts, right attitudes and right actions are very useful and necessary for maintaining good mental health. Mental health is also called the process of human self satisfaction, self realization and fully successful existence. It is a condition of psychological maturity.

Mentally healthy persons are generally good workers, good friends and citizens. Mental health means health of mind. A healthy mind maintains an even temper, an alert intelligence, socially considerable behavior and a happy disposition. Crow and Crow (1951) defined "mental health is the state that deals with human welfare and persuades all fields of human relations". Mental health is the full and harmonious functioning of the whole personality. It is a life in which one's potentialities are coming to full development, in which one's inner nature expresses itself freely and is not wrapped, suppressed or denied. Lewkan (2006) viewed that mentally healthy person is one who is happy lives peacefully with his neighbors, makes his children healthy citizens and after fulfilling such basic responsibilities is still empowered with sufficient strength to serve the cause of the society in any way.

### **EMOTIONAL INTELLIGENCE**

Emotional Intelligence defines how well you use what smartness you possess. Emotional intelligence can be developed and nurtured even in adulthood and beneficial to one's health, relationship and performance. The direct association between emotional intelligence and mental health may support the wave of teaching emotional intelligence.

Emotional intelligence is the area of cognitive ability involving traits and social skills that facilitate interpersonal behavior. Emotional intelligence is the ability to monitor one's own and other people's emotions, to discriminate

between different emotions and label them appropriately and to use emotional information to guide thinking and behavior.

Goleman (2001) defined emotional intelligence as the ability to recognize and regulate emotions in ourselves and others. Salovey and Mayer (1990) defined emotional intelligence as “A form of intelligence that involves the ability to monitor one’s own and others’ feelings and emotions, to discriminate among them and to use this information to guide one’s thinking and actions.” Emotional intelligence is the ability to acquire and apply knowledge from one’s emotions and the emotions of others, one can use information about what one is feeling to help one make affective decisions.

## REVIEWS OF RELATED LITERATURE

**Naik et al. (2015)** conducted a study to compare mental health among rural and urban adolescent students of Chhattisgarh. A sample size of 200 secondary adolescent students was taken for the study. The study found significant difference among rural and urban students on their mental health.

**Yadav et al. (2017)** conducted a study on mental health and emotional intelligence among 80 students (40 male and 40 female) of Banaras Hindu University. Result of the study revealed that there was positive and meaningful correlation between mental health and emotional intelligence. Result also showed significant gender difference in mental health and emotional intelligence. Males have better mental health and emotional intelligence than females.

**Qadri and zhao (2021)** explored the relationship between Emotional Intelligence (EI) and the academic achievement of Arabic basic 303 school students in China. There were statistically significant differences in the respondents’ level of emotional intelligence according to the gender variable. There were no statistically significant differences in the respondents’ level of emotional intelligence according to the grade variable.

**Roy et al. (2021)** investigated emotional intelligence and academic stress among undergraduate students. For conducting study, 63 females and 56 males from different colleges of Kerala were selected. Result of the study revealed that there was statistically significant difference in emotional intelligence with respect to gender, in which males obtained higher emotional intelligence compared to females.

## STATEMENT OF THE STUDY

Mental Health of Adolescents in Relation to their Emotional intelligence.

## OBJECTIVES OF THE STUDY

- To compare the mental health of male and female adolescents.
- To compare the mental health of rural and urban adolescents.
- To find out the relationship between mental health and emotional intelligence of adolescents.

## HYPOTHESIS OF THE STUDY

- There is no significant difference in mental health of male and female adolescents.
- There is no significant difference in mental health of rural and urban adolescents.
- There is no significant relationship between mental health and emotional intelligence of adolescents.

## DELIMITATIONS OF THE STUDY

- The sample was taken from different schools of Malerkotla district only.
- The study was delimited with regard to size of sample i.e. 200 students from class 9th.

## METHODOLOGY

Descriptive survey method of research was used in the conduct of present study.

## SAMPLE OF THE STUDY

Sample Data was collected from 100 male and 100 female adolescents from 10 rural and urban government schools from Malerkotla district of Punjab state.

## RESEARCH TOOLS USED

- Mental health battery by Arun Kumar Singh & Alpana Sen Gupta (1983).
- Mangal and Mangal Emotional Intelligence Inventory (MEII) 2004

## STATISTICAL TECHNIQUES TO BE USED

- Descriptive statistics: Mean, Median, Mode, Skewness, kurtosis was used to describe the variables.
- t-test was employed to compare the variables under study.
- Pearson's product moment co-relation technique was used to find out the relationship between the variables.

## RESULT AND ANALYSIS

### Comparison of mental health of male and female adolescents

The male and female adolescents were compared on the basis of scores of mental health. The mean and SD of male and female adolescents along with t-value testing significance of mean difference has been given in table-1.1.

**Table – 1.1 Comparison of male and female adolescents on mental health**

Group	N	Mean	S.D.	S. E <sub>d.</sub>	t-value
Male	100	76.54	10.41	1.45	0.31*
Female	100	77	10.12		NS

\*NS-Not Significant

From the table 1.1, it is found that the mean score of male group is 76.54 and female group is 77 and the standard deviation of the male group is 10.41 and female group is 10.12. It is also found that t-value is 0.31 which is not significant at both levels of confidence. Finding of the study revealed that there is no significant difference between male and female adolescents on their mental health. Hence, Hypothesis 1 stating “There is no significant difference in mental health of male and female adolescents.” is accepted.

### Comparison of mental health of urban and rural adolescents

The urban and rural adolescents were compared on the basis of scores of mental health. The mean and SD of urban and rural adolescents along with t-value are given in table-1.2.

**Table – 1.2 Comparison of urban and rural adolescents on mental health**

Group	N	Mean	S.D.	S. E <sub>d.</sub>	t-value
Urban	100	76.15	9.27	1.45	0.85*
Rural	100	77.39	11.26		NS

\*NS- Not Significant

From the table 1.2, it is found that the mean score of urban group is 76.15 and rural group is 75.39 and the standard deviation of the urban group is 9.27 and rural group is 11.26. It is also found that t-value is 0.85 which is not significant at both levels of confidence. Hence, Hypothesis 2 stating “There is no significant difference in mental health of rural and urban adolescents.” stands accepted.

### Relationship of Mental Health with Emotional intelligence.

One of the objectives of the present study was to depict the relationship between mental health and emotional intelligence among adolescents. In order to find out the relationship, Pearson's coefficient of correlation is applied between mental health and emotional intelligence.

**Table -1.3 Correlation Coefficients of Mental Health with emotional intelligence.**

N	Variables	R
200	Mental Health	0.36
200	Emotional intelligence	

From the above Table 1.3, it is evident that r value of mental health and emotional intelligence is positive and its value is 0.36, which is significant at 0.05 level of significant. It shows that mental health is positively and significantly correlated to emotional intelligence of adolescents. Hence Null Hypothesis “There is no significant relationship between mental health and emotional intelligence” is rejected.

## CONCLUSION

The study shows that there is a positive relationship between mental health and emotional intelligence among adolescents which means students having high emotional intelligence have good mental health. So, the school should adopt suitable curricular and co-curricular practices to cater to mental health and emotional intelligence of the adolescents. The parents and members of the community should also take care to help adolescents maintain their mental health and enhance the emotional intelligence of adolescents.

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## **BURNOUT AMONG SENIOR SECONDARY SCHOOL TEACHERS IN RELATION TO THEIR MENTAL HEALTH**

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### **ABSTRACT**

*The purpose of this study is to investigate whether burnout is associated with the mental health status of senior secondary school teachers. The sample in this study consisted of 200 senior secondary school teachers. The English version of Maslach's burnout inventory and mental health inventory by Jagdish and Srivastava was used for data collection. Descriptive statistics were initially generated for sample characteristics. Results revealed that the level of Personal Accomplishment is higher among female teachers compared to male secondary school teachers. Moreover, it is observed that the level of "Depersonalization" and "Emotional Exhaustion" are high among male teachers than in female teachers. The study also revealed that the Type of school has a great effect on teachers' burnout. There is a significant relationship between Mental Health and Burnout among senior secondary school teachers.*

### **INTRODUCTION**

The novelist Graham Greene first introduced the term 'burnout' when he wrote about a fictional architect who could no longer find meaning in art or pleasure in life. The term 'burnout' was introduced to the scientific literature in 1974 by American psychologist Herbert J Freudenberger who described burnout as a 'state of mental and physical exhaustion caused by one's professional life. Freudenberger defined it as something that related exclusively to frontline human service workers. Burnout is a psychological syndrome that is the result of long-term, job-specific, physical and emotional exhaustion from interpersonal stress that results in detachment, cynicism, reduced feelings of efficacy and accomplishment and may have significant impacts on job performance and satisfaction (Kristensen, Borritz, Villadsen, & Christensen, 2005) Subsequently, Maslach and Jackson defined burnout as a psychological syndrome that occurs in professionals who work with other people in challenging situations that are characterized by (a) emotional exhaustion; feeling overburdened and depleted of emotional and physical resources, (b) depersonalization; a negative and cynical attitude towards people and (c) a diminished sense of personal accomplishment.

Burnout is associated with job dissatisfaction, low organizational commitment, absenteeism, intention to leave the job, and turnover. Furthermore, there is considerable evidence that burnout has negative impacts on the physical and mental well-being of the individual, the welfare and functioning of the team and organization in which they work, and is associated with lower productivity and impaired quality of care provided to patients.

The teaching profession is unique in certain ways and as such is concerned with certain stress-related conditions more or less peculiar to it. Teachers in the past were considered a special breed. The stereotype persists to some extent even today. A mentally healthy teacher shows balanced behavior and faces the realities of life boldly, for a teacher's world is worth living and shows a sufficient amount of will to live. The teacher soon recovers herself or himself in adverse situations. A teacher who finds herself or himself unable to adjust to new situations very soon becomes maladjusted.

The absence of a job-turn-over and high drop-out rate among Indian teachers does not mean that stress and burnout are not experienced by them. It may be due to entirely different reasons like fear of taking risks and lack of alternative job opportunities. It is difficult to believe that they do not experience stress and do not get frustrated and even disillusioned with their school life under the existing school situations and societal conditions. It is also

rather cynical to say that in India one takes to school teaching only as a last resort and no sensitive, dedicated, idealistic person joins the profession; or that, it is irrelevant to think of burnout in Indian teachers because they were never 'lighted up' or 'fired up' since burnout pre-supposes a certain amount of initial enthusiasm, idealism, and dedication that has been progressively lost in the course of teaching. Teachers have been called the makers of the nation. If the teacher himself does not enjoy good mental health, it is inevitable that he will do injustice to his students and his mental disorder will have an adverse influence on the younger generation.

## REVIEW OF THE LITERATURE

**Elate et al. (2022)** studied a cross-sectional survey of burnout in a sample of resident physicians in Sudan. Out of the 300 resident physicians, 208 (69.3%) responded. On the dimension of emotional exhaustion (EE), 70.7% reported high levels of burnout. While, 44.2% reported high levels of depersonalization (DP), and 73.1% experienced a sense of decreased professional accomplishment (PA). There were significant differences in burnout, EE, and DP levels among different specialties, with the pediatrics-specialty trainees, reporting higher levels.

**Lu et al. (2020)** found that factory workers and miners had high levels of occupational burnout, and occupational burnout was a risk factor that can lead to psychological health.

**Mitake et al. (2019)** studied the association between mental illness-related stigma and burnout among nonprofessional occupational mental health staff. Multiple linear regression analysis revealed that mental illness-related stigma was significantly associated with a high degree of depersonalization, which was one of the burnout dimensions.

## OBJECTIVES OF THE STUDY

1. To study the Burnout level of secondary school teachers.
2. To study the Burnout of senior secondary school teachers about their gender.
3. To study the Burnout of senior secondary school teachers about the type of schools.
4. To find out the relationship between burnout and the mental health of senior secondary school teachers.

## HYPOTHESIS

1. There is no significant difference in the level of burnout of male and female secondary school teachers.
2. There is no significant difference in the level of burnout of government and private secondary school teachers.
3. There is no significant relationship between burnout and mental health among secondary school teachers.

## SAMPLE

In the present study, the sample was selected through a random sampling technique. 200 teachers were selected from both public and private schools of district Sangrur (Punjab). In which 100 teachers from Private schools and 100 teachers from govt. schools, 100 females and 100 males.

## DELIMITATIONS

1. The study was delimited to district Sangrur only.
2. The study was delimited to government and private schools only.
3. The study was confined to male and female teachers of secondary schools only.

## TOOLS USED

- 1) Maslach burnout inventory (MBI-educators survey) by Christina Maslach, Susan e. Jackson, Richard Schwab)1986.
- 2) Mental Health Inventory used in the present investigation has been constructed and standardized by Dr. Jagdish and Dr. A. K. Srivastava.

## STATISTICAL TECHNIQUES USED

Frequency distribution, mean, median, S.D, and t-test were used.

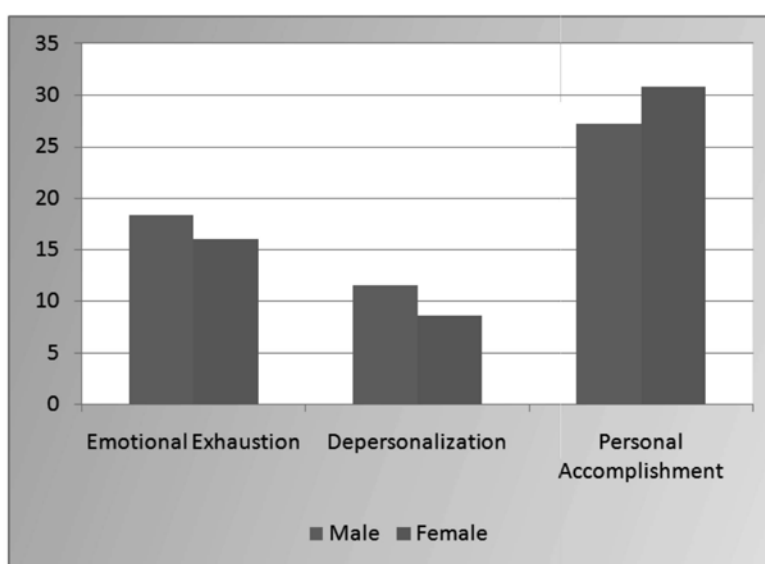
## RESULTS AND ANALYSIS

### 1. Burnout of male and female senior secondary school teachers.

**Table 1. Mean, Standard Deviation, and ‘t’ values of burnout of male and female senior secondary school teachers**

Dimensions of Burnout	Gender	Number	Mean	S.D.	SEM	‘t’
Emotional Exhaustion	Male teachers	100	18.38	8.96	1.16	2.01*
	Female teachers	100	16.04	7.43		
Depersonalization	Male teachers	100	11.51	6.91	0.91	3.20**
	Female teachers	100	8.59	6.04		
Personal Accomplishment	Male teachers	100	27.29	14.13	1.82	1.967*
	Female teachers	100	30.87	11.54		

\*\*= Significant at 0.01 level, \*= significant at 0.05 level.



**Fig. 1: Mean scores of emotional exhaustion, depersonalization, and personal accomplishment (dimensions of burnout) of male and female senior secondary school teachers.**

Table 1 indicates the mean emotional exhaustion (measurement of burnout) scores of male and female senior secondary school teachers are 18.38 and 16.04 respectively. The ‘t’ values are 2.836, which is large at 0.01 level of importance, due to the fact the tabulated value is 1.96 at 0.05 and 2.58 at 0.01 level of significance. So it turns out to be determined that male and female senior secondary school teachers differ significantly in emotional exhaustion. The low mean score of female teachers shows that male teachers had been more emotionally exhausted than their counterpart female teachers.

Table 1 further shows the mean depersonalization (dimension of burnout) scores of male and female senior secondary school teachers are 10.74 and 9.36 respectively. The value of ‘t’ is 2.125, which is sizable at a 0.05 level of significance, due to the fact the tabulated value is 1.96 at 0.05 and 2.58 at a 0.01 level of importance. So it has become observed that male and female senior secondary school teachers differ significantly on depersonalization. The low mean score of female teachers shows that male teachers had been more depersonalized than their counterparts’ female teachers.

The final part of table 1 shows the mean personal accomplishment (dimension of burnout) scores of male and female senior secondary school teachers are 27.29 and 30.87 respectively. The value of ‘t’ is 2.774, this is large at 0.01 level of significance, as the tabulated value is 1.96 at 0.05 and 2.58 at 0.01 level of significance. So,

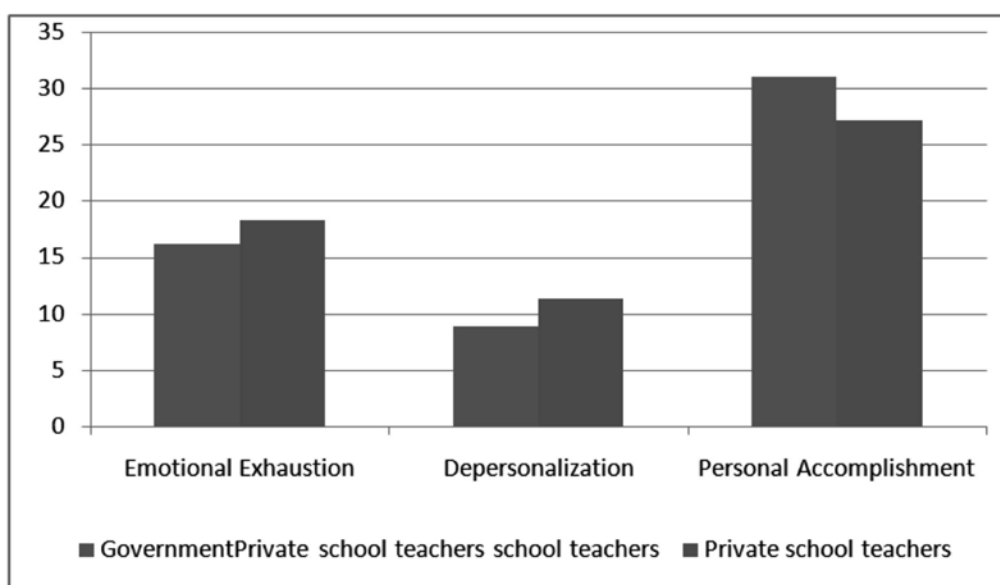
it was discovered that male and female senior secondary school teachers differ significantly in personal accomplishment. The higher mean score of female teachers indicates that female teachers have more personal accomplishments than their counterpart male teachers. So, the null hypothesis, “there is no significant difference in the level of the burnout of male and female senior secondary school teachers” is not retained.

## 2. Comparison of the level of burnout of government and private senior secondary school teachers.

**Table-2. Mean, Standard Deviation and ‘t’ values of burnout of government and private senior s secondary school teachers**

Dimensions of Burnout	Type of School	Number	Mean	S.D.	SEM	‘t’
Emotional Exhaustion	Government school teachers	100	16.16	7.90	.825	2.27*
	Private school teachers	100	18.26	8.58		
Depersonalization	Government school teachers	100	8.83	6.09	.91	2.69**
	Private school teachers	100	11.28	6.71		
Personal Accomplishment	Government school teachers	100	31.01	12.40	1.28	2.13*
	Private school teachers	100	27.15	13.35		

\*\*= Significant at 0.01 level, \*= significant at 0.05 level.



**Fig. 2: Mean scores of emotional exhaustion, depersonalization, and personal accomplishment (dimensions of burnout) of government and private senior secondary school teachers.**

Table 2 suggests the mean emotional exhaustion (dimension of burnout) scores of government and private senior secondary school teachers are 16.16 and 18.26 respectively. The value of ‘t’ is 2.27, that’s significant at 0.05 level of significance because the tabulated value is 1.96 at 0.05 level of significance. So it has become placed that government and private senior secondary school teachers differ significantly on emotional exhaustion. The lower mean score of private school teachers shows that private school teachers were more emotionally exhausted than their counterpart government school teachers.



Table 2 in addition indicates the mean depersonalization (dimension of burnout) rating of government and private senior secondary school teachers are 8.803 and 11.28 respectively. The 't' value is 2.69, which is big at the 0.01 level of significance, as the tabulated value is 1.96 at 0.05 and 2.58 at the 0.01 level of significance. So it was observed that government and private senior secondary school teachers differ significantly on depersonalization. The low mean score of government school teachers indicates that private school teachers were more depersonalized than their counterpart government school teachers.

The last part of table 2 indicates the mean personal accomplishment (dimension of burnout) scores of government and private senior secondary school teachers are 31.01 and 27.15 respectively. The 't' value is 2.13, which is significant at 0.05 degree of significance, due to the fact the tabulated value is 1.96 at 0.05 and 2.58 at 0.01 level of importance. So it was observed that government and private senior secondary school teachers differ significantly on personal accomplishments. The better mean score of government school teachers indicates that they've more personal accomplishments than their counterpart private school teachers. So the null speculation, "there's no significant difference in the level of burnout of government and private senior secondary school teachers" is not retained.

### 3. Correlation between burnout and mental health.

Variable	N	R
Burnout and Mental Health	200	0.328

An observation of the above table makes it clear that the score of mental health of teachers is (0.328) which is significant at a 0.05 level which means data shows a positive correlation between burnout and mental health. Hence hypothesis "There is no significant relationship between Mental Health and Burnout among senior secondary school teachers." is rejected.

### CONCLUSION

1. Most of the teachers have a high level of burnout.
2. Female teachers have a high level of burnout than males.
3. Type of school had a great effect on teachers' burnout. Private school teachers have more levels of burnout than govt. teachers.
4. There is a significant relationship between Mental Health and burnout among senior secondary school teachers.

### EDUCATIONAL IMPLICATIONS

1. This study will be helpful to educational planners, administrators, and principals of schools to improve the process of teaching and learning to get good results.
2. There should be seminars, programs, and workshops where the teachers can discuss the problems and find solutions related to mental health and burnout with the help of experts, psychologists, and counselors.
3. Teachers should be educated regarding burnout and its effects so that they can improve their teaching to get better results.
4. The whole education system is dependent on effective teachers as they are the nation builders so teachers must be stress-free and mentally healthy.
5. Meditation and Yoga should be used to overcome burnout among teachers. Various meditation and yoga camps should be organized in educational institutions for improving mental health which in turn will improve teacher effectiveness.

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## **DIASPORIC DILEMMA IN THE NOVEL *AFTERNOON RAAG* BY AMIT CHAUDHURI**

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### **ABSTRACT**

*The research paper aims to analyze Amit Chaudhuri's novel Afternoon Raag which is based on the concept of diaspora. In this novel the word 'Raag' stands for two things. Firstly, it depicts the idea of the music and secondly, the idea that this world is related to the life of the character Sharma. In this novel Amit Chaudhuri while explaining the identity of a student explains the attitude of new generation where westernization is playing an important role in the life of immigrants.*

**Keywords:** *Diaspora, Migration, Westernization.*

Region holds a very important role whenever there is discussion about diaspora. The people who migrate from one country to another always carry an impression of that place. It is a fact that before leaving they have their different type of backgrounds like Telgu Diaspora, Punjabi Diaspora, African diaspora, Chinese Diaspora etc, and the reason behind this fact is that their culture is always attached to them. These people have migrated to many other countries either wishfully or forcefully but still they remain nostalgic about their homelands. Indian diaspora is no exception. They carry nostalgia of their rich cultural heritage.

Diaspora can be divided into two types. The first type includes people who have sought refuge in other countries after spending time in India. The other type comprises the Indians who live outside India since they were infants and they perceive India as an interesting source depicting their ancestry. In first type writers have a factual dislocation, but the others see themselves as rootless. Both types of writers have produced a substantial body of English fiction.

The Indian diaspora, is the product of population dispersion rather than a departure at a single point in time. Although seen throughout time, this episodic migration follows a similar pattern: from enslaved laborers in the past to IT technocrats now. In his essay "From Sugar to Masala," Sudesh Mishra separates the sub continent into two groups old and new in the following lines:

This distinction is between, on the one hand, the semi-voluntary flight of indentured peasants to non-metropolitan plantation colonies such as Fiji, Trinidad, Mauritius, South Africa, Malaysia, Surinam, and Guyana, roughly between the years 1830 and 1917; and the other the late capital or postmodern dispersal of new migrants of all classes to thriving metropolitan centres such as Australia, the United States, Canada, and Britain. (276)

Amit Chaudhuri holds a very important name in the History of Indian Literature. His novel '*The Afternoon Raag*' is purely based on the concept of diaspora. Novel is wholly based on the feelings, emotions and thoughts of the student who is studying at Oxford University which he generates every time towards his home land Calcutta. In this novel there is a mention about three Asian friends and also about two girls Mandira and Shehnaz. The student goes to Oxford to learn English Literature. The parents of the student used to live in Bombay who afterwards shifted to Calcutta. The writer remembers his past and in this way he creates an imaginary reflection all the time. The writer also talks about the situational and climatic changes. He feels that climate of morning time in Oxford and India are really different. He explains his view about this idea by saying that in Oxford during morning time there is proper silence and peace. There is no disturbance. But if we compare it with India then it can be observed that in India there is noise of crows in morning. The writer depicts the very idea that there is no similarity between the rain which falls in India and the one which falls in Europe. The writer gives description of new things which he discovered for first time in Europe. In short he praises the natural background that pleases him in the Oxford.

There is a great significance of word 'Raag' in the novel. The fact behind this thing is that this word 'Raag' holds in itself its own unique meaning. The word 'Raag' depicts the meaning of classical music of India. It is played every day in evening. This word 'Raag' stands for two things in the novel. Firstly it depicts the idea of the music and the secondly the idea of this word's relation to the life of the character Sharma. The entire novel deals with the theme of the love for music and narrator's love for the girls, Mandira and Shehnaz. Shehnaz is depicted in the novel as a thin girl. She is a girl who did her post-graduation and is purely vegetarian. She is presented to readers in the novel as a divorcee. Her appearance is that of an Indian girl but in actually she not an Indian. On the other side, Mandira is an under graduate. She does not have any interest in appearing for the exams or going to campus rather, she likes to spend her free time in a part time job. She is a representative of the writer's life. He dedicates his life to his parents. A poem has been written for music teacher in the preface as a token of respect. *Afternoon Raag* opens with the announcement of the imminent death of the musician who has taught the narrator's mother: "The music-teacher is dying." (3). This sense of foreboding pervades the entire novel.

The creation *Afternoon Raag* is based on the personal character of the author. There is no dissimilarity between the character in the novel and the writer. The narrator received education from the same university i.e. Oxford University. He carries a lot of emotions and sentiments related to his past so he gets nervous while he thinks about his home land. So in this way he always got struck between his home land and U.S.A. There is no doubt in this that there are many writers in the English literature that deal with the issue of migration, that is willful migration or forced migration. The Novel *Afternoon Raag* tells about the earlier life of the author, it mainly depicts about the time period which the author spent in the University. By reading novel, we also get some glimpses of the writer's room in the university. The writers points out the daily life activities which he used to follow. He mentions how he used to drink the things from kettle, how he used to travel along to get the important material from the cubbyholes of the Professors. The Writer also mentions that he used to read about D.H.Lawrence during his life he spent at U.S.A.

For the narrator, on the other hand, there is a faint fear that there will be nothing to return to, that childhood has been fragmented, and that the narrator would be caught between an old home that has disappeared and a new home that hasn't yet been built. Of course, this dislocation, this homelessness, has become an anxiety, and Chaudhuri has returned to this anxiety throughout his literary career. It first manifests itself as anxiety, the child's gloomy fear that his parents would die, a death foretold by the death of the teacher to whom the book is dedicated, the musician Pandit Govind Prasad Jaipurwale, who died in 1988.

The book concludes with a recitation of Lawrence's epic poem, "Ship of Death." At the end of the book, poetry and music collide as Sharma reads Lawrence's words out, as if he were singing them:

Have you built your ship of death, O have you?

O build your ship of death, for you will need it. (176)

There are many themes which we can see in the writing of the Indian authors. The identity quest, uprooting and transplanting, diverse inner and exterior psyches, homesickness, and a niggling sense of guilt are the different themes of Indian writers. Authors depict these different themes in their writings in different perspectives. There are many reasons for return of diasporic authors to their respective countries. V.S. Naipaul's reason for return to his home land was his desire to know about his ancestors. Rushdie looks back towards India to know about his past. Mistry returns to India on a regular basis for a spiritual rebirth and to heal his wounded soul. Bharati Mukherjee's childhood memories haunt her. The Diaspora writings provide an aesthetic assessment of cultural concepts, thereby, facilitating the development of a novel of hybridity.

Amit Chaudhuri in his novel depicts that there is no place of love in the life of a student. In this novel the narrator's identity as lover as well as singer was lost. While explaining the identity of a student Amit Chaudhuri explains the attitude of new generation that westernization is playing an important role in the life of immigrants. Thus, Chaudhuri defines the reality of society in connection with the crisis prevailing among immigrants.

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## ਬੀ.ਬੀ.ਸੀ ਦੁਆਰਾ ਨਿਰਮਿਤ ਡਾਕੂਮੈਂਟਰੀ '1984 : A SIKH STORY' : ਪੇਸ਼ਕਾਰੀ ਅਧਿਐਨ

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'1984 : A SIKH STORY' ਡਾਕੂਮੈਂਟਰੀ ਪੰਜਾਬ ਸੰਕਟ ਦਾ ਇੱਕ ਅਹਿਮ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਹ ਡਾਕੂਮੈਂਟਰੀ ਬੀ.ਬੀ.ਸੀ. ਦੀ ਪ੍ਰੋਡਕਸ਼ਨ ਹੇਠ ਨਿਰਮਿਤ ਕੀਤੀ ਗਈ ਹੈ। ਇਹ ਅੰਗਰੇਜ਼ੀ ਭਾਸ਼ਾ ਵਿੱਚ ਬਣਾਈ ਗਈ ਹੈ ਜਿਸ ਕਾਰਨ ਇਹ ਕੇਵਲ ਪੰਜਾਬੀ ਦਰਸ਼ਕਾਂ 'ਤੇ ਕੇਂਦਰਿਤ ਨਹੀਂ ਹੁੰਦੀ। ਇਹ ਡਾਕੂਮੈਂਟਰੀ ਵੱਖ-ਵੱਖ ਚੈਨਲਾਂ ਦੁਆਰਾ ਯੂ-ਟਿਊਬ ਉੱਤੇ ਉੱਪਲਬਧ ਹੈ। ਇਸ ਵਿੱਚ ਸਿੱਧੇ ਰੂਪ ਵਿੱਚ ਇਸਦਾ ਬਣਨ ਦਾ ਸਾਲ ਨਹੀਂ ਦੱਸਿਆ ਗਿਆ ਪਰ ਇਸ ਅੰਦਰੂਨੀ ਵੇਰਵਿਆਂ ਤੋਂ ਇਹ ਸਾਲ 2009 ਵਿੱਚ ਬਣਾਈ ਗਈ ਪ੍ਰਤੀਤ ਹੁੰਦੀ ਹੈ। ਇਹ ਆਪਣੇ ਸ਼ੁਰੂਆਤੀ ਭਾਗ (Introductory Part) 1:27 ਮਿੰਟ ਵਿੱਚ ਮੁੱਖ ਮੁੱਦਿਆਂ ਦੀ ਸੰਖੇਪ ਜਾਣਕਾਰੀ ਦਿੰਦੀ ਹੈ। ਡਾਕੂਮੈਂਟਰੀ ਦਾ ਮੁੱਖ ਮਨੋਰਥ ਬਲਿਊ ਸਟਾਰ ਓਪਰੇਸ਼ਨ ਦੀ ਤੱਥ ਪੜਤਾਲ ਕਰਨ ਦੀ ਬਜਾਇ ਸਿੱਖ ਪਛਾਣ ਅਤੇ ਨਿੱਜੀ ਪਛਾਣ ਦੁਆਲੇ ਘੁੰਮਦਾ ਨਜ਼ਰ ਆਉਂਦਾ ਹੈ। ਸੋਨੀਆ ਦਿਓਲ ਜੋ ਕਿ ਇੱਕ ਸਿੱਖ ਪੰਜਾਬੀ ਪਰਿਵਾਰ ਨਾਲ ਸਬੰਧ ਰੱਖਦੀ ਹੈ, ਕਥਾਵਾਚਕ ਦੇ ਤੌਰ 'ਤੇ ਪੇਸ਼ ਹੁੰਦੀ ਹੈ।

ਕਥਾਵਾਚਕ ਡਾਕੂਮੈਂਟਰੀ ਦੀ ਸ਼ੁਰੂਆਤ ਹਰਿਮੰਦਰ ਸਾਹਿਬ ਦੀ ਮਹੱਤਤਾ ਤੋਂ ਕਰਦੀ ਹੈ। ਹਰਿਮੰਦਰ ਸਾਹਿਬ ਬਾਰੇ ਜਾਣਕਾਰੀ ਦੇਣ ਲਈ ਉਹ ਆਪਣੀ ਵਿਅਕਤੀਗਤ ਫੇਰੀ ਨੂੰ ਅਧਾਰ ਬਣਾਉਂਦੀ ਹੈ। ਉਹ ਹਰਿਮੰਦਰ ਸਾਹਿਬ ਨੂੰ ਸਿੱਖ ਧਰਮ ਦਾ ਪ੍ਰਤੀਕ ਦੱਸਦੀ ਹੈ। ਉਹ ਦਰਬਾਰ ਸਾਹਿਬ ਤੇ ਫੌਜੀ ਹਮਲੇ ਨੂੰ ਸਿੱਖਾਂ ਦੇ ਵਿਸ਼ਵਾਸ 'ਤੇ ਹਮਲਾ ਮੰਨਦੀ ਹੈ।<sup>1</sup> ਡਾਕੂਮੈਂਟਰੀ ਦਾ ਮੁੱਖ ਥੀਮ ਬਲਿਊ ਸਟਾਰ ਓਪਰੇਸ਼ਨ ਹੈ। ਇਸ ਓਪਰੇਸ਼ਨ ਨੂੰ ਪਛਾਣ ਦੇ ਮਸਲੇ ਨਾਲ ਜੋੜ ਕੇ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ। ਪਛਾਣ ਦੇ ਪ੍ਰਸੰਗ ਵਿੱਚ, ਖੁਦ ਸੋਨੀਆ ਦਿਓਲ ਅਤੇ ਰਵਿੰਦਰ ਕੌਰ ਪੇਸ਼ ਹੁੰਦੀਆਂ ਹਨ। ਰਵਿੰਦਰ ਕੌਰ ਇੱਕ ਬ੍ਰਿਟਿਸ਼ ਪੰਜਾਬੀ ਹੈ ਜਿਸਨੇ 1984 ਦੇ ਘਟਨਾਕ੍ਰਮਾਂ ਨੂੰ ਆਪਣੇ ਪਿਤਾ ਕੋਲੋਂ ਸੁਣਿਆ ਹੋਇਆ ਹੈ। ਸੋਨੀਆ ਦਿਓਲ (ਕਥਾਵਾਚਕ) ਵੀ ਆਪਣੇ ਮਾਪਿਆਂ ਨਾਲ ਬਚਪਨ ਦੀਆਂ ਤਸਵੀਰਾਂ ਦਿਖਾਉਂਦੀ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ। ਡਾਕੂਮੈਂਟਰੀ ਵਿੱਚ ਰਵਿੰਦਰ ਕੌਰ ਅਤੇ ਸੋਨੀਆ ਦਿਓਲ ਦੋਵੇਂ ਹੀ ਆਪਣੀ ਪਛਾਣ ਪ੍ਰਤੀ ਸੁਚੇਤ ਹੁੰਦੀਆਂ ਨਜ਼ਰ ਆਉਂਦੀਆਂ ਹਨ।

ਸੋਨੀਆ ਦਿਓਲ 1984 ਬਨਾਮ ਸੰਕਟ ਦੇ ਕਾਰਨਾਂ ਦੀ ਨਿਸ਼ਾਨਦੇਹੀ ਲਈ ਜਰਨੈਲ ਸਿੰਘ ਭਿੰਡਰਾਂਵਾਲੇ, ਇੰਦਰਾ ਗਾਂਧੀ ਅਤੇ ਕੁਲਦੀਪ ਸਿੰਘ ਬਰਾੜ ਦੇ ਵੇਰਵੇ ਪੇਸ਼ ਕਰਦੀ ਹੈ। ਕਥਾਵਾਚਕ ਜਰਨੈਲ ਸਿੰਘ ਭਿੰਡਰਾਂਵਾਲੇ ਪ੍ਰਤੀ ਆਪ ਕੋਈ ਪ੍ਰਤੀਕਰਮ ਪੇਸ਼ ਕਰਨ ਦੀ ਬਜਾਇ ਵੱਖ-ਵੱਖ ਰਾਵਾਂ ਪੇਸ਼ ਕਰਦੀ ਹੈ। ਇੱਕ ਧਿਰ ਵਜੋਂ ਸਿੱਖ ਸ਼ਰਧਾਲੂਆਂ ਨੂੰ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ ਜੋ ਉਸਨੂੰ ਆਪਣਾ ਹੀਰੋ ਜਾਂ ਨਾਇਕ ਮੰਨਦੇ ਹਨ। ਕੁਲਦੀਪ ਸਿੰਘ ਬਰਾੜ ਭਿੰਡਰਾਂਵਾਲੇ ਨੂੰ ਸੰਤ ਦੀ ਬਜਾਇ ਰਾਜਨੀਤੀ ਤੋਂ ਪ੍ਰਭਾਵਿਤ ਸ਼ਖ਼ਸੀਅਤ ਮੰਨਦਾ ਹੈ। ਉਸ ਅਨੁਸਾਰ ਭਿੰਡਰਾਂਵਾਲੇ ਨੇ ਸ਼ੁਰੂਆਤ ਜ਼ਰੂਰ ਇੱਕ ਸੰਤ ਵਜੋਂ ਕੀਤੀ ਸੀ ਪਰ ਉਸਦਾ ਅੰਤ ਇੱਕ ਸੰਤ ਵਜੋਂ ਨਹੀਂ ਹੋਇਆ।<sup>2</sup> ਸੋਨੀਆ ਦਿਓਲ ਇਸ ਪ੍ਰਸ਼ਨ ਦਾ ਉੱਤਰ ਤਤਕਾਲੀ ਰਾਜਨੀਤੀ 'ਚੋਂ ਤਲਾਸ਼ਦੀ ਹੈ। ਉਹ ਭਿੰਡਰਾਂਵਾਲੇ ਦਾ ਸ਼ਾਂਤ ਸਿੱਖਿਆਰਥੀ ਤੋਂ ਹਥਿਆਰਬੰਦ ਲੀਡਰ ਬਣਨ ਕਾਰਨ ਰਾਜਨੀਤੀ 'ਤੇ ਪ੍ਰਸ਼ਨ ਖੜਾ ਕਰਦੀ ਹੈ। ਉਹ ਭਿੰਡਰਾਂਵਾਲੇ ਨੂੰ ਤਤਕਾਲੀ ਕਾਂਗਰਸ ਸਰਕਾਰ ਦੀ ਉਪਜ ਦੱਸਦੀ ਹੈ। ਇਸ ਤੋਂ ਇਲਾਵਾ ਡਾਕੂਮੈਂਟਰੀ ਵਿੱਚ ਉਸ ਧਿਰ ਵਜੋਂ ਨੂੰ ਵੀ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ ਜਿਹੜੇ ਭਿੰਡਰਾਂਵਾਲੇ ਦੀ ਦਰਬਾਰ ਸਾਹਿਬ ਅੰਦਰ ਦਾਖ਼ਲ ਹੋਣ ਦੀ ਨਿੰਦਾ ਕਰਦੇ ਹਨ। ਪਰ ਇਹ ਧਿਰ ਸਿਰਫ਼ ਬਿਆਨ ਦੇ ਪੱਧਰ 'ਤੇ ਪੇਸ਼ ਹੁੰਦੀ ਹੈ। ਇਸ ਸੰਬੰਧੀ ਡਾਕੂਮੈਂਟਰੀ ਵਿੱਚ ਨਾ ਤਾਂ ਕੋਈ ਵਿਅਕਤੀ ਵਿਸ਼ੇਸ਼ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ ਅਤੇ ਨਾ ਹੀ ਕੋਈ ਤੱਥਗਤ ਹਵਾਲਾ ਦਿੱਤਾ ਗਿਆ ਹੈ। ਸੋਨੀਆ ਦਿਓਲ ਸਿਰਫ਼ ਇਸ ਸੰਬੰਧੀ ਇਹ ਕਹਿ ਕੇ ਕਿਨਾਰਾ ਕਰ ਲੈਂਦੀ ਹੈ ਕਿ ਇਹ ਧਿਰ ਕੈਮਰੇ ਦੇ ਸਾਹਮਣੇ ਬੋਲਣ ਤੋਂ ਗੁਰੇਜ਼ ਕਰਦੀ ਹੈ। ਇਸੇ ਤਰ੍ਹਾਂ ਆਮ ਸਿੱਖ ਸ਼ਰਧਾਲੂਆਂ ਦੀ ਇੰਟਰਵਿਊ ਵੀ ਕੀਤੀ ਗਈ ਹੈ ਜੋ ਓਪਰੇਸ਼ਨ ਬਲਿਊ ਸਟਾਰ ਸਮੇਂ ਉੱਥੇ ਮੌਜੂਦ ਸਨ। ਇਹ ਲੋਕ ਸ੍ਰੀ ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਦਾ ਪ੍ਰਕਾਸ਼ ਉਤਸਵ ਮਨਾਉਣ ਉੱਥੇ ਪਹੁੰਚੇ ਸਨ। ਇੱਕ ਸ਼ਰਧਾਲੂ ਆਪਣੀ ਲੱਤ 'ਤੇ ਵੱਜੇ ਗਰਨੇਡਾਂ ਦੇ ਨਿਸ਼ਾਨ ਦਿਖਾਉਂਦਾ ਹੈ। ਅਜਿਹੀ ਵਾਰਤਾਲਾਪ ਓਪਰੇਸ਼ਨ ਬਲਿਊ ਸਟਾਰ ਸਮੇਂ ਫੌਜ ਵੱਲੋਂ ਕੀਤੀ ਗਈ ਕਾਰਵਾਈ ਤੇ ਪ੍ਰਸ਼ਨ ਚਿੰਨ ਲਾਉਂਦੀ ਹੈ। ਇਹਨਾਂ ਤਿੰਨੇ ਧਿਰਾਂ ਨੂੰ ਪੇਸ਼ ਕਰਨ ਤੋਂ ਬਾਅਦ ਡਾਕੂਮੈਂਟਰੀ ਇਹ ਸਵਾਲ ਖੜਾ ਕਰਦੀ ਹੈ ਕਿ ਸਿਰਫ਼ ਭਿੰਡਰਾਂਵਾਲੇ ਨੂੰ ਫੜਨ ਦੀ ਖ਼ਾਤਰ ਇੰਨੇ ਵੱਡੇ ਪੱਧਰ 'ਤੇ ਹਮਲਾ ਕਿਉਂ ਕੀਤਾ ਗਿਆ।<sup>3</sup> ਇਸ ਸਵਾਲ ਦੇ ਉੱਤਰ ਵਿੱਚ ਕੋਈ ਵੀ ਸਰਕਾਰੀ/ਸਿਆਸੀ ਧਿਰ ਨੂੰ ਪੇਸ਼ ਨਹੀਂ ਕੀਤਾ ਗਿਆ। ਇਸਦਾ ਉੱਤਰ ਦਰਸ਼ਕਾਂ 'ਤੇ ਛੱਡ ਦਿੱਤਾ ਗਿਆ ਹੈ। ਇਹ ਡਾਕੂਮੈਂਟਰੀ ਵੀ ਵਿਭਿੰਨ ਧਿਰਾਂ ਵਿੱਚ ਸਮਤੋਲ ਰੱਖਣ ਦਾ ਯਤਨ ਕਰਦੀ ਪੇਸ਼ ਹੁੰਦੀ ਹੈ। ਇਸ ਨੀਤੀ ਤਹਿਤ ਹੀ ਉਹ ਕੋਈ ਅੰਤਿਮ ਸਿੱਟਾ ਪੇਸ਼ ਕਰਨ ਤੋਂ ਗੁਰੇਜ਼ ਕਰਦੀ ਹੈ।

ਬੀ.ਬੀ.ਸੀ. ਦੁਆਰਾ ਨਿਰਮਿਤ ਹੋਣ ਕਾਰਨ ਇਹ ਡਾਕੂਮੈਂਟਰੀ ਪੰਜਾਬ ਦੇ ਨਾਲ-ਨਾਲ ਵਿਦੇਸ਼ਾਂ ਵਿੱਚ ਵੀ ਪ੍ਰਦਰਸ਼ਿਤ ਹੁੰਦੀ ਹੈ। ਇਸ ਲਈ ਵਿਦੇਸ਼ਾਂ ਵਿੱਚ ਵਸਦੇ ਪੰਜਾਬੀਆਂ ਨੂੰ ਡਾਕੂਮੈਂਟਰੀ ਸਪੇਸ ਪ੍ਰਦਾਨ ਕਰਦੀ ਹੈ। ਡਾਕੂਮੈਂਟਰੀ ਵਿੱਚ ਲੰਡਨ ਵਿੱਚ ਗੋਲਡਨ ਟੈਂਪਲ 'ਤੇ ਆਰਮੀ ਦੇ ਹਮਲੇ ਦੇ ਵਿਰੋਧ ਵਿੱਚ ਵੱਡੇ ਪੱਧਰ ਤੇ ਪ੍ਰਦਰਸ਼ਨਾਂ ਨੂੰ ਦਿਖਾਇਆ ਗਿਆ ਹੈ। ਇਸ ਪ੍ਰਦਰਸ਼ਨ ਵਿੱਚ ਇੰਦਰਾ ਗਾਂਧੀ ਬਾਬਤ

ਨਿੰਦਨੀਯ ਸਲੋਗਨ ਲਿਖੇ ਵਿਖਾਈ ਦਿੰਦੇ ਹਨ। ਇਸਤੋਂ ਬਾਅਦ ਸਿੱਖਾਂ ਵਿਚ ਇੰਦਰਾਂ ਗਾਂਧੀ ਪ੍ਰਤੀ ਰੋਸ ਦੇ ਇਵਜ਼ ਵਜੋਂ ਇੰਦਰਾਂ ਗਾਂਧੀ ਦੇ ਨਿੱਜੀ ਅੰਗ ਰੱਖਿਅਕਾਂ ਬੇਅੰਤ ਸਿੰਘ ਅਤੇ ਸਤਵੰਤ ਸਿੰਘ ਦੁਆਰਾ ਮਾਰੇ ਜਾਣ ਦੀ ਘਟਨਾ ਪੇਸ਼ ਹੁੰਦੀ ਹੈ। ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਮਾਰਕ ਟੈਲੀ ਇਸ ਘਟਨਾ ਨੂੰ ਬਹੁਤ ਸਹਿਜ ਵਰਤਾਰਾ ਦੱਸਦਾ ਹੈ। ਉਸ ਅਨੁਸਾਰ ਇਹ ਪ੍ਰਤੀਕਰਮ ਬਿਲਕੁਲ ਉਸੇ ਤਰ੍ਹਾਂ ਦਾ ਜਿਵੇਂ ਕੋਈ ਸਾਡੇ ਧਾਰਮਿਕ ਸਥਾਨ ਤੇ ਗੋਲੀਬਾਰੀ ਕਰਨੀ ਸ਼ੁਰੂ ਕਰ ਦੇਵੇ। ਉਹ ਭਿੰਡਰਾਂਵਾਲੇ ਦੇ ਸਮਰਥਕਾਂ ਦੁਆਰਾ ਕੀਤੀਆਂ ਹਿੰਸਕ ਗਤੀਵਿਧੀਆਂ ਨੂੰ ਇਸੇ ਸੰਦਰਭ ਵਿੱਚ ਸਮਝਣ 'ਤੇ ਜੋਰ ਦਿੰਦਾ ਹੈ। ਇਸਦੇ ਨਾਲ ਹੀ ਕਥਾਵਾਚਕ ਇੰਦਰਾਂ ਗਾਂਧੀ ਦੀ ਹੱਤਿਆ ਤੋਂ ਬਾਅਦ ਹਿੰਸਾ ਦੇ ਸ਼ਿਕਾਰ ਹੋਏ ਵਿਅਕਤੀਆਂ ਤੱਕ ਪਹੁੰਚ ਕਰਦੀ ਹੈ। ਉਹ ਅੰਮ੍ਰਿਤਸਰ ਨਿਵਾਸੀ ਗੁਰਮੇਹਰ ਸਿੰਘ ਦੀ ਵਿਧਵਾ ਮੋਹਿੰਦਰ ਕੌਰ, ਦਿੱਲੀ ਨਿਵਾਸੀ ਮੋਹਨ ਸਿੰਘ ਲੁਬਾਣਾ, ਬੱਬੂ ਸਿੰਘ ਦੁਕੀਆ, ਭੋਜੀ ਕੌਰ, ਜਮਨਾ ਕੌਰ ਅਤੇ ਮਨਜੀਤ ਕੌਰ ਦੇ ਇੰਟਰਵਿਊ ਕਰਦੀ ਹੈ। ਮੋਹਨ ਸਿੰਘ ਲੁਬਾਣਾ ਅਤੇ ਉਸਦੇ ਸਾਥੀ ਗੁਰਦੁਆਰੇ ਵਿਚ ਲੱਗੀ ਇਕ ਦੰਗਿਆਂ ਨਾਲ ਸਬੰਧਿਤ ਇਕ ਪੈਟਿੰਗ ਵਿਖਾਉਂਦੇ ਹਨ, ਜਿਹੜੀ ਵੇਲੇ ਦੀ ਸਥਿਤੀ ਨੂੰ ਬਿਆਨ ਕਰਦੀ ਹੈ। ਉਹ ਦਸਦੇ ਹਨ ਕਿ ਗਲਾ ਵਿਚ ਟਾਇਰ ਪਾ ਕੇ, ਪੈਟਰੋਲ ਛਿੜਕ ਕੇ ਅਤੇ ਸੜਕਾਂ 'ਤੇ ਪੂਹ-ਪੂਹ ਕੇ ਸਿੱਖਾਂ ਨੂੰ ਮਾਰਿਆ ਜਾ ਰਿਹਾ ਸੀ ਅਤੇ ਪੁਲਿਸ ਵੀ ਸਿੱਖਾਂ ਨੂੰ ਡਰਾ-ਧਮਕਾ ਰਹੀ ਸੀ।<sup>4</sup> ਭੋਜੀ ਕੌਰ ਦਸਦੀ ਹੈ ਕਿ ਉਸਦੇ ਪਤੀ, ਤਿੰਨ ਪੁੱਤਰ ਅਤੇ ਪੋਤੇ ਨੂੰ ਮਾਰ ਦਿੱਤਾ ਗਿਆ। ਜਮਨਾ ਕੌਰ ਦੱਸਦੀ ਹੈ ਕਿ ਉਸਦੇ ਚਾਰ ਮੁੰਡਿਆਂ ਨੂੰ ਜਲਾ ਦਿੱਤਾ ਗਿਆ। ਸੋਨੀਆ ਦਿਉਲ ਕੇਵਲ ਦਿੱਲੀ ਵਿਚ ਅੰਦਾਜ਼ਨ 3000 ਹਜ਼ਾਰ ਸਿੱਖਾਂ ਦੇ ਮਾਰੇ ਜਾਣ ਦੀ ਜਾਣਕਾਰੀ ਦਿੰਦੀ ਹੈ।

ਡਾਕੂਮੈਂਟਰੀ ਦੀ ਇਹ ਖ਼ਾਸੀਅਤ ਹੈ ਕਿ ਉਹ ਸੰਕਟ ਨੂੰ ਮੌਤ ਦੇ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਤੋਂ ਦੇਖਦੀ ਹੈ ਇਸ ਲਈ ਸੋਨੀਆ ਦਿਉਲ ਬਲਿਊ ਸਟਾਰ ਓਪਰੇਸ਼ਨ ਦੌਰਾਨ ਅੰਦਰ ਮੌਜੂਦ ਵਿਅਕਤੀਆਂ ਅਤੇ ਦੰਗਾਂ ਪੀੜਤਾ ਨਾਲ ਮੁਲਾਕਾਤ ਕਰਦੀ ਹੈ। ਉਹ ਸੰਕਟ ਦੀ ਨਿਰੰਤਰਤਾ ਨੂੰ ਭੂਤ (ਜਿਹਨਾਂ ਨੇ ਸੰਕਟ ਆਪਣੇ ਪਿੰਡੇ ਤੇ ਹੰਢਾਇਆ, 1984 ਸਮੇਂ ਅੰਦਰ ਮੌਜੂਦ ਸ਼ਰਧਾਲੂ, ਦਿੱਲੀ ਦੰਗਾ ਪੀੜਤਾ), ਵਰਤਮਾਨ (18 ਸਾਲਾਂ ਦਾ ਸਿੱਖ ਨੌਜਵਾਨ, ਰਵਿੰਦਰ ਕੌਰ ਅਤੇ ਖੁਦ ਸੋਨੀਆ ਦਿਉਲ) ਅਤੇ ਭਵਿੱਖ (ਇੰਦਰਜੀਤ ਸਿੰਘ ਤੋਂ ਇਹ ਸਵਾਲ ਪੁੱਛਣਾ ਕਿ ਹੁਣ ਵੀ ਸਿੱਖਾਂ ਦੇ ਮਨਾਂ ਵਿਚ ਗੁੱਸੇ ਜਾਂ ਵਿਰੋਧ ਹੈ) ਵੱਲ ਤੋਰਦੀ ਹੈ। ਸੋਨੀਆ ਦਿਉਲ ਬਿਆਨ ਦਿੰਦੀ ਹੈ ਕਿ ਬਲਿਊ ਸਟਾਰ ਓਪਰੇਸ਼ਨ ਰਾਜਨੀਤੀ ਨਾਲ ਸਬੰਧ ਰੱਖਦਾ ਸੀ ਪਰ ਉਹ ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਕਿਸੇ ਵੀ ਨੇਤਾ ਨਾਲ ਇੰਟਰਵਿਊ ਨਹੀਂ ਕਰਦੀ। ਸੋਨੀਆ ਦਿਉਲ ਦਿੱਲੀ ਦੇ ਨਿਵਾਸੀ ਅਤੇ ਵਕੀਲ ਹਰਵਿੰਦਰ ਸਿੰਘ ਫੂਲਕਾ ਨਾਲ ਮੁਲਾਕਾਤ ਕਰਦੀ ਹੈ। ਉਹ 1984 ਸਿੱਖ ਪੀੜਤਾਂ ਨੂੰ ਲਗਾਤਾਰ ਨਿਆਂ ਦਿਵਾਉਣ ਲਈ ਕਾਰਜਸ਼ੀਲ ਹਨ। ਇਸ ਮੁਲਾਕਾਤ ਦੌਰਾਨ ਉਹ ਦਿੱਲੀ ਦੇ ਦੰਗਿਆਂ ਵਿਚ ਮਾਰੇ ਗਏ ਸਿੱਖਾਂ ਦੀ ਯਾਦ ਵਿਚ 2500 ਰੁਖ ਲਗਾਉਣ ਦੀ ਯੋਜਨਾ ਅਧੀਨ ਕਾਰਜ ਕਰਦੇ ਨਜ਼ਰ ਆਉਂਦੇ ਹਨ। ਹੈਰਾਨੀ ਦੀ ਗੱਲ ਇਹ ਹੁੰਦੀ ਹੈ ਕਿ ਸੋਨੀਆ ਦਿਉਲ ਇਸ ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਬਲਿਊ ਸਟਾਰ ਓਪਰੇ ਸ਼ਨ ਬਾਰੇ ਜਾਂ ਦਿੱਲੀ ਦੰਗਿਆਂ ਬਾਰੇ ਕੋਈ ਗੱਲਬਾਤ ਨਹੀਂ ਕਰਦੀ ਜਦੋਂ ਕਿ ਹਰਵਿੰਦਰ ਸਿੰਘ ਫੂਲਕਾ ਤੋਂ ਦਿੱਲੀ ਦੇ ਦੰਗਿਆਂ ਬਾਰੇ ਕਈ ਅਹਿਮ ਅੰਤਰਦ੍ਰਿਸ਼ਟੀਆਂ ਪ੍ਰਾਪਤ ਕੀਤੀਆਂ ਜਾ ਸਕਦੀਆਂ ਸਨ।

ਡਾਕੂਮੈਂਟਰੀ ਵਿਚਲੀਆਂ ਤਸਵੀਰਾਂ ਅਤੇ ਵੀਡੀਓ ਕਲਿੱਪਾਂ ਘਟਨਾ ਅਨੁਸਾਰੀ ਵਰਤੀਆਂ ਗਈਆਂ ਹਨ ਜਿਸ ਨਾਲ ਘਟਨਾਵਾਂ ਆਪਣਾ ਖ਼ਾਸ ਪ੍ਰਭਾਵ ਸਿਰਜਦੀਆਂ ਪੇਸ਼ ਹੁੰਦੀਆਂ ਹਨ। ਅਸਲ ਵਿਚ ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਵਰਤੀਆਂ ਜਾਂਦੀਆਂ ਤਸਵੀਰਾਂ ਅਤੇ ਵੀਡੀਓ ਕਲਿੱਪਾਂ ਵਿਸ਼ੇਸ਼ ਮਹੱਤਵ ਦੀਆਂ ਧਾਰਨੀ ਹੁੰਦੀਆਂ ਹਨ। ਇਹ ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਸੰਦਰਭਗਤ ਘਟਨਾਵਾਂ ਦੇ ਸਬੂਤ ਵਜੋਂ ਕਾਰਜਸ਼ੀਲ ਹੁੰਦੀਆਂ ਹਨ। ਇਹਨਾਂ ਨੂੰ ਖਿੱਚਣ ਅਤੇ ਰਿਕਾਰਡਿੰਗ ਕਰਨ ਦਾ ਸਮਾਂ, ਸਥਾਨ ਅਤੇ ਸਥਿਤੀ ਡਾਕੂਮੈਂਟਰੀ ਤੋਂ ਬਾਹਰ ਦੀ ਹੁੰਦੀ ਹੈ ਪਰ ਜਦੋਂ ਇਹ ਤਸਵੀਰਾਂ ਅਤੇ ਰਿਕਾਰਡਿੰਗਾਂ ਕਿਸੇ ਡਾਕੂਮੈਂਟਰੀ ਦਾ ਹਿੱਸਾ ਬਣਦੀਆਂ ਹਨ ਤਾਂ ਇਹ ਪੇਸ਼ਕਰਤਾ ਦੀ ਦ੍ਰਿਸ਼ਟੀ ਅਤੇ ਡਾਕੂਮੈਂਟਰੀ ਦੇ ਸਮੇਂ, ਸਥਾਨ ਅਤੇ ਸਥਿਤੀਆਂ ਦੇ ਸੰਦਰਭ ਵਿਚ ਹੀ ਅਰਥ ਗ੍ਰਹਿਣ ਕਰਦੀਆਂ ਹਨ। ਸੋਨੀਆ ਦਿਉਲ ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਤਸਵੀਰਾਂ ਨੂੰ ਪੇਸ਼ ਕਰਨ ਸਮੇਂ ਸੁਚੇਤ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ। ਸਭ ਤੋਂ ਅਹਿਮ ਗੱਲ ਇਹ ਹੈ ਕਿ ਤਸਵੀਰਾਂ ਦੀ ਆਪਣੀ ਕੋਈ ਭਾਸ਼ਾ ਨਹੀਂ ਹੁੰਦੀ। ਇਹ ਉਹੀ ਬੋਲਦੀਆਂ ਹਨ ਜੋ ਇਹਨਾਂ ਦੇ ਕਥਾਵਾਚਕ/ਬਿਰਤਾਂਤਕਾਰ ਦੀ ਦ੍ਰਿਸ਼ਟੀ ਜਾਂ ਵਿਚਾਰਧਾਰਾ ਹੁੰਦੀ ਹੈ। ਸੋਨੀਆ ਦਿਉਲ ਬਲਿਊ ਸਟਾਰ ਉਪਰੇਸ਼ਨ ਨੂੰ ਸਿੱਖ ਅਤੇ ਸਿੱਖ ਪਛਾਣ ਨਾਲ ਜੋੜ ਕੇ ਪੇਸ਼ ਕਰਦੀ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ। ਇਸ ਲਈ ਉਹ ਭਿੰਡਰਾਂਵਾਲੇ ਦੀ ਤਸਵੀਰ ਜਿਸ ਵਿਚ ਉਹ ਆਪਣੀ ਦਸਤਾਰ ਸਜਾ ਰਿਹਾ ਹੈ, ਨੂੰ ਵਾਰ-ਵਾਰ ਦਿਖਾਉਂਦੀ ਹੈ। ਇਸ ਤਸਵੀਰ ਨਾਲ ਸ਼ਾਇਦ ਸੋਨੀਆ ਦਿਉਲ ਮਾਰਕ ਟੱਲੀ ਦੀ ਭਿੰਡਰਾਂਵਾਲੇ ਸਬੰਧੀ ਉਹ ਧਾਰਨਾ ਦ੍ਰਿੜ ਕਰਵਾਉਣਾ ਚਾਹੁੰਦੀ ਹੈ ਜਿਸ ਵਿਚ ਉਹ ਉਸਨੂੰ ਸਿਆਸੀ ਲੀਡਰ ਦੀ ਬਜਾਏ ਧਾਰਮਿਕ ਲੀਡਰ ਕਹਿੰਦਾ ਹੈ। ਇਸੇ ਤਰ੍ਹਾਂ ਗੋਲਡਨ ਟੈਂਪਲ ਦੀ ਤਸਵੀਰ, ਅਕਾਲ ਤਖ਼ਤ ਦੇ ਢਹੇ ਹੋਣ ਦੀਆਂ ਤਸਵੀਰ, ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਦੀ ਗੋਲੀ ਲੱਗਣ ਦੀ ਤਸਵੀਰ, ਮਿਲੀਟੈਂਟਾਂ ਦੇ ਮਰੇ ਹੋਇਆਂ ਦੀ ਤਸਵੀਰ, ਮਨਜੀਤ ਕੌਰ ਅਤੇ ਉਸਦੇ ਪਤੀ ਦੀ ਤਸਵੀਰ ਜੋ ਦਿੱਲੀ ਦੰਗਿਆਂ ਵਿਚ ਮਾਰਿਆ ਗਿਆ ਸੀ ਆਦਿ ਨੂੰ ਆਪਣੀ ਵਿਚਾਰਧਾਰਾ ਅਨੁਸਾਰ ਇਸ ਤਰ੍ਹਾਂ ਪੇਸ਼ ਕਰਦੀ ਹੈ ਕਿ ਦਰਸ਼ਕ ਘਟਨਾਵਾਂ ਅਤੇ ਇਸਦੀਆਂ ਲੜੀਆਂ ਨੂੰ ਉਸੇ ਤਰ੍ਹਾਂ ਵੇਖਣ ਲੱਗ ਜਾਂਦਾ ਹੈ। ਇਸ ਸੰਦਰਭ ਵਿੱਚ ਡਾਕੂਮੈਂਟਰੀ ਵਿੱਚ ਬਲਿਊ ਸਟਾਰ ਉਪਰੇਸ਼ਨ ਤੋਂ ਪਹਿਲਾਂ ਇੰਦਰਾਂ ਗਾਂਧੀ ਵੱਲੋਂ ਪੰਜਾਬ ਦੇ ਲੋਕਾਂ ਦੇ ਨਾਂ ਅਪੀਲ ਨੂੰ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ। ਇਸ ਵਿੱਚ ਪੰਜਾਬ ਦੇ ਲੋਕਾਂ ਨੂੰ ਸ਼ਾਂਤੀ ਬਣਾਏ ਰੱਖਣ ਦੀ ਬੇਨਤੀ ਕੀਤੀ ਗਈ ਹੈ। ਪਰ ਇਸ ਅਪੀਲ ਦੌਰਾਨ ਸਕਰੀਨ 'ਤੇ ਸਿਰਫ਼ ਸਿੱਖ ਚਿਹਰੇ ਹੀ ਪੇਸ਼ ਕੀਤੇ ਗਏ ਹਨ। ਇਹ ਸਾਰੀਆਂ ਲੜੀਗਤ ਘਟਨਾਵਾਂ ਬਲਿਊ ਸਟਾਰ ਉਪਰੇਸ਼ਨ ਅਤੇ ਸਿੱਖ

ਪਛਾਣ ਨੂੰ ਜੋੜ ਕੇ ਪੇਸ਼ ਕਰਦੀ ਹੈ। ਇਸ ਦੇ ਨਾਲ ਹੀ ਸੋਨੀਆ ਦਿਉਲ ਇੱਕ ਨਿਊਜ਼ ਫੋਟੋਗਰਾਫਰ ਦਾ ਇੰਟਰਵਿਊ ਵੀ ਕਰਦੀ ਹੈ। ਉਹ ਇਸ ਗੱਲ 'ਤੇ ਮਾਣ ਕਰਦਾ ਹੈ ਕਿ ਉਸਨੇ ਦਿੱਲੀ ਦੰਗਿਆਂ ਦੌਰਾਨ ਆਪਣੇ ਇੱਕ ਸਿੱਖ ਦੋਸਤ ਨਰਿੰਦਰ ਸਿੰਘ ਬਰਨਾਲਾ ਦੀ ਜਾਨ ਬਚਾਈ। ਉਹ ਸੋਨੀਆ ਦਿਉਲ ਨੂੰ ਹਸਪਤਾਲ ਦੀਆਂ ਕੁਝ ਤਸਵੀਰਾਂ ਦਿਖਾਉਂਦਾ ਹੈ। ਜਿਥੇ ਇੰਦਰਾਂ ਗਾਂਧੀ ਅਟੈਕ ਤੋਂ ਬਾਅਦ ਭਰਤੀ ਕੀਤੀ ਗਈ ਸੀ। “ਇਕ ਤਸਵੀਰ ਹਸਪਤਾਲ ਦੇ ਬਾਹਰ ਦੀ ਭੀੜ ਦੀ ਹੈ ਅਤੇ ਦੂਜੀ ਉਸ ਹਸਪਤਾਲ ਵਿਚ ਬੈਠੇ ਉਹਨਾਂ ਸਿੱਖਾਂ ਦੀ ਜੋ ਗੁਸਾਏ ਹਿੰਦੂਆਂ ਦੀ ਹਿੰਸਾ ਦਾ ਸ਼ਿਕਾਰ ਹੋਏ। ਇਹ ਤਸਵੀਰਾਂ ਦਸਤਾਵੇਜ਼ਾਂ ਦੁਆਰਾ ਵਿਸ਼ੇਸ਼ ਮਹੱਤਵ ਤਾਂ ਰੱਖਦੀਆਂ ਹਨ ਪਰ ਗੁਰੂ ਨਾਲ ਵਾਚਿਆ ਇਹ ਦੋਵੇਂ ਅਸ਼ੋਕ ਵਾਹੀ ਦੁਆਰਾ ਪ੍ਰਸਤੁਤ ਪ੍ਰਸੰਗਾਂ ਨੂੰ ਘੇਰੇ ਵਿਚ ਲਿਆਉਂਦੀਆਂ ਹਨ। ਹਸਪਤਾਲ ਦੇ ਅੰਦਰ ਬੈਠੇ ਸਿੱਖਾਂ ਦੀ ਤਸਵੀਰ ਉਹਨਾਂ 'ਚ ਡਰ/ਸਹਿਮ ਨੂੰ ਸਿਆਣਦੀ ਹੈ। ਉਸੇ ਮੌਕੇ ਬਾਹਰ ਖੜੀ ਭੀੜ ਦੀ ਤਸਵੀਰ ਵਿਚ ਇਕ ਸਿੱਖ ਵਿਅਕਤੀ ਦੀ ਤਸਵੀਰ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ ਜਿਸ ਵਿਚ ਉਸ ਸਿੱਖ ਨੂੰ ਭੀੜ ਵਿਚ ਹਿੰਦੂਆਂ ਤੋਂ ਕੋਈ ਖਤਰਾ ਨਜ਼ਰ ਨਹੀਂ ਆਉਂਦਾ। ਇਕੋ ਸਮੇਂ-ਸਥਾਨ ਦੀਆਂ ਸਥਿਤੀਆਂ ਵਿਚ ਇੰਨ੍ਹਾਂ ਵਿਰੋਧਾਭਾਸ ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਪ੍ਰਸਤੁਤ ਇਹਨਾਂ ਤੱਥਾਂ ਤੇ ਸਵਾਲੀਆਂ ਨਿਸ਼ਾਨ ਲਗਾਉਂਦਾ ਹੈ।<sup>5</sup> ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਜਰਨੈਲ ਸਿੰਘ ਭਿੰਡਰਾਂਵਾਲਾ, ਇੰਦਰਾਂ ਗਾਂਧੀ ਅਤੇ ਕੁਲਦੀਪ ਸਿੰਘ ਬਰਾੜ ਦੀਆਂ ਵੀਡੀਉ ਰਿਕਾਰਡਿੰਗਾਂ ਵੀ ਵਿਸ਼ੇਸ਼ ਮਹੱਤਵ ਰੱਖਦੀਆਂ ਹਨ। ਇਹਨਾਂ ਵੀਡੀਉ ਕਲਿਪਾਂ ਨੂੰ ਡਾਕੂਮੈਂਟਰੀ ਆਪਣੀ ਪੇਸ਼ ਵਿਚਾਰਧਾਰਾ ਨੂੰ ਵਧੇਰੇ ਪ੍ਰਮਾਣਿਕ ਦਰਸਾਉਣ ਹਿੱਤ ਵਰਤਦੀ ਹੈ। ਇਸੇ ਤਰ੍ਹਾਂ ਘਟਨਾਵਾਂ ਦੇ ਦ੍ਰਿਸ਼ ਚਿਤਰਣ ਅਤੇ ਉਹਨਾਂ ਦੀ ਲੜੀਵਾਰਤਾ ਵੀ ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਰੋਚਕਤਾ ਬਣਾਈ ਰੱਖਦੀ ਹੈ ਅਤੇ ਦਰਸ਼ਕ ਨੂੰ ਕਿਸੇ ਅਕਾਊਪੁਣ ਦਾ ਅਹਿਸਾਸ ਨਹੀਂ ਹੁੰਦਾ। ਇਸਦੇ ਨਾਲ ਹੀ ਪਿੱਠਭੂਮੀ ਵਿਚ ਵਰਤਿਆ ਗਿਆ ਸੰਗੀਤ ਦਰਸਾਈਆਂ ਗਈਆਂ ਘਟਨਾਵਾਂ ਨੂੰ ਹੋਰ ਪ੍ਰਭਾਵਸ਼ਾਲੀ ਬਣਾਉਂਦਾ ਹੈ। ਵੈਰਾਗਮਈ ਧੁਨਾਂ ਦੇ ਨਾਲ-ਨਾਲ ਲੜਾਈ ਅਤੇ ਹਿੰਸਾਂ ਦੇ ਦ੍ਰਿਸ਼ਾਂ ਸਮੇਂ ਗਰਜਵੀਂ ਧੁਨਾਂ ਅਤੇ ਹਿੰਸਾਂ ਦੇ ਸ਼ਿਕਾਰ ਹੋਏ ਵਿਅਕਤੀਆਂ ਦੀ ਪੇਸ਼ਕਾਰੀ ਸਮੇਂ ਕਰੁਣਾਮਈ ਸੰਗੀਤ ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਹੋਰ ਰੋਚਕਤਾ ਪੈਦਾ ਕਰਦਾ ਹੈ।

ਅਸਲ ਵਿੱਚ ਇਹ ਡਾਕੂਮੈਂਟਰੀ ਸੋਨੀਆ ਦਿਉਲ ਦੀ ਨਿੱਜੀ ਪਛਾਣ ਅਤੇ ਹੋਂਦ ਨੂੰ ਨਿਰਧਾਰਤ ਕਰਦੀ ਹੋਈ ਸਫ਼ਰ ਤੈਅ ਕਰਦੀ ਹੈ। ਇਸ ਕਰਕੇ ਇਹ ਤੱਥਕ ਤੌਰ 'ਤੇ ਵਧੇਰੇ ਡੂੰਘਾਈ ਵਿਚ ਨਾ ਉਤਰ ਕੇ ਧਰਾਤਲੀ ਪੱਧਰ ਤੇ ਵਿਚਰਦੀ ਹੈ। ਇਹ ਡਾਕੂਮੈਂਟਰੀ ਤੱਥਾਂ ਦੀ ਡੂੰਘਾਈ ਨਾਲ ਛਾਣਬੀਣ ਕਰਨ ਵਿਚ ਅਸਫਲ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ। ਉਹ ਸਿੱਖ ਧਰਮ ਵਿੱਚ ਹਰਿਮੰਦਰ ਸਾਹਿਬ ਦੇ ਸਥਾਨ ਨੂੰ ਨਿਸ਼ਚਿਤ ਕਰਨ ਲਈ ਕਿਤੇ ਵੀ ਇਤਿਹਾਸ ਦੀਆਂ ਪੈੜਾਂ ਨੂੰ ਨੱਪਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਨਹੀਂ ਕਰਦੀ। ਇਸ ਦੇ ਉਲਟ ਕਥਾਵਾਚਕ ਆਪਣੀ ਵਿਅਕਤੀਗਤ ਫੇਰੀ ਦੇ ਅਹਿਸਾਸਾਂ ਨੂੰ ਬਿਆਨਣ ਤੱਕ ਸੀਮਿਤ ਰਹਿੰਦੀ ਹੈ। ਜਦੋਂ ਕਿ ਗੋਲਡਨ ਟੈਂਪਲ ਤੇ ਇਹ ਕੋਈ ਪਹਿਲੀ ਵਾਰੀ ਹਮਲਾ ਨਹੀਂ ਸੀ। ਇਹ ਹਮਲੇ ਕਿੰਨਾਂ ਦੁਆਰਾ ਕੀਤੇ ਗਏ, ਇਸਦੇ ਪ੍ਰਤੀਕਰਮ ਕੀ ਨਿਕਲੇ<sup>6</sup> ਆਦਿ ਸਵਾਲ ਸਿੱਖ ਧਰਮ ਵਿਚ ਦਰਬਾਰ ਸਾਹਿਬ ਦੀ ਮਹੱਤਤਾ ਨੂੰ ਵਧੇਰੇ ਉਘੜਵੇਂ ਰੂਪ ਵਿੱਚ ਪੇਸ਼ ਕਰ ਸਕਦੇ ਸਨ। ਇਸ ਦੇ ਨਾਲ ਹੀ ਇਹ ਸਵਾਲ ਬਲਿਊ ਸਟਾਰ ਓਪਰੇਸ਼ਨ ਦੇ ਪ੍ਰਤੀਕਰਮ ਵਜੋਂ ਹੋਏ ਇੰਦਰਾਂ ਗਾਂਧੀ ਦੇ ਕਤਲ ਨੂੰ ਵੀ ਵਧੇਰੇ ਸਪੱਸ਼ਟਤਾ ਪ੍ਰਦਾਨ ਕਰਦੇ ਸਨ ਪਰ ਡਾਕੂਮੈਂਟਰੀ ਕਥਾਵਾਚਕ ਦੀਆਂ ਵਿਅਕਤੀਗਤ ਭਾਵਨਾਵਾਂ ਤੱਕ ਸੀਮਿਤ ਰਹਿੰਦੀ ਹੈ। ਇਸ ਤਰ੍ਹਾਂ ਦੇ ਵੇਰਵੇ ਕਥਾਵਾਚਕ ਨੂੰ ਆਪਣੀ ਨਿੱਜੀ ਪਛਾਣ ਅਤੇ ਹੋਂਦ ਵੱਲ ਪੁਲਾਂਘ ਪੁੱਟਦਾ ਦਿਖਾਉਂਦੇ ਹਨ। ਜਿਸ ਕਾਰਨ ਡਾਕੂਮੈਂਟਰੀ ਸਮੂਹਿਕ ਪੇਸ਼ਕਾਰੀ ਨਾ ਕਰਦੀ ਹੋਈ ਨਿੱਜ ਕੇਂਦਰਿਤ ਵਧੇਰੇ ਪੇਸ਼ ਹੁੰਦੀ ਹੈ। ਇਹ ਕਹਿਣਾ ਅਤਿਕਥਨੀ ਨਹੀਂ ਹੋਵੇਗੀ ਕਿ ਸੋਨੀਆ ਦਿਉਲ ਡਾਕੂਮੈਂਟਰੀ ਨੂੰ ਇਕ ਪ੍ਰੋਜੈਕਟ ਵਜੋਂ ਨਹੀਂ ਸਗੋਂ ਇਕ ਨਿੱਜੀ ਭਾਵਨਾਤਮਕ ਸਫ਼ਰ ਵਜੋਂ ਦੇਖਦੀ ਹੈ।<sup>7</sup> ਭਾਵਨਾਮਈ ਪੇਸ਼ਕਾਰੀ ਜਿੱਥੇ ਦਰਸ਼ਕ ਨੂੰ ਸੰਵੇਦਨਾ ਦੇ ਪੱਧਰ 'ਤੇ ਪਾਠ/ਰਚਨਾ ਨਾਲ ਜੋੜਦੀ ਹੈ ਉੱਥੇ ਤੱਥਾਂ ਤੋਂ ਕਈ ਵਾਰੀ ਉਣਤਾਈ ਦੀ ਸ਼ਿਕਾਰ ਵੀ ਹੋ ਜਾਂਦੀ ਹੈ। ਹਥਲੀ ਡਾਕੂਮੈਂਟਰੀ ਵੀ ਇਸ ਧਾਰਨਾ ਨੂੰ ਪੇਸ਼ ਕਰਦੀ ਹੈ। ਜਿੱਥੇ ਡਾਕੂਮੈਂਟਰੀ ਨਿੱਜੀ ਸਫ਼ਰ ਤੋਂ ਸ਼ੁਰੂ ਹੋ ਕੇ ਸਿੱਖ ਪਛਾਣ ਵਿਸਤ੍ਰਿਤ ਅਰਥ ਪ੍ਰਦਾਨ ਕਰਦੀ ਹੈ ਉੱਥੇ ਮਹੱਤਵਪੂਰਨ ਤੱਥਾਂ ਬਾਬਤ ਅਨੁਮਾਨਤ ਜਾਣਕਾਰੀ ਹੀ ਦਿੰਦੀ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ। ਜਿਵੇਂ ਕਿ ਬਲਿਊ ਸਟਾਰ ਓਪਰੇਸ਼ਨ ਅਤੇ ਦਿੱਲੀ ਦੰਗਿਆਂ ਵਿਚ ਮਾਰੇ ਗਏ ਵਿਅਕਤੀਆਂ ਦੀ ਸੰਖਿਆ ਅੰਦਾਜ਼ਨ ਦੱਸੀ ਗਈ ਹੈ। ਭਿੰਡਰਾਂਵਾਲੇ ਦਾ ਕੇਵਲ ਜਨਮ ਵਰ੍ਹਾਂ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਇਸਦੇ ਨਾਲ ਹੀ ਡਾਕੂਮੈਂਟਰੀ ਉਸ ਪੀੜੀ ਨੂੰ ਤਾਂ ਪੇਸ਼ ਕਰ ਦਿੰਦੀ ਹੈ ਜੋ ਪੂਰਨ ਰੂਪ ਵਿਚ ਬ੍ਰਿਟਿਸ਼ ਪੰਜਾਬੀ ਹਨ ਜਿਸ ਵਿਚ ਰਵਿੰਦਰ ਕੌਰ ਅਤੇ ਕਥਾਵਾਚਕ ਸੋਨੀਆ ਦਿਉਲ ਸ਼ਾਮਲ ਹਨ ਪਰ ਉਸ ਪੀੜੀ ਨੂੰ ਪੇਸ਼ ਨਹੀਂ ਕਰਦੀ ਜਿਹੜੀ ਆਪਣੀ ਮੂਲ ਧਰਤੀ ਨੂੰ ਛੱਡ ਕੇ ਪਰਵਾਸ ਧਾਰਨ ਕਰਦੇ ਹਨ ਜਿਸ ਵਿਚ ਰਵਿੰਦਰ ਕੌਰ ਦਾ ਪਿਤਾ ਅਤੇ ਸੋਨੀਆ ਦਿਉਲ ਦੇ ਮਾਤਾ-ਪਿਤਾ ਸ਼ਾਮਲ ਹਨ। ਇਹ ਪੀੜੀ (ਰਵਿੰਦਰ ਕੌਰ ਦਾ ਪਿਤਾ ਅਤੇ ਸੋਨੀਆ ਦਿਉਲ ਦੇ ਮਾਤਾ-ਪਿਤਾ) ਪੰਜਾਬ ਵਿਚ ਵਾਪਰੇ ਇਸ ਪੂਰੇ ਘਟਨਾਕ੍ਰਮ ਨੂੰ ਕਿਵੇਂ ਵੇਖਦੀ ਹੈ ਅਤੇ ਇਸ ਬਾਬਤ ਕੀ ਸਮਝ ਰੱਖਦੀ ਹੈ, ਇਹ ਅਹਿਮ ਸਵਾਲ ਸਨ। ਦੂਸਰਾ ਇਹ ਧਿਰ/ਪੀੜੀ ਪੂਰੇ ਆਮ ਪਰਵਾਸੀ ਪੰਜਾਬੀ/ਸਿੱਖਾਂ ਦੀ ਪ੍ਰਤੀਨਿਧਤਾ ਕਰ ਸਕਦੀ ਸੀ। ਪਰ ਇਹ ਧਿਰ ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਜਾਂ ਤਾਂ (ਰਵਿੰਦਰ ਕੌਰ ਦਾ ਪਿਤਾ) ਗ਼ੈਰਹਾਜ਼ਰ ਹੈ ਜਾਂ ਫਿਰ ਇਸ ਸਬੰਧੀ ਮੁਕ (ਸੋਨੀਆ ਦਿਉਲ ਦੇ ਮਾਪੇ) ਨਜ਼ਰ ਆਉਂਦੇ ਹਨ। ਇਸ ਦੇ ਬਦਲ ਵਜੋਂ ਉਹ ਸਿਰਫ ਇੰਦਰਜੀਤ ਸਿੰਘ ਜੋ ਕਿ ਇਕ ਪਰਵਾਸੀ ਸਿੱਖ ਲੀਡਰ ਹੈ ਨਾਲ ਗੱਲਬਾਤ ਕਰਦੀ ਹੈ। ਪਰ ਉਹ ਕਿਸੇ ਆਮ/ਸਧਾਰਨ ਸਿੱਖ/ਪੰਜਾਬੀ ਪਰਵਾਸੀ ਦੀ ਇੰਟਰਵਿਊ ਨਹੀਂ ਕਰਦੀ ਜੋ ਉਧਰਲੇ ਪੰਜਾਬੀਆਂ ਦੀ ਇਸ ਘਟਨਾ ਸਬੰਧੀ ਸਮਝ ਨੂੰ ਬਿਆਨ ਕਰ ਸਕੇ। ਭਿੰਡਰਾਂਵਾਲੇ ਬਾਰੇ ਨੇੜੇ ਤੋਂ ਜਾਣਨ ਲਈ ਦਮਦਮੀ ਟਕਸਾਲ ਤੱਕ ਤਾਂ ਪਹੁੰਚ ਕੀਤੀ ਗਈ ਹੈ ਪਰ ਉਸਦੇ ਪਰਿਵਾਰਕ ਪਿਛੋਕੜ ਜਾਂ ਪਰਿਵਾਰ ਬਾਰੇ ਕੋਈ ਗੱਲਬਾਤ ਨਹੀਂ ਕੀਤੀ ਗਈ।



ਦਮਦਮੀ ਟਕਸਾਲ ਦੀ ਇਤਿਹਾਸਕ ਮਹੱਤਤਾ ਬਾਰੇ ਵੀ ਡਾਕੂਮੈਂਟਰੀ ਚੁੱਪੀ ਧਾਰਦੀ ਹੈ। 1982 ਵਿਚ ਮਾਰੇ ਗਏ ਅਖਬਾਰ ਦੇ ਮਾਲਕ ਦਾ ਨਾਂ ਤਾਂ ਆਉਂਦਾ ਹੈ ਪਰ ਮਾਲਕ ਦਾ ਨਾਂ ਦੱਸਿਆ ਨਹੀਂ ਜਾਂਦਾ। ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਦਿੱਲੀ ਦੇ ਗਿਆਨ ਨਾਲ ਸਬੰਧਿਤ ਅਸ਼ੋਕ ਵਾਹੀ ਦੀਆਂ ਤਸਵੀਰਾਂ ਨੂੰ ਬਾਵਜੂਦ ਵਿਰੋਧਾਭਾਸ ਦੇ ਪੇਸ਼ ਕੀਤੀਆਂ ਜਾਂਦੀਆਂ ਹਨ। ਪਰ ਇਹਨਾਂ ਸਭ ਦੇ ਬਾਵਜੂਦ ਇਹ ਡਾਕੂਮੈਂਟਰੀ ਉਹਨਾਂ ਆਮ ਲੋਕਾਂ ਦੀ ਬਾਤ ਕਹਿਣ ਵਿਚ ਸਫਲ ਹੁੰਦੀ ਹੈ, ਜਿਹਨਾਂ ਦਾ ਇਸ ਪੂਰੇ ਘਟਨਾਕ੍ਰਮ ਵਿਚ ਸਭ ਤੋਂ ਵੱਧ ਨੁਕਸਾਨ ਹੋਇਆ। ਡਾਕੂਮੈਂਟਰੀ ਦੇ ਅੰਤ ਵਿਚ ਭਾਵੁਕ ਹੋ ਕੇ ਸੋਨੀਆ ਦਿਉਲ ਦਾ ਇਹ ਕਹਿਣਾ ਕਿ ਉਹ ਸੋਚਦੀ ਸੀ ਕਿ ਬਲਿਊ ਸਟਾਰ ਓਪਰੇਸ਼ਨ ਰਾਜਨੀਤੀ ਨਾਲ ਸਬੰਧ ਰੱਖਦਾ ਸੀ ਪਰ ਹੁਣ ਉਸਨੂੰ ਉਹ ਉਹਨਾਂ ਲੋਕਾਂ ਨਾਲ ਸਬੰਧਿਤ ਲੱਗਦਾ ਹੈ ਜਿਹਨਾਂ ਦੇ ਪਰਿਵਾਰਕ ਮੈਂਬਰਾਂ ਨੇ ਇਸ ਪੂਰੇ ਘਟਨਾਕ੍ਰਮ ਵਿਚ ਜਾਨ ਗਵਾਈ ਹੈ। ਇਹ ਵੇਰਵਾ/ਵਾਰਤਾਲਾਪ ਉਸਦੀ ਸੰਕਟ ਪ੍ਰਤੀ ਨਿੱਜੀ ਪਹੁੰਚ ਨੂੰ ਸਵੀਕਾਰਦਾ ਹੈ। ਡਾਕੂਮੈਂਟਰੀ ਵਿਚ ਸੋਨੀਆ ਦਿਉਲ ਆਪਣੀ ਹੋਂਦ/ਪਛਾਣ ਦੇ ਸਵਾਲ ਨਾਲ ਸਿੱਖਾਂ ਦੀ ਹੋਂਦ/ਪਛਾਣ ਦੇ ਮਸਲੇ ਨੂੰ ਪੇਸ਼ ਕਰਦੀ ਹੈ। ਨਿੱਜੀ ਨਜ਼ਰੀਏ ਤੋਂ ਪੇਸ਼ ਕਰਨ ਨਾਲ ਪੇਸ਼ਕਾਰੀ ਦੀ ਸੌਖ ਤਾਂ ਬਣ ਜਾਂਦੀ ਹੈ ਪਰ ਅਜਿਹਾ ਕਰਨ ਨਾਲ ਸੰਕਟ ਪ੍ਰਤੀ ਸਮਝ ਨੂੰ ਸਮੱਸਿਆਜਨਕ ਬਣਾ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ। ਨਿੱਜੀ ਪਹੁੰਚ ਅਜਿਹੇ ਮਸਲੇ ਨੂੰ ਸੀਮਿਤ ਕਰ ਦਿੰਦੀ ਹੈ। ਨਿੱਜੀ ਪਹੁੰਚ ਬੇਸ਼ੱਕ ਪਛਾਣ ਦੀ ਰਾਜਨੀਤੀ ਦੇ ਹਵਾਲੇ ਨਾਲ ਮਹੱਤਵਪੂਰਨ ਹੈ ਪਰ ਸਵਾਲ ਇਹ ਪੈਦਾ ਹੁੰਦਾ ਹੈ ਕਿ ਪੇਸ਼ਕਰਤਾ ਨੇ ਪਛਾਣ ਨੂੰ ਧਾਰਮਿਕ ਪਛਾਣ ਤੱਕ ਹੀ ਕਿਉਂ ਸੀਮਿਤ ਕਰ ਦਿੱਤਾ? ਬੇਸ਼ੱਕ ਧਰਮ ਮਨੁੱਖੀ ਪਛਾਣ ਦਾ ਨਿਰਸੰਦੇਹ ਇੱਕ ਮਹੱਤਵਪੂਰਨ ਅੰਗ ਹੈ। ਪਰ ਪੰਜਾਬ ਸੰਕਟ ਨੂੰ ਸਿਰਫ ਧਾਰਮਿਕ ਪਛਾਣ ਦੇ ਮਸਲੇ ਨਾਲ ਸਮਝਣਾ,? ਇਸ ਨਾਲ ਨਾ ਬੇਇਨਸਾਫੀ ਹੈ। ਪਰ ਇਸ ਦੇ ਬਾਵਜੂਦ ਇਹ ਡਾਕੂਮੈਂਟਰੀ ਅਪਣੀਆਂ ਸੀਮਾਵਾਂ ਸਦਕਾ ਇਸ ਹਵਾਲੇ ਨਿੱਜੀ ਪਛਾਣ ਨੂੰ ਧਾਰਮਿਕ ਸਰੋਕਾਰਾਂ ਦੇ ਹਵਾਲੇ ਨਾਲ ਸੰਜੀਦਗੀ ਨਾਲ ਮੁੜ ਵਿਚਾਰਨ ਦੀਆਂ ਚੁਣੌਤੀਆਂ ਦੇ ਮੁੜ ਰੁਬਰੂ ਕਰਦੀ ਹੈ। ਇਸ ਤਰ੍ਹਾਂ ਡਾਕੂਮੈਂਟਰੀ ਭਿੰਡਰਾਂਵਾਲੇ ਦਾ ਉਥਾਨ, ਬਲਿਊ ਸਟਾਰ ਓਪਰੇਸ਼ਨ, ਇੰਦਰਾ ਗਾਂਧੀ ਦੀ ਮੌਤ ਅਤੇ ਦਿੱਲੀ ਦੇ ਦੰਗਿਆਂ ਨੂੰ ਆਪਣੇ ਘੇਰੇ ਹੇਠ ਲੈਂਦੀ ਹੈ। ਉਪਰੋਕਤ ਪੱਖਾਂ ਤੋਂ ਸਿੱਖਾਂ ਦੀ ਕਹਾਣੀ ਘੜਦੀ ਡਾਕੂਮੈਂਟਰੀ ਪੰਜਾਬ ਦੇ ਸੰਕਟ ਨੂੰ ਪਛਾਣ ਦੇ ਸੰਕਟ ਵਜੋਂ ਵੇਖਦੀ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ।

### ਹਵਾਲੇ ਅਤੇ ਟਿੱਪਣੀਆਂ

1. Because the Golden Temple is the symbol of Sikhism millions around the world so the army action quite simply as an assault their faith. Quoted in Documentary, 04:52 sec.
2. He may have started as a saint but he did not end as a saint, Quoted in Documentary, 28:21 sec.
3. ਜਿਹੜੀ ਜਨਤਾ ਦਾ ਨੁਕਸਾਨ ਕਰਿਆ, ਇਹ ਇਕੱਲੇ ਭਿੰਡਰਾਂਵਾਲੇ ਖਾਤਰ ਐਨੀ ਪਬਲਿਕ ਤਾਂ ਕੋਈ ਫੈਦਾ ਅਸਰ ਨਹੀਂ ਤੀ ਇਹ, ਡਾਕੂਮੈਂਟਰੀ ਵਿਚੋਂ, 24:04 ਸੈਕੰਡ
4. ਜੇ ਪੁਲਿਸ ਸੀ ਉਹਨਾਂ ਆ ਕੇ ਸਾਨੂੰ ਧਮਕਾਇਆ ਕਿ ਜਾਂ ਤਾਂ ਤੁਸੀਂ ਅਪਣੇ ਘਰਾਂ ਵਿਚ ਚਲੇ ਜਾਓ ਨਹੀਂ ਤਾਂ ਅਸੀਂ ਤੁਹਾਨੂੰ ਮਰਾਂਗੇ ਜੇ ਤੁਸੀਂ ਘਰਾਂ ਵਿਚ ਚਲੇ ਜਾਉਗੇ ਕਿ ਜੇ ਤੁਸੀਂ ਘਰ ਚਲੇ ਜਾਉਗੇ ਤਾਂ ਅਸੀਂ ਤੁਹਾਡੀ ਰਖਸ਼ਾ ਕਰਾਂਗੇ ਤੇ ਹਰ ਬੰਦਾ ਆਪਣੇ-ਆਪਣੇ ਘਰ ਪਰ ਚਲਾ ਗਿਆ। ਉਸ ਦਿਨ ਫਿਰ ਉਹਨਾਂ ਗੁਰੂਦੁਆਰਾ ਸਾੜਿਆ ਸਭ ਤੋਂ ਪਹਿਲੇ। ਗੁਰੂਦੁਆਰਾ ਸਾੜ ਕਿ ਫਿਰ ਜਿਸ ਤਰ੍ਹਾਂ ਪਤਾ ਚਲਿਆ ਕਿ ਘਰਾਂ ਵਿਚ ਅਸੀਂ ਵੜ ਗਏ ਅਤੇ ਤੇ ਫਿਰ ਉਹਨਾਂ ਆਪਣੇ ਬੰਦੇ ਛੱਡ ਦਿੱਤੇ ਹਰ ਤੇ ਘਰ ਤੇ ਕਿਸੇ ਤੇ 100 ਕਿਸੇ ਤੇ 200 ਕਿਸੇ ਤੇ 50 ਬੰਦਾ, ਡਾਕੂਮੈਂਟਰੀ ਵਿਚੋਂ, 44:52 ਸੈਕੰਡ
5. ਡਾ. ਗੁਰਮੁਖ ਸਿੰਘ, “ਪੰਜਾਬ ਸੰਕਟ ਨਾਲ ਸਬੰਧਿਤ ਡਾਕੂਮੈਂਟਰੀ ਫਿਲਮ ਪਾਠ : ਇਤਿਹਾਸ ਅਤੇ ਪਛਾਣ ਦੀ ਪੇਸ਼ਕਾਰੀ”, *ਸਮਕਾਲੀ ਦ੍ਰਿਸ਼ ਸਭਿਆਚਾਰ ਵਿਚ ਪੰਜਾਬੀ ਪਛਾਣ ਦੀ ਸਿਰਜਣਕਾਰੀ*, ਰਿਸਰਚ ਪ੍ਰੋਜੈਕਟ ਯੂ.ਜੀ.ਸੀ, ਅਣਪ੍ਰਕਾਸ਼ਿਤ, 2014, ਪੰਨਾ-316
6. ਮੱਸਾ ਰੰਘੜ ਦੁਆਰਾ ਹਰਿਮੰਦਰ ਸਾਹਿਬ ਦੀ ਪਵਿੱਤਰਤਾ ਭੰਗ ਕਰਨ ਦੇ ਪ੍ਰਤੀਕਰਮ ਵਿਚ ਭਾਈ ਸੁੱਖਾ ਸਿੰਘ ਅਤੇ ਮਹਿਤਾਬ ਸਿੰਘ ਉਸਨੂੰ ਖ਼ਤਮ ਕਰਨਾ, ਬਾਬਾ ਦੀਪ ਸਿੰਘ ਦੀ ਸ਼ਹਾਦਤ, ਭਾਈ ਮਨਸ਼ਾ ਸਿੰਘ, ਭਾਈ ਤਾਰਾ ਸਿੰਘ ਅਤੇ ਭਾਈ ਠਾਰਾ ਸਿੰਘ ਆਦਿ ਦੀਆਂ ਸ਼ਹੀਦੀਆਂ ਇਸੇ ਸੰਦਰਭ ਵਿਚ ਵਾਚਣਯੋਗ ਹਨ: ਅਜਮੇਰ ਸਿੰਘ, ਵੀਹਵੀਂ ਸਦੀ ਦੀ ਸਿੱਖ ਰਾਜਨੀਤੀ-3, ਸਿੰਘ ਬ੍ਰਦਰਜ਼, ਅੰਮ੍ਰਿਤਸਰ, ਪੰਨਾ-1-28
7. For me this is not a new assignment, its personal journey, Quoted in Documentary, 05:30 sec.

## ‘ਨਾਲ ਫ਼ਕੀਰਾਂ ਯਾਰੀ’ ਪੁਸਤਕ ਦੀਆਂ ਬਿਰਤਾਂਤਕ ਜੁਗਤਾਂ

**ਡਾ. ਦਲਵਿੰਦਰ ਕੌਰ**

ਮੁਖੀ ਪੰਜਾਬੀ ਵਿਭਾਗ

ਦੇਸ਼ ਭਗਤ ਕਾਲਜ, ਬਰੜਵਾਲ ਪੂਰੀ

ਬਿਰਤਾਂਤਕਾਰ ਆਪਣੀ ਬਿਰਤਾਂਤਕ ਯੋਗਤਾ ਅਨੁਸਾਰ ਇਕ ਘਟਨਾ ਬਾਰੇ ਰਚਨਾ ਕਰਦਾ ਹੈ। ਉਹ ਆਪਣੇ ਆਲੇ-ਦੁਆਲੇ ਮੌਜੂਦ ਕਿਸੇ ਘਟਨਾ ਤੋਂ ਪ੍ਰਭਾਵਿਤ ਹੁੰਦਾ ਹੈ ਜਿਸਦੀ ਚੋਣ ਉਹ ਆਪਣੀ ਰਚਨਾ ਲਈ ਕਰਦਾ ਹੈ। ਚੁਣੀ ਹੋਈ ਘਟਨਾ ਨੂੰ ਉਹ ਸੰਗਠਿਤ ਆਕਾਰ ਵਿਚ ਢਾਲਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦਾ ਹੈ। ਬਿਰਤਾਂਤ ਮੁੱਖ ਰੂਪ ਵਿੱਚ ਪਾਤਰਾਂ, ਘਟਨਾਵਾਂ, ਸਥਿਤੀਆਂ ਅਤੇ ਵਾਤਾਵਰਨ ਸਿਰਜਣਾ ਰਾਹੀਂ ਕਥਾ ਉਸਾਰਨ ਦੀ ਜੁਗਤ ਹੈ। ਮੁੱਖ ਰੂਪ ਵਿੱਚ ਬਿਰਤਾਂਤ ਦੇ ਤਰ੍ਹਾਂ ਦਾ ਹੋ ਸਕਦਾ ਹੈ- ਇਤਿਹਾਸਿਕ ਬਿਰਤਾਂਤ ਅਤੇ ਗਲਪੀ ਬਿਰਤਾਂਤ। ਇਤਿਹਾਸਿਕ ਬਿਰਤਾਂਤ ਵਿੱਚ ਵਾਸਤਵਿਕ ਜੀਵਨ ਦੀ ਪੇਸ਼ਕਾਰੀ ਹਿਤ ਯਥਾਰਥਕ ਘਟਨਾਵਾਂ ਦਾ ਤੱਥ-ਮੂਲਕ ਬਿਆਨ ਪ੍ਰਸਤੁਤ ਕਰਨ ਦਾ ਉਪਰਾਲਾ ਬਿਰਤਾਂਤਕਾਰ ਕਰਦਾ ਹੈ। ਮਤਲਬ ਕਿ ਤੱਥ ਅਤੇ ਵਾਸਤਵਿਕਤਾ ਇਸ ਤਰ੍ਹਾਂ ਦੇ ਬਿਰਤਾਂਤ ਦੀ ਉਸਾਰੀ ਦਾ ਮੂਲ ਧੁਰਾ ਹੈ। ਪ੍ਰੰਤੂ ਗਲਪੀ ਬਿਰਤਾਂਤ ਕਲਪਨਾ ਦੀ ਸਿਰਜਣਾ ਦੁਆਰਾ ਹੋਂਦ ਗ੍ਰਫ਼ ਕਰਦਾ ਹੈ। ਦੋਵਾਂ ਵਿਚਲੀ ਬੁਨਿਆਦੀ ਸਾਂਝ ਘਟਨਾਵਾਂ ਅਤੇ ਪਾਤਰਾਂ ਨੂੰ ਕਾਲ ਦੇ ਪ੍ਰਵਾਹ ਵਿੱਚ ਰੱਖ ਕੇ ਸੰਗਠਿਤ ਕਰਨਾ ਹੈ। ਡਾ. ਰਾਜਿੰਦਰਪਾਲ ਸਿੰਘ ਬਰਾੜ ਦੀ ਪੁਸਤਕ ‘ਨਾਲ ਫ਼ਕੀਰਾਂ ਯਾਰੀ’ ਜੋ ਕਿ ਇੱਕ ਰੇਖਾ-ਚਿੱਤਰਾਂ ਦਾ ਸੰਗ੍ਰਹਿ ਹੈ, ਇਤਿਹਾਸਿਕ ਬਿਰਤਾਂਤ ਦਾ ਰੂਪ ਹੈ। ਜਿਸ ਵਿੱਚ ਵੱਖ-ਵੱਖ ਸ਼ਖ਼ਸੀਅਤਾਂ ਦੇ ਆਧਾਰ ਉੱਤੇ ਕੁੱਲ ਤੇਰਾਂ ਅਧਿਆਇ ਲਿਖੇ ਗਏ ਹਨ। ਹਰੇਕ ਅਧਿਆਇ ਕਿਸੇ ਵਿਸ਼ੇਸ਼ ਸ਼ਖ਼ਸੀਅਤ ਨਾਲ ਰੂਬਰੂ ਕਰਵਾਉਂਦਾ ਹੈ। ਉਹ ਸਾਰਿਆਂ ਪਾਤਰਾਂ ਵਿੱਚ ‘ਮੈਂ’ ਰੂਪੀ ਚਰਿੱਤਰ ਵੱਜੋਂ ਸ਼ਾਮਿਲ ਹੈ। ਬਰਾੜ ਦੀਆਂ ਰਚਨਾਵਾਂ ਦਾ ਰਚਨਾ-ਵਿਧਾਨ ਆਪਣੀਆਂ ਜੁਗਤਾਂ ਕਾਰਨ ਅਤੇ ਰੇਖਾ-ਚਿੱਤਰਾਂ ਨਿਰੰਤਰ ਗਤੀਸ਼ੀਲ ਹੋਣ ਕਾਰਨ ਹਮੇਸ਼ਾਂ ਸੱਜਰੇ ਸੁਭਾਅ ਦਾ ਬਣਿਆ ਰਹਿੰਦਾ ਹੈ। ਰੇਖਾ-ਚਿੱਤਰਾਂ ਵਿਚਲੀ ਕਾਰਜ-ਕਾਰਨ ਲੜੀ ਸਥਿਤੀਆਂ ਨੂੰ ਕਾਰਜਸ਼ੀਲ ਬਣਾਉਂਦੀ ਹੈ। ਇਕ ਸਥਿਤੀ ਤੋਂ ਦੂਜੀ ਸਥਿਤੀ ਤੱਕ ਦਾ ਸਫ਼ਰ ਆਪਣੇ ਕਾਰਨਾਂ ਸਹਿਤ ਬਿਰਤਾਂਤ ਵਿੱਚ ਪੇਸ਼ ਹੋ ਰਹੀ ਹੈ। ਬਰਾੜ ਦੀ ਰਚਨਾ ਦਾ ਮਨੋਰਥ ਸਿਰਫ਼ ਆਪਣੇ ਨਾਇਕ ਬਾਰੇ ਜਾਣਕਾਰੀ ਪ੍ਰਦਾਨ ਕਰਨਾ ਹੀ ਨਹੀਂ ਸਗੋਂ ਵਿਸ਼ਾ-ਵਸਤੂ ਦੇ ਯਥਾਰਥ ਨੂੰ ਰਸਮਈ ਬਣਾਉਣਾ ਵੀ ਹੈ। ਮਾਮੂਲੀ ਘਟਨਾਵਾਂ ਨੂੰ ਕਿਸੇ ਵਿਸ਼ੇਸ਼ ਪਹਿਲੂ ਨਾਲ ਜੋੜ ਕੇ ਵਿਸ਼ਵ-ਵਿਆਪੀ ਅਰਥ ਪੈਦਾ ਕਰਨਾ ਬਰਾੜ ਦੀ ਬਿਰਤਾਂਤਕ ਜੁਗਤ ਹੈ। ਮਨੁੱਖੀ ਸੁਭਾਅ ਦੇ ਵਿਭਿੰਨ ਪੱਖਾਂ ਨੂੰ ਉਹ ਮਨੋਵਿਸ਼ਲੇਸ਼ਣ ਵਿਧੀ ਰਾਹੀਂ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਉਹ ਆਪਣੇ ਨਾਇਕਾਂ ਨੂੰ ਮਨੁੱਖ ਦੇ ਤੌਰ ’ਤੇ ਪੇਸ਼ ਕਰਦਾ ਉਹਨਾਂ ਦੇ ਗੁਣ-ਔਗੁਣਾਂ ਦੀ ਪੇਸ਼ਕਾਰੀ ਕਰਦਾ ਹੈ। ਜਿਸ ਨਾਲ ਉਹਨਾਂ ਦੀ ਪੂਰੀ ਸ਼ਖ਼ਸੀਅਤ ਉਭਰਦੀ ਹੈ।

ਬਿਰਤਾਂਤਕਾਰ ਆਪਣੀ ਬਿਰਤਾਂਤਕ ਯੋਗਤਾ ਅਨੁਸਾਰ ਇਕ ਘਟਨਾ ਬਾਰੇ ਰਚਨਾ ਕਰਦਾ ਹੈ। ਉਹ ਆਪਣੇ ਆਲੇ-ਦੁਆਲੇ ਮੌਜੂਦ ਕਿਸੇ ਘਟਨਾ ਤੋਂ ਪ੍ਰਭਾਵਿਤ ਹੁੰਦਾ ਹੈ ਜਿਸਦੀ ਚੋਣ ਉਹ ਆਪਣੀ ਰਚਨਾ ਲਈ ਕਰਦਾ ਹੈ। ਚੁਣੀ ਹੋਈ ਘਟਨਾ ਨੂੰ ਉਹ ਸੰਗਠਿਤ ਆਕਾਰ ਵਿਚ ਢਾਲਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦਾ ਹੈ। ਪ੍ਰਿੰਸ ਅਨੁਸਾਰ,

“ਘੱਟੋ-ਘੱਟ ਦੋ ਅਸਲੀ ਜਾਂ ਕਾਲਪਨਿਕ ਘਟਨਾਵਾਂ, ਜਿਸ ਵਿਚ ਕੋਈ ਵੀ ਦੂਜੇ ’ਤੇ ਆਰੋਪਿਤ ਜਾਂ ਪੂਰਵ-ਅਨੁਮਾਨਿਤ ਨਹੀਂ ਹੁੰਦੀ, ਦੀ ਕਾਲ ਤਰਤੀਬ ਵਿਚ ਪੇਸ਼ਕਾਰੀ ਨੂੰ ਬਿਰਤਾਂਤ ਕਿਹਾ ਜਾਂਦਾ ਹੈ।”

ਬਿਰਤਾਂਤ ਵਿਚ ਬਿਰਤਾਂਤਕਾਰ ਇਕ ਮਹੱਤਵਪੂਰਨ ਤੱਤ ਹੈ ਕਿਉਂਕਿ ਤੱਥ ਅਤੇ ਵੇਰਵੇ ਆਪਣੇ-ਆਪ ਕੁਝ ਨਹੀਂ ਦਸ ਸਕਦੇ। ਉਹਨਾਂ ਨੂੰ ਪੇਸ਼ ਕਰਨ ਲਈ ਬਿਰਤਾਂਤਕਾਰ ਵਿਸ਼ੇਸ਼ ਸਥਿਤੀ ਦੇ ਅਨੁਸਾਰ ਬਿਰਤਾਂਤਕਾਰੀ ਦੇ ਦੋ ਢੰਗਾਂ ਵਿਚੋਂ ਕਿਸੇ ਇਕ ਤਰੀਕੇ ਰਾਹੀਂ ਆਪਣਾ ਬਿਰਤਾਂਤ ਪੇਸ਼ ਕਰਦਾ ਹੈ: (1) ਸਰਬਗਿਆਤਾ ਬਿਰਤਾਂਤਕਾਰ (2) ਚਰਿੱਤਰ ਰੂਪੀ ਬਿਰਤਾਂਤਕਾਰ। (1) ਸਰਬਗਿਆਤਾ ਬਿਰਤਾਂਤਕਾਰ ਜਿਹੜਾ ਲੇਖਕ ਆਪ ਵੀ ਹੋ ਸਕਦਾ ਹੈ, ਬਿਰਤਾਂਤ ਦੇ ਬਾਹਰ ਰਹਿ ਕੇ ਕਿਸੇ ਅਨਯ ਪੁਰਖੀ ‘ਉਹ’ ਦਾ ਬਿਰਤਾਂਤ ਸਿਰਜਦਾ ਹੈ। ਸਰਬਗਿਆਤਾ ਹੋਣ ਕਰਕੇ ਉਸਨੂੰ ਰੱਬ ਵਾਂਗ ਪਾਤਰਾਂ ਦੀ ਮਨੋਦਸ਼ਾ ਅਤੇ ਘਟਨਾਵਾਂ ਦੇ ਤੱਤ-ਸਾਰ ਦਾ ਪੂਰਨ ਗਿਆਨ ਹੋਣ ਦਾ ਵਰ ਪ੍ਰਾਪਤ ਹੁੰਦਾ ਹੈ। ਅਜਿਹਾ ਮੰਨਦਿਆਂ ਹੋਇਆਂ ਪਾਠਕ ਇਹ ਪ੍ਰਸ਼ਨ ਨਹੀਂ ਉਠਾਉਂਦਾ ਕਿ ਇਹ ਗੱਲ ਬਿਰਤਾਂਤਕਾਰ ਨੂੰ ਕਿਵੇਂ ਪਤਾ ਲੱਗੀ। (2) ਚਰਿੱਤਰ ਰੂਪੀ ਬਿਰਤਾਂਤਕਾਰ ਉਤਮ ਪੁਰਖ ‘ਮੈਂ’ ਦੇ ਪਾਤਰ-ਰੂਪ ਦੁਆਰਾ ਆਪਣੀ ਮਨੋ ਅਵਸਥਾ ਦਾ ਬਿਆਨ ਕਰਦਾ ਹੈ। ਦੂਜੇ ਪਾਤਰਾਂ ਦੇ ਭਾਵਾਂ ਅਤੇ ਵਿਚਾਰਾਂ ਦਾ ਸਿੱਧੇ ਪ੍ਰਗਟਾਅ ਦਾ ਉਹ ਦਾਅਵੇਦਾਰ ਨਹੀਂ ਹੁੰਦਾ। ਇਸ ਲਈ ਦੂਜੇ ਪਾਤਰਾਂ ਦਾ ਉਹ ਸਿਰਫ਼ ਕਾਰਜ ਹੀ ਪੇਸ਼ ਕਰਦਾ ਹੈ, ਜਿਹੜਾ ਉਨ੍ਹਾਂ ਪਾਤਰਾਂ ਦੇ ਅਵਚੇਤਨ ਦਾ ਹੀ ਸਮੂਰਤੀਕਰਨ ਜਾਂ ਠੋਸ-ਰੂਪ ਹੁੰਦਾ ਹੈ।

ਬਿਰਤਾਂਤਕਾਰ ਆਪਣੇ ਵਿਸ਼ੇਸ਼ ਨਜ਼ਰੀਏ ਰਾਹੀਂ ਵਿਭਿੰਨ ਪਾਤਰਾਂ ਅਤੇ ਘਟਨਾਵਾਂ ਨੂੰ ਜੋੜਦਾ-ਬੀੜਦਾ ਹੈ। ਭਾਵੇਂ ਉਸਦਾ ਮੂਲ ਪ੍ਰਕਾਰਜ ਪਾਤਰਾਂ ਦੇ ਕਾਰਜ ਦਾ ਬਿਆਨ ਕਰਨਾ ਅਤੇ ਬਿਰਤਾਂਤਕ-ਖੱਪੇ ਪੂਰਨਾ ਹੀ ਹੁੰਦਾ ਹੈ ਪਰ ਉਹ ਅਸਿੱਧੇ ਢੰਗ ਨਾਲ ਕਿਸੇ ਪਾਤਰ ਜਾਂ ਸਾਰਿਆਂ ਪਾਤਰਾਂ ਦੇ ਵਿਚ ਦਾਖਲ ਹੋ ਕੇ ਆਪਣੀ ਵਿਚਾਰਧਾਰਾ ਦਾ ਸੰਚਾਰ ਕਰ ਜਾਂਦਾ ਹੈ ਅਤੇ ਪਾਤਰਾਂ ਦੇ ਨਿੱਜੀ ਵਿਅਕਤੀਤਵ ਨੂੰ ਆਂਚ ਵੀ ਨਹੀਂ

ਆਉਣ ਦਿੰਦਾ।

“ਬਿਰਤਾਂਤਕਾਰ ਦੀ ਸਫਲਤਾ ਅਤੇ ਹੁਨਰ ਆਪਣੀ ਹੋਂਦ ਨੂੰ ਵੱਧ ਤੋਂ ਵੱਧ ਛੁਪਾ ਕੇ ਰੱਖਣ ਜਾਂ ਨਿਰਪੱਖ ਦਿਸਣ ਵਿਚ ਨਿਹਤ ਹੁੰਦੀ ਹੈ।”<sup>2</sup>

ਇਸ ਤਰ੍ਹਾਂ ਰਚਨਾਕਾਰ ਭਾਸ਼ਾ ਦੇ ਗਲਪੀਕਰਨ ਰਾਹੀਂ ਗਲਪ-ਬਿੰਬ ਦੀ ਸਿਰਜਣਾ ਦਾ ਰਾਹ ਪੱਧਰਾ ਕਰ ਲੈਂਦਾ ਹੈ। ਭਾਸ਼ਾ ਦੀ ਵਰਤੋਂ ਦੀ ਵਿਧੀ ਹੀ ਬਿਰਤਾਂਤ ਨੂੰ ਪ੍ਰਵਚਨ ਬਣਾਉਂਦੀ।

ਵਿੱਦਿਅਕ ਖੇਤਰਾਂ ਵਿਚ ਬਿਰਤਾਂਤ ਇਕ ਜਾਣਿਆ-ਪਛਾਣਿਆ ਸੰਕਲਪ ਹੈ। ਬਿਰਤਾਂਤ ਦਾ ਜੀਵਨ ਵਿਚ ਭਾਸ਼ਾ ਜਿੰਨ੍ਹਾਂ ਮਹੱਤਵ ਹੈ। ਵਿਗਿਆਨਕ ਨਜ਼ਰੀਏ ਤੋਂ ਦੇਖਿਆ ਜਾਵੇ ਤਾਂ ਬਿਰਤਾਂਤ ਮਨੁੱਖੀ ਮਹੱਤਵ ਨੂੰ ਉਜਾਗਰ ਕਰਦਾ ਹੈ। ਇਕ ਖਾਮੋਸ਼ ਵਿਅਕਤੀ ਨੂੰ ਸਮਝਣਾ ਮੁਸ਼ਕਿਲ ਹੈ। ਮਨੁੱਖ ਨੂੰ ਪਛਾਣਨ ਲਈ ਉਸ ਨਾਲ ਗੱਲਬਾਤ ਕਰਨੀ ਜ਼ਰੂਰੀ ਹੈ। ਮਨੁੱਖ ਬਾਰੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਕਿ ਉਹ ਕਿਸ ਤਰ੍ਹਾਂ ਦਾ ਵਿਅਕਤੀਤਵ ਰੱਖਦਾ ਹੈ। ਕੁਝ ਘਟਨਾਵਾਂ 'ਤੇ ਆਧਾਰਤ (ਜਿਹੜੀਆਂ ਉਸਦੇ ਵਿਅਕਤੀਤਵ ਨੂੰ ਪਛਾਣਨ ਵਿਚ ਮਦਦ ਕਰਨ) ਇਕ ਕਹਾਣੀ ਬਿਆਨ ਕਰਨੀ ਹੀ ਪੈਂਦੀ ਹੈ। ਪ੍ਰੰਤੂ ਇਹ ਸਪੱਸ਼ਟ ਹੈ ਕਿ ਕੋਈ ਵਾਕ ਉਦੋਂ ਤੱਕ ਬਿਰਤਾਂਤ ਨਹੀਂ ਬਣ ਸਕਦਾ ਜਦੋਂ ਤੱਕ ਉਸ ਵਿਚ ਕਾਰਜ ਅਤੇ ਕਾਰਨ ਸਬੰਧ ਨਾ ਹੋਣ। ਬਿਰਤਾਂਤ ਦੀਆਂ ਆਪਣੀਆਂ ਇਕਾਈਆਂ, ਨਿਯਮ ਅਤੇ ਵਿਆਕਰਣ ਹੁੰਦੀ ਹੈ। ਪਰ ਬਿਰਤਾਂਤ ਦਾ ਅਧਿਐਨ ਸੁਤੰਤਰ ਪੱਧਰ 'ਤੇ ਕਰਨ ਲਈ ਵੀ ਇਸਨੂੰ ਭਾਸ਼ਾ ਵਿਗਿਆਨ ਦੀ ਜ਼ਰੂਰਤ ਪੈਂਦੀ ਹੈ। ਸਾਹਿਤ ਅਤੇ ਭਾਸ਼ਾ ਦਾ ਗੂੜਾ ਰਿਸ਼ਤਾ ਹੈ। ਭਾਸ਼ਾ ਬਿਰਤਾਂਤ ਦੇ ਵੀ ਨੇੜੇ ਹੈ। ਭਾਸ਼ਾ ਹੀ ਬਿਰਤਾਂਤ ਨੂੰ ਬਣਤਰ ਪ੍ਰਦਾਨ ਕਰਦੀ ਹੈ।

ਹਥਲੀ ਪੁਸਤਕ ‘ਨਾਲ ਫਕੀਰਾਂ ਯਾਰੀ’ ਨੂੰ ਡਾ. ਰਾਜਿੰਦਰਪਾਲ ਸਿੰਘ ਬਰਾੜ ਨੇ ਤੇਰਾਂ ਅਧਿਆਇਆਂ ਦੇ ਵਿੱਚ ਵੰਡਿਆ ਹੈ। ਹਰੇਕ ਅਧਿਆਇ ਨੂੰ ਉਸਨੇ ਇੱਕ ਵਿਅਕਤੀ ਵਿਸ਼ੇਸ਼ ਉੱਤੇ ਕੇਂਦਰਿਤ ਕੀਤਾ ਹੈ। ਕਿਤਾਬ ਰੇਖਾ ਚਿੱਤਰਾਂ ਦਾ ਸੰਗ੍ਰਹਿ ਹੈ। ਡਾ. ਬਰਾੜ ਨੇ ਇਸਨੂੰ ਸ਼ਬਦ-ਚਿੱਤਰ ਕਹਿ ਕੇ ਆਪਣੀ ਗੱਲ ਕਹਿਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕੀਤੀ ਹੈ ਕਿਉਂਕਿ ਸ਼ਬਦ-ਚਿੱਤਰ ਨਾਲ ਲਫਜ਼ੀ ਮੂਰਤਾਂ ਦੀ ਉਹ ਆਪਣੇ ਪਾਤਰਾਂ ਦੇ ਚਰਿੱਤਰ ਨੂੰ ਸਾਕਾਰ ਰੂਪ ਵਿੱਚ ਸਾਡੇ ਸਾਹਮਣੇ ਪੇਸ਼ ਕਰਦਾ ਹੈ।

ਸਾਰੇ ਰੇਖਾ-ਚਿੱਤਰਾਂ ਵਿੱਚ ਲੇਖਕ ਚਰਿੱਤਰ ਰੂਪੀ ਬਿਰਤਾਂਤਕਾਰ ਦੇ ਤੌਰ 'ਤੇ ਸ਼ਾਮਿਲ ਹੋ ਕੇ ਬਿਰਤਾਂਤ ਦੀ ਪੇਸ਼ਕਾਰੀ ਕਰਦਾ ਹੈ:

ਮੈਂ ਰਘਬੀਰ ਸਿੰਘ ਨੂੰ ਮਿਲਣ ਤੋਂ ਪਹਿਲਾਂ ਸਿਰਜਣਾ ਨੂੰ ਮਿਲਿਆ ਸੀ।<sup>3</sup>

ਰੇਖਾ ਚਿੱਤਰ ਕਿਉਂਕਿ ਇਕ ਤਰ੍ਹਾਂ ਜੀਵਨੀ ਨਾਲ ਮਿਲਦਾ-ਜੁਲਦਾ ਵਾਰਤਕ ਦਾ ਇੱਕ ਰੂਪ ਹੈ, ਕਿਉਂਕਿ ਦੋਵਾਂ ਦਾ ਨਾਇਕ ਜਾਂ ਨਾਇਕਾ ਵਿਅਕਤੀ ਵਿਸ਼ੇਸ਼ ਹੈ। ਜੀਵਨ ਵਿੱਚ ਲੇਖਕ ਕਿਸੇ ਵਿਅਕਤੀ ਦੇ ਜੀਵਨ ਦੇ ਲਗਭਗ ਸਾਰੇ ਪੱਖਾਂ ਨੂੰ ਛੂਹਣ ਦਾ ਕੰਮ ਕਰਦਾ ਹੈ, ਉੱਥੇ ਰੇਖਾ ਚਿੱਤਰ ਸੰਖੇਪ ਰੂਪ ਵਿੱਚ ਕਿਸੇ ਦੀ ਸ਼ਖ਼ਸੀਅਤ ਉੱਤੇ ਚਾਨਣਾ ਪਾਉਂਦਾ ਹੈ। ਡਾ. ਬਰਾੜ ਨੇ ਵੱਖ-ਵੱਖ ਰੇਖਾ ਚਿੱਤਰਾਂ ਵਿੱਚ ਵੱਖ-ਵੱਖ ਵਿਅਕਤੀਆਂ ਨਾਲ ਸਾਨੂੰ ਰੂਬਰੂ ਕਰਵਾਇਆ ਹੈ ਜਿਸਨੂੰ ਵਾਸਤਵਿਕ ਰੂਪ ਵਿੱਚ ਪੇਸ਼ ਕਰਦਾ ਉਹ ਖੁੱਲ੍ਹੇ ਸਿੱਧੇ ਪ੍ਰਵਚਨ ਰਾਹੀਂ ਸਥਿਤੀ ਬਿਆਨਦਾ ਅਤੇ ਆਪਣੇ ਵੱਲੋਂ ..... ਨਾਲ ਕਰਦਾ ਹੈ:

‘ਮੈਂ ਕਦੇ ਝੂਠ ਨਈਂ ਬੋਲਿਆ’ ਫਿਰ ਅਸੀਂ ਆਖਣ ਲੱਗੇ ‘ਅਸਲ ਵਿੱਚ ਮੈਥੋਂ ਝੂਠ ਬੋਲਿਆ ਨਹੀਂ ਜਾਂਦਾ, ਮੈਂ ਝੂਠ ਬੋਲਣ ਦੀ ਥਾਂ ਚੁੱਪ ਕਰ ਜਾਂਦਾ ਹਾਂ।’<sup>4</sup>

ਬਰਾੜ ਚਰਿੱਤਰ ਨਿਰਮਾਣਕਾਰੀ ਲਈ ਵੱਖ-ਵੱਖ ਜੁਗਤਾਂ ਵਰਤਦਾ ਹੈ। ਕਦੇ ਪਾਤਰ ਦੇ ਮੂੰਹੋਂ ਕੁੱਝ ਕਹਾਉਂਦਾ ਹੈ ਅਤੇ ਕਦੇ ਆਪਣੇ ਵੱਲੋਂ ਵਰਣਨ ਕਰਦਾ ਨਜ਼ਰ ਆਉਂਦਾ ਹੈ। ‘ਖੇਤਾਂ ਦਾ ਜੇਤੂ ਕਾਮਾ ਜ਼ਿੰਦਗੀ ’ਚੋਂ ਹਾਰਿਆ ਜੁਆਰੀਆ’ ਰੇਖਾ ਚਿੱਤਰ ਉਹ ਆਪਣੇ ਨੌਕਰ ਦਾ ਪਾਤਰ ਚਿੱਤਰਨ ਕਰਨ ਲਈ ਆਪ ਵਰਣਨ ਕਰਦਾ ਹੈ। ਉਸਦੀ ਉਸਾਰੂ ਅਤੇ ਆਸ਼ਾਂਵਾਦੀ ਤਸਵੀਰ ਉਸਾਰਨ ਵਿੱਚ ਸਫਲ ਹੁੰਦਾ ਹੈ:

ਉਹਨੂੰ ਸਭ ਤਿੱਖਾ ਕਹਿ ਕੇ ਬੁਲਾਉਂਦੇ ਸਨ। ਕਈ ਦਾਤ ਵੀ ਕਹਿ ਦਿੰਦੇ ਸੀ ਪਰ ਬਹੁਤੇ ਉਸਨੂੰ ਤਿੱਖੇ ਨਾਂ ਨਾਲ ਹੀ ਬੁਲਾਉਂਦੇ ਸੀ। ਤਿੱਖਾ ਉਸਦਾ ਵਿਸ਼ੇਸ਼ਣ ਸੀ, ਆਪਣੇ ਕੰਮਾਂ ਨਾਲ ਆਪ ਕਮਾਇਆ।<sup>5</sup>

ਡਾ. ਬਰਾੜ ਕਈ ਵਾਰੀ ਆਪਣੇ ਪਾਤਰ ਦੀ ਪ੍ਰਸਥਿਤੀ ਨੂੰ ਬਿਆਨਣ ਲਈ ਮੱਠਾ ਕਰਨ ਵਿਧੀ ਦੀ ਵਰਤੋਂ ਕਰਦਾ ਹੈ। ਉਹ ਆਪਣੇ ਫੋਕਸ ਭਾਵੇਂ ਮੁੱਖ ਪਾਤਰ ਉੱਤੇ ਰੱਖਣਾ ਚਾਹੁੰਦਾ ਹੈ, ਪ੍ਰੰਤੂ ਕਿਤੇ ਕਿਤੇ ਉਹ ਆਪਣੀ ਵਿਚਾਰਧਾਰਾ ਦਾ ਪ੍ਰਗਟਾਵਾ ਕਰਦਾ ਨਜ਼ਰ ਆਉਂਦਾ ਹੈ। ਗਰੀਬ ਬੰਦੇ ਦੀ ਜਟਿਲ ਪੇਸ਼ਕਾਰੀ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਅਜਿਹਾ ਕਰਦਾ ਬਰਾੜ ਰੇਖਾ ਚਿੱਤਰ ਵਿੱਚ ਆਪਣੀ ਮੌਜੂਦਗੀ ‘ਮੈਂ’ ਪਾਤਰ ਵੱਜੋਂ ਦਰਸਾਉਂਦਾ ਹੈ ਅਤੇ ਪਾਤਰ ਨਾਲ ਇੱਕਰੂਪਤਾ ਸਿਰਜ ਕੇ ਪ੍ਰਮੁੱਖ ਵਕਤੇ ਵੱਜੋਂ ਰਚਨਾ ਵਿੱਚ ਵਿਧਮਾਨ ਰਹਿੰਦਾ ਹੈ। ਸੱਤਈ ਪੱਧਰ 'ਤੇ ਤਿੱਖੇ ਦੀ ਹਾਰ ਦੇ ਕਾਰਨ ਭਾਵੇਂ ਉਸਦੀ ਜੁਆ ਖੇਡਣ ਦੀ ਆਦਤ ਲੱਗਦੀ ਹੈ, ਪਰ ਬਰਾੜ ਉਸਦੇ ਹਾਲਤਾਂ ਦੇ ਲੁਕਵੇਂ ਅਰਥਾਂ ਵੱਲ ਵੀ ਸਾਡਾ ਧਿਆਨ ਦਿਵਾਉਂਦਾ ਹੈ:

ਉਹ ਜਿਉਂਦਾ ਮਰ ਗਿਆ ਵੈਸੇ ਉਸਨੇ ਉਸ ਜੀਅ ਕੇ ਵੀ ਕੀ ਕਰਨਾ ਸੀ। ਮੇਰਾ ਦੱਸਿਆ ਇਨਕਲਾਬ ਵੀ ਨਹੀਂ ਆਇਆ ਵੈਸੇ ਉਸ ਤੋਂ ਵੱਧ ਇਨਕਲਾਬ ਦੀ ਹੋਰ ਕਿਸਨੂੰ ਜ਼ਰੂਰਤ ਸੀ।<sup>6</sup>

ਮਾਰਕਸਵਾਦ ਦੇ ਪ੍ਰਭਾਵ ਕਾਰਨ ਬਰਾੜ ਇਨਕਲਾਬ ਦੀਆਂ ਗੱਲਾਂ ਸੁਣਾਉਂਦਾ, ਸਮਾਜਵਾਦ ਦੀ ਉਸਾਰੀ ਲੋਚਦਾ ਹੈ। ਪ੍ਰੰਤੂ ਜਿਸ ਬੰਦੇ ਦਾ ਪਰਿਵਾਰ ਹੀ ਬਿੱਖਰ ਜਾਵੇ ਉਸ ਲਈ ਇਨਕਲਾਬ ਦੇ ਮਾਇਨੇ ਕੁੱਝ ਹੋਰ ਹੀ ਹਨ। ਬਰਾੜ ਅੰਦਰੂਨੀ ਫੋਕਸੀ ਕਰਨ ਦੀ ਵਿਧੀ ਰਾਹੀਂ ਪਾਤਰਾਂ ਦੀਆਂ ਮਾਨਸਿਕ ਪਰਤਾਂ ਉਘਾੜਦਾ ਹੈ:

‘ਉਸ ਕੁੜੀ ਦੀਆਂ ਅੱਖਾਂ ਵਿੱਚੋਂ ਹੱਸਦੀ ਦੇ ਅੱਥਰੂ ਨਿੱਕਲ ਜਾਂਦੇ, ਗੁਰਾਂ ਦਿੱਤੇ ਨੇ ਨਜ਼ਰਾਂ ਦੇ ਰੁਮਾਨ ਨਾਲ ਸੋਖ ਲੈਣੇ।’<sup>7</sup>

ਬਰਾੜ ਆਪਣੇ ਰੇਖਾ ਚਿੱਤਰਾਂ ਵਿੱਚ ਘਟਨਾਵਾਂ ਦੀ ਚੋਣ, ਘਾੜਤ ਅਤੇ ਵਿਉਂਤ ਪ੍ਰਤੀ ਉਚੇਚਾ ਧਿਆਨ ਦਿੰਦਾ ਹੈ। ਅਧਿਆਇ ਆਰੰਭ ਜਿਸ ਪੜਾਅ ਤੋਂ ਕਰਦਾ ਹੈ, ਉਸ ਤੋਂ ਅੰਦਰ ਜਾਣ ਲਈ ਪਾਠਕ ਵਿੱਚ ਉਤਸੁਕਤਾ ਰਹਿੰਦੀ ਹੈ। ਉਸਦੀ ਚਿਤਰਾਂਤਕ ਜੁਗਤ ਦਾ ਮਹੱਤਵਪੂਰਨ ਪਹਿਲੂ ਭਾਵਾਂ ਦੇ ਸਿਲਸਿਲੇ ਰਾਹੀਂ ਇਕ ਸਿਖਰ ਦੀ ਸਿਰਜਣਾ ਕਰਨਾ ਹੈ। ਉਹ ਆਪਣੇ ਪਾਤਰ ਦੀ ਤਣਾਉ ਪੂਰਨ ਮਾਨਸਿਕ ਅਵਸਥਾ ਬਿਆਨਦਾ ਹੈ:

ਮਨਪ੍ਰੀਤ ਦੇ ਸੱਥਰ ਤੇ ਬੈਠਿਆਂ ਉਦਾਸ ਗੁਰਦਿੱਤੇ ਦਾ ਹੱਥ ਫੜਿਆ ਤਾਂ ਮੈਨੂੰ ਲਗਿਆ ਉਹ ਕਹਿ ਰਿਹਾ ਸੀ, ਬੱਸ ਆਹਾ ਹੁੰਦੀ ਆ ਕਲਾਕਾਰ ਦੀ ਜ਼ਿੰਦਗੀ। ਆਪਣੇ ਆਪ ਦਾ ਖਿਆਲ ਨਹੀਂ ਰਹਿੰਦਾ।<sup>8</sup>

ਮਨਪ੍ਰੀਤ ਅਖ਼ਤਰ ਦੀ ਮੌਤ ਅਤੇ ਉਸਦੇ ਭਰਾ ਦੀ ਦੁਖਦਾਈ ਸਥਿਤੀ ਨੂੰ ਬਰਾੜ ਸਮਝਦਾ ਹੈ। ਮਸ਼ਹੂਰ ਗਾਇਕ ਦਿਲਸ਼ਾਦ ਅਖ਼ਤਰ ਅਤੇ ਉਸਦੇ ਪਰਿਵਾਰ ਨੂੰ ਸਮਰਪਿਤ ਰੇਖਾ ਚਿੱਤਰ ‘ਸ਼ੌਕੀਨਾਂ ਦਾ ਟੱਬਰ’ ਗੁਰਦਿੱਤਾ ਖਾਨ, ਦਿਲਸ਼ਾਦ ਅਖ਼ਤਰ ਅਤੇ ਮਨਪ੍ਰੀਤ ਅਖ਼ਤਰ’ ਵਿੱਚ ਲੇਖਕ ਚਾਰ ਸ਼ਖ਼ਸੀਅਤਾਂ ਬਾਰੇ ਜਾਣਕਾਰੀ ਦਿੰਦਾ ਨਜ਼ਰ ਆਉਂਦਾ ਹੈ। ‘ਜੱਟ ਬਾਣੀਆ: ਹਰੀਸ਼ ਜੈਨ’ ਰੇਖਾ ਚਿੱਤਰ ਦਾ ਨਾਇਕ ਹਰੀਸ਼ ਜੈਨ ਹੈ। ਜ਼ਿੰਦਗੀ ਦੇ ਧਰਾਤਲ ਵਿੱਚੋਂ ਗੁਜ਼ਰਦਾ ਲੇਖਕ ਆਪਣੀ ਕਲਾਮਈ ਲੇਖਣੀ ਨਾਲ ਜ਼ਿੰਦਗੀ ਵਿੱਚ ਮਿਲੇ ਮਹੱਤਵਪੂਰਨ ਵਿਅਕਤੀਆਂ ਬਾਰੇ ਲਿਖਦਾ ਹੈ। ਉਸਦੀ ਕਲਪਨਾ ਦੀ ਖੂਬਸੂਰਤੀ ਅਤੇ ਵਾਸਤਵਿਕਤਾ ਦਾ ਲਗਾਅ ਉਸਦੀਆਂ ਰਚਨਾਵਾਂ ਵਿੱਚੋਂ ਉਭਰਦਾ ਹੈ। ਮਨੁੱਖੀ ਵਰਤਾਰਿਆਂ ਪ੍ਰਤੀ ਆਪਣੀ ਡੂੰਘੀ ਸੂਝ, ਬੋਧ ਅਤੇ ਚਿੰਤਨ ਕਾਰਨ ਬਰਾੜ ਆਪਣੇ ਰੇਖਾ ਚਿੱਤਰਾਂ ਵਿੱਚ ਪਾਤਰਾਂ ਦੇ ਵਿਅਕਤਿਤਵ ਨੂੰ ਸਾਕਾਰ ਰੂਪ ਵਿੱਚ ਪੇਸ਼ ਕਰਨ ਯੋਗ ਹੋਇਆ ਹੈ।

ਇਸੇ ਰਚਨਾ ਦੀਆਂ ਬਿਰਤਾਂਤਕ ਜੁਗਤਾਂ ਦਾ ਅਧਿਐਨ ਕਰਨ ਲਈ ਉਸ ਰਚਨਾ ਦੇ ਲਿਖਤ-ਪਾਠ ਦਾ ਧਿਆਨ ਪੂਰਵਕ ਅਧਿਐਨ ਕਰਨਾ ਜ਼ਰੂਰੀ ਹੈ। ਜਿਵੇਂ ਕਿ ਇਹ ਦੇਖਣਾ ਹੁੰਦਾ ਹੈ ਕਿ ਇਸ ਰਚਨਾ ਦੀ ਬੁਣਤੀ ਕਰਦਾ ਲੇਖਕ ਘਟਨਾਵਾਂ ਨੂੰ ਕਿਸ ਤਰ੍ਹਾਂ ਵਿਉਂਤਦਾ ਹੈ। ਘਟਨਾਵਾਂ ਦਾ ਸਮਾਂ ਅਤੇ ਸਥਾਨ ਵੀ ਮਹੱਤਤਾ ਰੱਖਦਾ ਹੈ। ਇਸ ਵਿੱਚ ਇੱਕ ਨਿਸ਼ਚਿਤ ਮਿਆਦ ਹੋਣਾ ਵੀ ਮਹੱਤਵਪੂਰਨ ਹੈ। ਬਰਾੜ ਰਚਨਾ ਵਿਚਲੀਆਂ ਜੁਗਤਾਂ ਅੰਤਰਗਤ ਕਾਲ, ਮੂਡ, ਵਿਉਂਤ, ਖੱਪਾਂ, ਸੰਖੇਪਤਾ, ਦ੍ਰਿਸ਼ ਅਤੇ ਅਟਕਾਅ ਆਦਿ ਨੂੰ ਧਿਆਨ ਵਿੱਚ ਰੱਖਦਾ ਹੈ:

‘ਯੂਨੀਵਰਸਿਟੀ ਗੈਸਟ ਹਾਊਸ ਵਿੱਚ ਇੱਕ ਪੜ੍ਹਿਆ ਲਿਖਿਆ, ਵਿੱਚ ਵਿੱਚ ਅੰਗਰੇਜ਼ੀ ਬੋਲਦਾ ਗੰਜਾ ਸਾਬ ਮੁੱਖ ਹਾਲ ਵਿੱਚ ਚਿੱਟੀ ਚਾਦਰ ਵਾਲੇ ਥੜ੍ਹੇ ’ਤੇ ਬਿਰਾਜਮਾਨ ਹੈ। ਅੱਗੇ ਚੋਣਵੀਂ ਫੈਕਲਟੀ, ਯੂਨੀਵਰਸਿਟੀ ਅਧਿਕਾਰੀ, ਕੁੱਝ ਵਫ਼ਾਦਾਰ ਕਰਮਚਾਰੀ ਅਤੇ ਐਨ.ਐਸ.ਐਸ. ਵਾਲੇ ਸੱਦੇ ਹੋਏ ਵਿਦਿਆਰਥੀ ਹਾਜ਼ਰ ਸਨ।’<sup>9</sup>

ਉਪਰੋਕਤ ਸਤਰਾਂ ਵਿੱਚ ਬਰਾੜ ਚਰਿੱਤਰ ਰੂਪੀ ਵਕਤੇ ਦੇ ਰੂਪ ਵਿੱਚ ਬਾਹਰੀ ਫੋਕਸੀ ਕਰਨ ਦੀ ਜੁਗਤ ਵਰਤਦਿਆਂ ਪੰਡਾਲ ਦਾ ਦ੍ਰਿਸ਼ ਵਰਣਨ ਕਰਦਾ ਹੈ। ਜਿਸ ਨਾਲ ਸਾਡੀਆਂ ਅੱਖਾਂ ਸਾਹਮਣੇ ਉਹ ਸਾਕਾਰ ਰੂਪ ਵਿੱਚ ਦਿਖਾਈ ਦਿੰਦਾ ਹੈ। ਉਸਨੇ ਵਿਅੰਗਮਈ ਤਰੀਕੇ ਨਾਲ ਕਈ ਸ਼ਬਦ ਵਰਤੇ ਹਨ ਜਿਵੇਂ ਚੋਣਵੀਂ ਫੈਕਲਟੀ ਅਤੇ ਵਫ਼ਾਦਾਰ। ਲੇਖਕ ਰੇਖਾ ਚਿੱਤਰਾਂ ਵਿੱਚ ਅਨੁਕੂਲ ਵਾਤਾਵਰਨ ਸਿਰਜਦਾ ਹੈ। ‘ਕਿਸੇ ਦੀ ਟੈਂਅ ਨਾ ਮੰਨਣ ਵਾਲੀ: ਕੁੜੀ ਪੰਜਾਬ ਦੀ’ ਰੇਖਾ ਚਿੱਤਰ ਦੀ ਮੁੱਖ ਪਾਤਰ ਡਾ. ਚਰਨਜੀਤ ਕੌਰ ਦੇ ਆਲੇ-ਦੁਆਲੇ ਨਾਲ ਸੰਬੰਧਿਤ ਘਟਨਾਵਾਂ ਅਤੇ ਪਾਤਰਾਂ ਨੂੰ ਕੇਂਦਰੀ ਸਥਾਨ ਪ੍ਰਾਪਤ ਹੈ। ਡਾ. ਚਰਨਜੀਤ ਕੌਰ ਡਾ. ਬਰਾੜ ਦੀ ਪਤਨੀ ਹੈ। ਜਿਸ ਤਰ੍ਹਾਂ ਦੀਆਂ ਆਰਥਿਕ, ਸਮਾਜਿਕ ਅਤੇ ਸੱਭਿਆਚਾਰਿਕ ਪ੍ਰਸਥਿਤੀਆਂ ਵਿੱਚੋਂ ਗੁਜ਼ਰਦੀ ਹੈ, ਉਸਨੂੰ ਬਰਾੜ ਆਪਣੇ ਨਿੱਜੀ ਅਨੁਭਵ ਦੇ ਆਧਾਰ ਉੱਤੇ ਚਿੱਤਰਦਾ ਹੈ:

ਅੱਜ ਦੀ ਡਾ. ਚਰਨਜੀਤ ਕੌਰ, ਪ੍ਰੋਫੈਸਰ ਪੰਜਾਬੀ ਵਿਭਾਗ, ਪੰਜਾਬੀ ਯੂਨੀਵਰਸਿਟੀ ਪਟਿਆਲਾ ਦਾ ਜਨਮ ਪੰਜਾਬ ਦੇ ਮਾਲਵੇ ਇਲਾਕੇ ਦੇ ਬਰਨਾਲੇ ਤੋਂ ਮੇਰੇ ਜਾਂਦੀ ਸੜਕ ’ਤੇ ਵਸੇ ਪਿੰਡ ਭੋਤਨੇ ਵਿੱਚ ਮਾਤਾ ਸਰਦਾਰਨੀ ਜੰਗੀਰ ਕੌਰ ਅਤੇ ਪਿਤਾ ਸਰਦਾਰ ਹਰਬੰਸ ਸਿੰਘ ਦੇ ਘਰ ਦਸਵੀਂ ਦੇ ਸਰਟੀਫਿਕੇਟ ਅਨੁਸਾਰ, ਇੱਕ ਜੂਨ, ਉੱਨੀ ਸੌ ਸੱਠ ਨੂੰ ਜੱਟ ਸਿੱਖ, ਸੇਖੇ ਖੇਤੀ ਕਰਦੇ ਪਰਿਵਾਰ ਵਿੱਚ ਹੋਇਆ। ਦਾਦਾ ਗੁਲਜ਼ਾਰਾ ਸਿੰਘ ਅਤੇ ਦਾਦੀ ਰਣਜੀਤ ਕੌਰ।<sup>10</sup>

ਬਰਾੜ ਨੇ ਆਪਣੇ ਰੇਖਾ ਚਿੱਤਰਾਂ ਵਿੱਚ ਆਪਣੇ ਪਰਿਵਾਰਿਕ ਮੈਂਬਰਾਂ ਬਾਰੇ ਗੱਲ ਕਰਦਾ ਹੈ। ਇਸਨੂੰ ਪ੍ਰਭਾਵਸ਼ਾਲੀ ਬਣਾਉਣ ਲਈ ਉਹ ਵੱਖ-ਵੱਖ ਬਿਰਤਾਂਤਕ ਜੁਗਤਾਂ ਦੀ ਵਰਤੋਂ ਕਰਦਾ ਹੈ। ਰੇਖਾ-ਚਿੱਤਰ ਮੰਗ ਕਰਦਾ ਹੈ ਕਿ ਲੇਖਕ ਉਸ ਸ਼ਖ਼ਸੀਅਤ ਨੂੰ ਨਿੱਜੀ ਤੌਰ 'ਤੇ ਜਾਣਾ ਹੋਵੇ। ਬਰਾੜ ਇਸ ਸ਼ਰਤ ਦੀ ਪੂਰਤੀ ਕਰਦਾ ਹੈ। ਉਹ ਥੀਮ ਅਨੁਸਾਰ ਘਟਨਾਵਾਂ ਦੀ ਚੋਣ ਕਰਦਾ ਹੈ। ਬਰਾੜ ਦੀ ਇਹ ਜੁਗਤਾਂ ਪਾਠਕ ਦੀ ਚੇਤਨਾ ਨੂੰ ਬਿਰਤਾਂਤ ਦੇ ਸੰਗਠਨ ਸੰਦਰਭਾਂ ਨਾਲ ਜੋੜਦੀਆਂ ਹਨ। ਜਿਸਦੇ ਨਾਲ ਅਰਥਾਂ ਦਾ ਪਰਵਾਹ ਪਾਠਕ ਦੇ ਮਨ ਵਿੱਚ ਇੱਕ ਚੌਖਟੇ ਦੇ ਰੂਪ ਵਿੱਚ ਵਿਚਰਦਾ ਹੈ:

ਸਾਡੇ ਗੁਆਂਢ ਵਿੱਚ ਮਿੰਦਰ (ਸਿੰਘ) ਮੱਲ ਦਾ ਘਰ ਸੀ, ਉਸ ਦੇ ਕੋਈ ਮੁੰਡਾ ਨਹੀਂ ਸੀ.... ਘਰ ਵਿੱਚ ਇੱਕ ਬਹੁਤ ਵੱਡੀ ਸਬਾਤ ਸੀ। ਉਹ ਸਬਾਤ ਅਸੀਂ ਤੁਝੀ ਪਾਉਣ ਲਈ ਵਰਤਦੇ ਸੀ। ਉਸ ਵੱਡੀ ਸਬਾਤ ਦੇ ਤਿੰਨ ਪਾਸੇ ਮੋਟੀਆਂ ਕੱਚੀਆਂ ਕੰਧਾਂ ਸਨ, ਪਰ ਦਰਵਾਜ਼ੇ ਵਾਲਾ ਪਾਸਾ ਪੱਕਾ ਸੀ।<sup>11</sup>

ਰਚਨਾ ਵਿਚਲੇ ਪਾਤਰਾਂ ਵਿੱਚ ਆਪਸੀ ਸੰਵਾਦ ਨਾਲ ਰਚਨਾ ਦਾ ਵਿਸਥਾਰ ਹੁੰਦਾ ਹੈ। ਸਾਧਾਰਨ ਚੱਲਦੀ ਵਾਰਤਾਲਾਪ ਦੁਆਰਾ ਬਰਾੜ ਵਿਅਕਤੀਤਿਵ ਦੇ ਸਾਰੇ ਪੱਖਾਂ ਨੂੰ ਉਜਾਗਰ ਕਰਦਾ ਹੈ। ਸੰਕੇਤਕ ਇਕਾਈ ਰਾਹੀਂ ਲੇਖਕ ਭਵਿੱਖਮੁਖੀ ਰਿਸ਼ਤੇ ਉੱਤੇ ਅਗਲ ਝਾਤ ਰਾਹੀਂ ਚਾਨਣਾ ਪਾਉਂਦਾ ਹੈ:

ਫਿਲਮੀ ਸੀਨ 2 ਮੇਰੇ ਮਨ ਵਿੱਚ ਖੁਤ ਖੁਤੀ ਲੱਗ ਗਈ ਕਿ ਉਸ ਜੁਰਅਤ ਵਾਲੀ ਕੁੜੀ ਨੂੰ ਮਿਲਿਆ ਜਾਵੇ ਪਰ ਉਹ ਗੁਰੀਲਾ ਐਕਸ਼ਨ ਕਰਕੇ ਗਾਇਬ ਹੋ ਗਈ।.... ਉਸ ਦੀ ਭਾਲ ਸ਼ੁਰੂ ਹੋਈ।<sup>12</sup>

ਇਸ ਕੁੜੀ ਨਾਲ ਬਰਾੜ ਨੂੰ ਉਸ ਗੁਰੀਲਾ ਟਾਇਪ ਕੁੜੀ ਨਾਲ ਪਿਆਰ ਹੋ ਗਿਆ। ਬਿਰਤਾਂਤਕਾਰ ਅੰਦਰੂਨੀ ਫੋਕਸੀ ਕਰਨ ਦੀ ਵਿਧੀ ਨਾਲ ਪਾਤਰ ਦੀ ਮਾਨਸਿਕਤਾ ਉੱਤੇ ਫੋਕਸ ਕਰਦਿਆਂ ਵਿਸਥਾਰ ਪੂਰਵਕ ਵਰਣਨ ਕਰਦਾ ਹੈ:

ਉਹ ਯੂਨੀਵਰਸਿਟੀ ਵਿੱਚ ਸਟੈਨੋ ਦੀ ਨੌਕਰੀ ਕਰਦੀ ਆਤਮ ਵਿਸ਼ਵਾਸ ਨਾਲ ਭਰੀ ਹੋਈ, ਬਹੁਤ ਹੀ ਆਕੜ ਕੰਨੀ, ਨੱਕਤੇ ਮੱਖੀ ਨਾ ਬੈਠਣ ਦੇਣ ਵਾਲੀ, ਉੱਚੇ ਨਖਰੇ ਵਾਲੀ, ਅਤੁਬ ਮੁਟਿਆਰ ਸੀ। ਇਸ ਟਾਈਟਲ ਵਾਲੀਆਂ ਫਿਲਮਾਂ ਤਾਂ ਢੇਰ ਚਿਰ ਬਾਅਦ ਬਣਨ ਲੱਗੀਆਂ। ਉਹ ਤਾਂ ਉਸ ਸਮੇਂ ਵੀ ਬਹੁਤ ਅਤੁਬ ਸੀ।<sup>13</sup>

ਸੰਖੇਪ ਰੂਪ ਵਿੱਚ ਇਹ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਬਿਰਤਾਂਤ ਮੁੱਖ ਰੂਪ ਵਿੱਚ ਪਾਤਰਾਂ, ਘਟਨਾਵਾਂ, ਸਥਿਤੀਆਂ ਅਤੇ ਵਾਤਾਵਰਨ ਸਿਰਜਣਾ ਰਾਹੀਂ ਕਥਾ ਉਸਾਰਨ ਦੀ ਜੁਗਤ ਹੈ। ਮੁੱਖ ਰੂਪ ਵਿੱਚ ਬਿਰਤਾਂਤ ਦੋ ਤਰ੍ਹਾਂ ਦਾ ਹੋ ਸਕਦਾ ਹੈ- ਇਤਿਹਾਸਿਕ ਬਿਰਤਾਂਤ ਅਤੇ ਗਲਪੀ ਬਿਰਤਾਂਤ। ਇਤਿਹਾਸਿਕ ਬਿਰਤਾਂਤ ਵਿੱਚ ਵਾਸਤਵਿਕ ਜੀਵਨ ਦੀ ਪੇਸ਼ਕਾਰੀ ਹਿਤ ਯਥਾਰਥਕ ਘਟਨਾਵਾਂ ਦਾ ਤੱਥ-ਮੂਲਕ ਬਿਆਨ ਪ੍ਰਸਤੁਤ ਕਰਨ ਦਾ ਉਪਰਾਲਾ ਬਿਰਤਾਂਤਕਾਰ ਕਰਦਾ ਹੈ। ਮਤਲਬ ਕਿ ਤੱਥ ਅਤੇ ਵਾਸਤਵਿਕਤਾ ਇਸ ਤਰ੍ਹਾਂ ਦੇ ਬਿਰਤਾਂਤ ਦੀ ਉਸਾਰੀ ਦਾ ਮੂਲ ਧੁਰਾ ਹੈ। ਪ੍ਰੰਤੂ ਗਲਪੀ ਬਿਰਤਾਂਤ ਕਲਪਨਾ ਦੀ ਸਿਰਜਣਾ ਦੁਆਰਾ ਹੋਂਦ ਗ੍ਰਹਣ ਕਰਦਾ ਹੈ। ਦੋਵਾਂ ਵਿਚਲੀ ਬੁਨਿਆਦੀ ਸਾਂਝ ਘਟਨਾਵਾਂ ਅਤੇ ਪਾਤਰਾਂ ਨੂੰ ਕਾਲ ਦੇ ਪ੍ਰਵਾਹ ਵਿੱਚ ਰੱਖ ਕੇ ਸੰਗਠਿਤ ਕਰਨਾ ਹੈ। ਡਾ. ਰਾਜਿੰਦਰਪਾਲ ਸਿੰਘ ਬਰਾੜ ਦੀ ਪੁਸਤਕ 'ਨਾਲ ਫਕੀਰਾਂ ਯਾਰੀ' ਜੋ ਕਿ ਇੱਕ ਰੇਖਾ-ਚਿੱਤਰਾਂ ਦਾ ਸੰਗ੍ਰਹਿ ਹੈ, ਇਤਿਹਾਸਿਕ ਬਿਰਤਾਂਤ ਦਾ ਰੂਪ ਹੈ। ਜਿਸ ਵਿੱਚ ਵੱਖ-ਵੱਖ ਸ਼ਖ਼ਸੀਅਤਾਂ ਦੇ ਆਧਾਰ ਉੱਤੇ ਕੁੱਲ ਤੇਰਾਂ ਅਧਿਆਇ ਲਿਖੇ ਗਏ ਹਨ। ਹਰਕੇ ਅਧਿਆਇ ਕਿਸੇ ਵਿਸ਼ੇਸ਼ ਸ਼ਖ਼ਸੀਅਤ ਨਾਲ ਰੂਬਰੂ ਕਰਵਾਉਂਦਾ ਹੈ। ਉਹ ਸਾਰਿਆਂ ਪਾਤਰਾਂ ਵਿੱਚ 'ਮੈਂ' ਰੂਪੀ ਚਰਿੱਤਰ ਵੱਜੋਂ ਸ਼ਾਮਿਲ ਹੈ। ਬਰਾੜ ਦੀਆਂ ਰਚਨਾਵਾਂ ਦਾ ਰਚਨਾ-ਵਿਧਾਨ ਆਪਣੀਆਂ ਜੁਗਤਾਂ ਕਾਰਨ ਅਤੇ ਰੇਖਾ-ਚਿੱਤਰਾਂ ਨਿਰੰਤਰ ਗਤੀਸ਼ੀਲ ਹੋਣ ਕਾਰਨ ਹਮੇਸ਼ਾਂ ਸੱਜਰੇ ਸੁਭਾਅ ਦਾ ਬਣਿਆ ਰਹਿੰਦਾ ਹੈ। ਰੇਖਾ-ਚਿੱਤਰਾਂ ਵਿਚਲੀ ਕਾਰਜ-ਕਾਰਨ ਲੜੀ ਸਥਿਤੀਆਂ ਨੂੰ ਕਾਰਜਸ਼ੀਲ ਬਣਾਉਂਦੀ ਹੈ। ਇਕ ਸਥਿਤੀ ਤੋਂ ਦੂਜੀ ਸਥਿਤੀ ਤੱਕ ਦਾ ਸਫ਼ਰ ਆਪਣੇ ਕਾਰਨਾਂ ਸਹਿਤ ਬਿਰਤਾਂਤ ਵਿੱਚ ਪੇਸ਼ ਹੋ ਰਹੀ ਹੈ। ਬਰਾੜ ਦੀ ਰਚਨਾ ਦਾ ਮਨੋਰਥ ਸਿਰਫ਼ ਆਪਣੇ ਨਾਇਕ ਬਾਰੇ ਜਾਣਕਾਰੀ ਪ੍ਰਦਾਨ ਕਰਨਾ ਹੀ ਨਹੀਂ ਸਗੋਂ ਵਿਸ਼ਾ-ਵਸਤੂ ਦੇ ਯਥਾਰਥ ਨੂੰ ਰਸਮਈ ਬਣਾਉਣਾ ਵੀ ਹੈ। ਮਾਮੂਲੀ ਘਟਨਾਵਾਂ ਨੂੰ ਕਿਸੇ ਵਿਸ਼ੇਸ਼ ਪਹਿਲੂ ਨਾਲ ਜੋੜ ਕੇ ਵਿਸ਼ਵ-ਵਿਆਪੀ ਅਰਥ ਪੈਦਾ ਕਰਨਾ ਬਰਾੜ ਦੀ ਬਿਰਤਾਂਤਕ ਜੁਗਤ ਹੈ। ਮਨੁੱਖੀ ਸੁਭਾਅ ਦੇ ਵਿਭਿੰਨ ਪੱਖਾਂ ਨੂੰ ਉਹ ਮਨੋਵਿਸ਼ਲੇਸ਼ਣ ਵਿਧੀ ਰਾਹੀਂ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਉਹ ਆਪਣੇ ਨਾਇਕਾਂ ਨੂੰ ਮਨੁੱਖ ਦੇ ਤੌਰ 'ਤੇ ਪੇਸ਼ ਕਰਦਾ ਉਹਨਾਂ ਦੇ ਗੁਣ-ਔਗੁਣਾਂ ਦੀ ਪੇਸ਼ਕਾਰੀ ਕਰਦਾ ਹੈ। ਜਿਸ ਨਾਲ ਉਹਨਾਂ ਦੀ ਪੂਰੀ ਸ਼ਖ਼ਸੀਅਤ ਉਭਰਦੀ ਹੈ।

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‘ਇਡੀਪਸ’ ਨਾਟਕ ਰਾਜਾ ਇਡੀਪਸ ਦੀ ਮਿੱਥ ਦਾ ਹੀ ਰੂਪਾਂਤਰਣ ਹੈ। ਇਡੀਪਸ ਦੀ ਮਿੱਥ ਵਿੱਚ ਰਾਜਾ ਇਡੀਪਸ ਆਪਣੀ ਮਾਂ/ਪਤਨੀ/ਰਾਣੀ ਦੇ ਕਾਤਲ ਨੂੰ ਲੱਭਦਿਆਂ ਖੁਦ ਦੋਸ਼ ਭਾਵ ਦਾ ਸ਼ਿਕਾਰ ਹੋ ਜਾਂਦਾ ਹੈ। ਆਪਣੀ ਸਕੀ ਮਾਂ ਨੂੰ ਰਾਣੀ ਬਣਾ ਆਪਣੇ ਆਪ ਨੂੰ ਵਿਭਚਾਰੀ ਮਹਿਸੂਸ ਕਰਦਾ ਹੈ। ਕਿਸਮਤ ਉਸ ਨੂੰ ਉਸੇ ਮੋੜ ’ਤੇ ਲਿਆ ਖੜ੍ਹਾ ਕਰਦੀ ਹੈ ਜਿੱਥੋਂ ਭਵਿੱਖਬਾਣੀ ਸਦਕਾ ਉਹ ਚੱਲਿਆ ਸੀ। ਇਸ ਨਾਟਕ ਦਾ ਪਾਤਰ ਮੁੰਡਾ ਵੀ ਅਖੀਰ ਵਿੱਚ ਉਸੇ ਪ੍ਰਕਾਰ ਦੇ ਗੁਨਾਹ ਭਾਵ ਦਾ ਸ਼ਿਕਾਰ ਹੋ ਜਾਂਦਾ ਹੈ। ਇਸ ਵਿੱਚ ਮਾਂ ਦੀ ਥਾਂ ਉਸ ਦੀ ਮਾਂ ਦੀ ਉਮਰ ਦੀ ਔਰਤ ਹੈ। ਉਹ ਆਪਣੀ ਮਾਂ ਦੇ ਕਤਲ ਦਾ ਬਦਲਾ ਲੈਣਾ ਚਾਹੁੰਦਾ ਹੈ, ਪਰ ਅਸਲੀਅਤ ਸਾਹਮਣੇ ਆਉਣ ’ਤੇ ਕਿ ਉਸ ਦੀ ਮਾਂ ਦਾ ਕਤਲ ਫਿਰਕਾਪ੍ਰਸਤੀ ਦੀ ਆੜ ਵਿੱਚ ਉਸ ਦੇ ਪਿਤਾ ਨੇ ਹੀ ਕੀਤਾ ਸੀ। ਉਹ ਹਤਾਸ਼ ਹੋ ਜਾਂਦਾ ਹੈ। ਰਾਜਾ ਇਡੀਪਸ ਵਾਂਗ ਉਹ ਵੀ ਗੁਨਾਹ ਭਾਵ ਦਾ ਸ਼ਿਕਾਰ ਹੋ ਜਾਂਦਾ ਹੈ।

‘ਕਰਤਾਰ ਸਿੰਘ ਦੁੱਗਲ’ ਦੀ ਕਹਾਣੀ ‘ਰਾਸ ਲੀਲਾ’ ਦਾ ਅਣਛੋਹਿਆ ਹਿੱਸਾ ਹੀ ਪ੍ਰਤੀਤ ਹੁੰਦਾ ਹੈ ਇਡੀਪਸ ਨਾਟਕ। ‘ਰਾਸ ਲੀਲਾ’ ਕਹਾਣੀ ਦੀ ਔਰਤ ਪਾਤਰ ਵੀ ਅਣਜੋੜ ਵਿਆਹ ਭਾਵ ਆਪਣੇ ਤੋਂ ਵੱਡੀ ਉਮਰ ਦੇ ਆਦਮੀ ਨਾਲ ਵਿਆਹੀ ਜਾਂਦੀ ਹੈ। ਉਹ ਆਪਣੇ ਤੋਂ ਬਹੁਤ ਛੋਟੀ ਉਮਰ ਦੇ ਬੱਚੇ ਨਾਲ ਆਪਣੇ ਦਿਲ ਦੇ ਭਾਵਾਂ ਦਾ ਪ੍ਰਗਟਾਵਾ ਕਰਦੀ ਹੈ। ਉਸ ਦਾ ਪਤੀ ਆਪਣੀ ਪਤਨੀ ਦੁਆਰਾ ਰਚਾਈ ਰਾਸ ਲੀਲਾ ਪਤਾ ਲੱਗਣ ’ਤੇ ਉਸ ਨੂੰ ਲੈ ਕੇ ਦੂਰ ਚਲਾ ਜਾਂਦਾ ਹੈ। ਜਿਸ ਦਾ ਅਸਰ ਬੱਚੇ ਦੇ ਬਾਲਮਨ ’ਤੇ ਡੂੰਘਾ ਉਕਰਿਆ ਜਾਂਦਾ ਹੈ। ਇਸ ਨਾਟਕ ਵਿੱਚ ਵੀ ਔਰਤ ਦਾ ਪਤੀ ਵਡੇਰੀ ਉਮਰ ਦਾ ਵਿਅਕਤੀ ਹੈ। ਜਿਸ ਕਾਰਨ ਉਸ ਦਾ ਲਗਾਅ ਇੱਕ ਬੱਚੇ ਨਾਲ ਹੋ ਜਾਂਦਾ ਹੈ। ਉਹ ਜਵਾਨੀ ਤੱਕ ਉਸ ਮੁੰਡੇ ਨੂੰ ਧਿਆਨ ਵਿੱਚ ਰੱਖਦੀ ਹੈ। ਉਸ ਦੇ ਮਨ ਵਿੱਚ ਇਹ ਗੱਲ ਡੂੰਘੀ ਉੱਤਰ ਜਾਂਦੀ ਹੈ ਕਿ ਜੇ ਉਸ ਮੁੰਡੇ ਨਾਲ ਉਹ ਜ਼ਿੰਦਗੀ ਨਾ ਬਿਤਾ ਸਕੀ ਤਾਂ ਵੀ ਉਸ ਦੀ ਇੱਛਾ ਉਸ ਮੁੰਡੇ ਹੱਥੋਂ ਕਤਲ ਹੋਣ ਦੀ ਰਹੇਗੀ। ਇਸੇ ਕਾਰਨ ਹੀ ਕਾਤਲ ਦੇ ਰੂਪ ਵਿੱਚ ਉਸ ਮੁੰਡੇ ਨੂੰ ਸਾਹਮਣੇ ਵੇਖ ਕੇ ਉਹ ਰੇਪ ਅਤੇ ਕਤਲ ਹੋ ਜਾਣ ਦੇ ਭਾਵਾਂ ਦੇ ਡਰ ਤੋਂ ਮੁਕਤ ਵਿਖਾਈ ਦਿੰਦੀ ਹੈ, ਪਰ ਔਰਤ ਵਿੱਚੋਂ ਡਰ ਦੀ ਅਣਹੋਂਦ ਮੁੰਡੇ ਵਿੱਚ ਆਪਣੇ ਅੰਦਰਲੇ ਮਰਦ ਦੀ ਹੋਂਦ ’ਤੇ ਸ਼ੱਕੀ ਹੁੰਦੀ ਵਿਖਾਈ ਦਿੰਦੀ ਹੈ। ਉਹ ਆਪਣੀ ਮਰਦਾਨਗੀ ਨੂੰ ਲਲਕਾਰਨ ਦੀ ਵਾਰ-ਵਾਰ ਕੋਸ਼ਿਸ਼ ਕਰਦਾ ਹੈ। ਔਰਤ ਵਿਚਲੇ ਮਾਂ, ਪ੍ਰੇਮਿਕਾ, ਪਤਨੀ ਅਤੇ ਭੈਣ ਆਦਿ ਰਿਸ਼ਤਿਆਂ ਸਾਹਮਣੇ ਉਹ ਬੇਵੱਸ ਹੋ ਹਾਰਿਆ ਮਹਿਸੂਸ ਕਰਦਾ ਹੈ।

ਔਰਤ ਦਾ ਪਤੀ ਉਸ ਨੂੰ ਦੂਰ ਲੈ ਕੇ ਜਾਣ ਦੀ ਬਜਾਇ ਸਿਰਫ ਖਿੜਕੀ ਨੂੰ ਦੀਵਾਰ ਵਿੱਚ ਤਬਦੀਲ ਕਰ ਦਿੰਦਾ ਹੈ। ਔਰਤ ਨੂੰ ਦੂਰ ਲੈ ਜਾਣ ਦਾ ਅਰਥ ਸੀ ਕਿ ਉਹ ਆਪਣੀ ਪ੍ਰੇਮਿਕਾ ’ਚੋਂ ਉਸ ਮੁੰਡੇ ਦੀ ਮਾਂ ਸੀ ਤੋਂ ਵੀ ਦੂਰ ਹੋ ਜਾਵੇਗਾ। ਮੁੰਡੇ ਦੀ ਮਾਂ ਜੋ ਉਸ ਦੀ ਪਸੰਦ ਦੇ ਗੁਲਾਬੀ ਸੂਟ ’ਚ ਲਿਪਟੀ ਰਹਿੰਦੀ ਸੀ। ਗੁਲਾਬੀ ਰੰਗ ’ਚੋਂ ਉਸ ਦੇ ਪਤੀ ਦੀ ਜ਼ਿੰਦਗੀ ਦੇ ਕਾਲੇ ਰੰਗ ਨੂੰ ਨਫਰਤ ਕਰਦਾ ਸੀ ਅਤੇ ਜਿਸ ਦੀ ਗੁਲਾਬੀ ਰੰਗ ਦੀ ਕਹਾਣੀ ਇਸ ਦੇ ਲਾਲ ਰੰਗ ’ਚ ਤਬਦੀਲ ਹੋਣ ਨਾਲ ਖਤਮ ਹੋਣੀ ਸੀ।

‘ਰਾਸ ਲੀਲਾ’ ਕਹਾਣੀ ਵਿੱਚ ਬੱਚੇ ਦੇ ਮਨ ’ਤੇ ਪਿਆਰ ਦੀ ਇੱਕ ਅਮਿੱਟ ਛਾਪ ਰਹਿ ਜਾਂਦੀ ਹੈ। ਇਸ ਨਾਟਕ ਵਿਚਲਾ ਬੱਚਾ ਜਵਾਨੀ ਆਉਣ ਤੱਕ ਪਿਆਰ ਦੇ ਕਈ ਰੰਗਾਂ ਦੇ ਅੰਗ-ਸੰਗ ਵਿਚਰਦਾ ਹੈ ਜਿਨ੍ਹਾਂ ਦਾ ਅਹਿਸਾਸ ਉਸ ਨੂੰ ਔਰਤ ਵੱਲੋਂ ਹੀ ਕਰਵਾਇਆ ਜਾਂਦਾ ਹੈ। ਇੱਥੇ ਔਰਤ ਇੱਕ ਪਾਤਰ ਨਾ ਹੋ ਕੇ ਸਮੇਂ ਦਾ ਮੋੜ ਪ੍ਰਤੀਤ ਹੁੰਦੀ ਹੈ। ਜਿਸ ਮੋੜ ’ਤੇ ਮਰਦ ਔਰਤ ਮਨ ਦੀ ਥਾਹ ਪਾ ਸਕੇ। ਔਰਤ ਮਨ ਜਿਸ ਨੂੰ ਨਾ ਮੁੰਡੇ ਦਾ ਪਿਓ ਸਮਝ ਸਕਿਆ ਅਤੇ ਨਾ ਹੀ ਔਰਤ ਦਾ ਪਤੀ ਹੀ ਸਮਝ ਸਕਿਆ। ਮੁੰਡਾ ਵੀ ਇਹਨਾਂ ਭਾਵਾਂ ਤੋਂ ਕੋਰਾ ਪ੍ਰਤੀਤ ਹੁੰਦਾ ਹੈ ਜਿਸ ਨੂੰ ਅਹਿਸਾਸ ਕਰਵਾਉਣ ਦੀ ਖੇਚਲ ਔਰਤ ਕਰਦੀ ਹੈ। ਇਸ ਲਈ ਉਹ ਆਪਣੀ ਜ਼ਿੰਦਗੀ ਵੀ ਦਾਅ ’ਤੇ ਲਗਾਉਣ ਲਈ ਤਿਆਰ ਹੈ। ਇਹ ਕੋਸ਼ਿਸ਼ ‘ਔਰਤ ਸਮੂਹ’ ਵੱਲੋਂ ਕੀਤੀ ਗਈ ਪ੍ਰਤੀਤ ਹੁੰਦੀ ਹੈ। ਜੇ ਮਰਦ ਨੂੰ ਆਪਣੀ ਹੋਂਦ ਅਤੇ ਅਣਹੋਂਦ ਦੇ ਅਹਿਸਾਸ ਨਾਲ ਲਬਰੇਜ਼ ਕਰਵਾਉਣਾ ਜਾਣਦੀ ਹੈ। ਔਰਤ ਮਨ ਸੰਬੰਧੀ ਹੈਲਨ ਸਿੱਖੂ ਦੇ ਹਵਾਲੇ ਨਾਲ ਗੱਲ ਕਰਦਿਆਂ ਗੁਰਭਗਤ ਸਿੰਘ ਦਾ ਆਖਣਾ ਹੈ:

ਹੈਲਨ ਸਿੱਖੂ ਨੇ ਔਰਤ ਦੀ ਦੋ ਲਿੰਗੀ ਸਮਰੱਥਾ ਉੱਤੇ ਜ਼ੋਰ ਦਿੱਤਾ ਹੈ। ਭਾਵ ਕਿ ਔਰਤ, ਮਰਦ ਅਤੇ ਔਰਤ ਦੋਹਾਂ ਨੂੰ ਅਨੁਭਵ ਕਰ ਸਕਦੀ ਹੈ। ਔਰਤ ਵਿੱਚ ਪਰ ਨੂੰ ਪਛਾਨਣ ਦਾ ਗੁਣ ਹੈ। ਉਹ ਨਿਰਮੰਤਵੀ ਹੋ ਕੇ ਪਰ ਨੂੰ ਮਿਲ ਸਕਦੀ ਹੈ। ਨੀਟਸ਼ੇ ਅਤੇ ਬਾਤਈ ਦੇ ਪ੍ਰਭਾਵ ਅਧੀਨ ਸਿੱਖੂ ਕਹਿੰਦੀ ਹੈ ਕਿ ਦੂਜੇ ਵੱਲ ਜਾਣ ਵੇਲੇ ਔਰਤ ਨਿਵੇਸ਼ ਜਾਂ ਸ਼ਕਤੀ ਖਰਚ ਬਾਰੇ ਨਹੀਂ ਸੋਚਦੀ। ਔਰਤ ਇੱਕ ਬ੍ਰਹਿਮੰਡ ਹੈ ਜਿਸ ਵਿੱਚ ਪ੍ਰੇਮ ਸ਼ਕਤੀ ਹਮੇਸ਼ਾ ਯਾਤਰਾ ਵਿੱਚ ਰਹਿੰਦੀ ਹੈ। ਬਹੁ-ਕੇਂਦਰਿਤ ਔਰਤ ਦੇ ਮੁਕਾਬਲੇ ਵਿੱਚ ਮਰਦ ਕੇਵਲ ਇੱਕ ਕੇਂਦਰਿਤ ਹੈ - ਆਪਣੇ ਲਿੰਗ ਦੁਆਲੇ। ਬਹੁ-ਕੇਂਦਰਿਤ ਹੋਣ

ਕਾਰਨ ਕੋਈ ਸਿੱਧੇਲਿਕ ਔਰਤ ਨੂੰ ਕੈਦ ਨਹੀਂ ਕਰ ਸਕਦਾ। ਇਸ ਲਈ ਔਰਤ ਦੀ ਲਿਖਤ ਵਿਦਰੋਹੀ ਹੀ ਹੋਵੇਗੀ। ਨਿਸ਼ਚੇ ਹੀ ਸਿੱਖੂ ਦਾ ਭਾਵ ਪਰਮਾਣਿਕ ਜਾਂ ਚੇਤੰਨ ਔਰਤ ਤੋਂ ਹੈ।<sup>1</sup>

ਹੈਲਨ ਸਿੱਖੂ ਦੇ ਇਸੇ ਨਾਰੀਵਾਦੀ ਪ੍ਰਭਾਵ ਅਧੀਨ ਹੀ ਪਾਲੀ ਭੁਪਿੰਦਰ ਦੇ ਨਾਟਕ 'ਇਡੀਪਸ' ਦੀ ਪਾਤਰ ਔਰਤ ਵਿਚਰਦੀ ਪ੍ਰਤੀਤ ਹੁੰਦੀ ਹੈ। ਉਹ ਮੁੰਡੇ ਨੂੰ ਸੰਬੋਧਤ ਹੁੰਦਿਆਂ ਆਖਦੀ ਹੈ:

ਤੂੰ ਆਪਣੀ ਮਾਂ ਨੂੰ ਇੰਨਾ ਕੁ ਜਾਣਦਾ ਹੈ ਕਿ ਉਹ ਤੇਰੀ ਮਾਂ ਸੀ। ਜਿਵੇਂ ਤੇਰਾ ਬਾਪ ਉਸ ਨੂੰ ਇੰਨਾ ਕੁ ਜਾਣਦਾ ਸੀ ਕਿ ਉਹ ਉਸ ਦੀ ਪਤਨੀ ਹੈ, ਪਰ ਨਾ ਤੂੰ ਤੇ ਨਾ ਤੇਰੇ ਬਾਪ ਨੇ ਕਦੇ ਇਹ ਜਾਣਿਆ ਕਿ ਉਹ ਇੱਕ ਔਰਤ ਵੀ ਸੀ। ਆਪਣੇ ਪ੍ਰਤੀ ਵੀ ਕੁਝ ਫਰਜ਼ ਸਨ ਉਸ ਦੇ। ਮਾਂ, ਭੈਣ, ਪਤਨੀ, ਪ੍ਰੇਮਿਕਾ... ਕਿੰਨੇ ਰੂਪ ਹੁੰਦੇ ਨੇ ਔਰਤ ਦੇ ਪਰ ਸਭ ਬਾਹਰੀ। ਅੰਦਰੋਂ ਤਾਂ ਔਰਤ ਸਿਰਫ ਇੱਕ ਔਰਤ ਹੁੰਦੀ ਹੈ।<sup>2</sup>

ਇਹ ਔਰਤ ਪਾਤਰ ਭਾਵੇਂ ਮੁੰਡੇ ਦੀ ਮਾਂ ਦੇ ਸੰਦਰਭ ਵਿੱਚ ਹੀ ਸਭ ਕੁਝ ਬਿਆਨ ਕਰਦੀ ਹੈ, ਪਰ ਇਸ ਦਾ ਇੱਕ ਦੂਜਾ ਪੱਖ ਉਸ ਦਾ ਆਪਾ ਵੀ ਹੈ। ਉਹ ਵੀ ਪਤੀ ਵੱਲੋਂ, ਬਾਲ ਪ੍ਰੇਮੀ ਵੱਲੋਂ ਨਕਾਰੀ ਗਈ ਹੈ। ਪਾਲੀ ਨੇ ਆਪਣੇ ਨਾਟਕਾਂ ਵਿੱਚ ਬਹੁਤ ਸਾਰੇ ਔਰਤ ਪਾਤਰ ਚਿਤਰਿਤ ਕੀਤੇ ਹਨ। ਗਾਰਗੀ ਤੋਂ ਬਾਅਦ ਪਾਲੀ ਨੇ ਹੀ ਐਨੇ ਕਿਰਦਾਰ ਔਰਤਾਂ ਦੇ ਪੇਸ਼ ਕੀਤੇ ਹਨ। ਪਾਲੀ ਲਈ ਪ੍ਰੇਮਿਕਾ ਅਤੇ ਮਾਂ ਵਿੱਚ ਕੋਈ ਬਹੁਤ ਫਰਕ ਨਹੀਂ ਹੈ। ਇਸ ਨਾਟਕ ਵਿੱਚ ਵੀ ਪ੍ਰੇਮਿਕਾ ਬਣ ਕੇ ਆਈ ਔਰਤ ਉਸ ਦੀ ਮਾਂ ਬਣ ਜਾਂਦੀ ਹੈ। ਉਸ ਦੇ ਇਸੇ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਕਾਰਨ ਉਸ ਦੀਆਂ ਔਰਤਾਂ ਵਿਸ਼ੇਸ਼ ਪਾਤਰ ਹਨ। ਉਹ ਭਾਵੁਕਤਾ ਨਾਲ ਭਰੀਆਂ ਹੋਈਆਂ ਤੇ ਆਪਣੇ-ਆਪ 'ਚ ਪਰਿਪੂਰਨ ਹਨ। ਉਹ ਮਰਦ ਲਈ ਰੁੱਖ ਦੀ ਛਾਂ ਬਰਾਬਰ ਹਨ। 'ਇਡੀਪਸ' ਦੀ ਨਾਹਿਕ ਦੇ ਸੰਬੰਧ ਵਿੱਚ ਉਸ ਦਾ ਆਪਣਾ ਵਿਚਾਰ ਹੈ:

'ਇਡੀਪਸ' ਦੀ ਔਰਤ ਮੇਰੀਆਂ ਔਰਤਾਂ ਵਿੱਚੋਂ ਸਭ ਤੋਂ ਬਿਹਤਰੀਨ ਕਿਰਦਾਰ ਹੈ। ਜਿਸ ਦਾ ਅੰਦਾਜ਼/ਗੱਲ ਕਹਿਣ ਅਤੇ ਹੌਲੀ-ਹੌਲੀ ਮਰਦ ਦੇ ਅੰਦਰ ਉਤਰ ਜਾਣ ਦਾ ਢੰਗ ਬਹੁਤ ਪਿਆਰਾ ਹੈ। ਅਜਿਹੀ ਔਰਤ ਅੱਗੇ, ਸਮੇਤ ਆਪਣੀ ਈਗੋ ਦੇ ਸਭ ਕੁਝ ਹਾਰਿਆ ਜਾ ਸਕਦਾ ਹੈ। ਉਹ ਇੱਕ ਹਾਦਸੇ ਵਾਂਗ ਸਿਰਫ ਕੁਝ ਪਲਾਂ ਲਈ ਤੁਹਾਡੀ ਜ਼ਿੰਦਗੀ ਵਿੱਚ ਆਉਂਦੀ ਹੈ ਤੇ ਇਸ ਤੋਂ ਪਹਿਲਾਂ ਕਿ ਤੁਸੀਂ ਉਸ ਨੂੰ ਸਮਝ ਸਕੋ, ਉਹ ਮੁੜ ਵੀ ਜਾਂਦੀ ਹੈ, ਪਰ ਉਸ ਦੇ ਚਲੇ ਜਾਣ ਤੋਂ ਬਾਅਦ ਤੁਸੀਂ ਕਦੇ ਉਹ ਨਹੀਂ ਰਹਿ ਸਕਦੇ, ਜੋ ਉਸ ਦੇ ਆਉਣ ਤੋਂ ਪਹਿਲਾਂ ਹੁੰਦੇ ਹੋ। ਉਸ ਦੇ ਆਉਣ ਤੋਂ ਪਹਿਲਾਂ ਤੁਸੀਂ ਬਹੁਤ ਵੱਡੇ ਹੁੰਦੇ ਹੋ, ਪਰ ਉਸ ਦੇ ਚਲੇ ਜਾਣ ਤੋਂ ਬਾਅਦ ਤੁਹਾਨੂੰ ਲਗਦਾ ਹੈ, ਤੁਸੀਂ ਕਿੰਨੇ ਛੋਟੇ ਸੀ। ਇੱਕ ਬੱਚੇ ਵਾਂਗ...।<sup>3</sup>

ਔਰਤ ਅਤੇ ਮੁੰਡਾ ਇਸ ਨਾਟਕ ਦੇ ਮੁੱਖ ਪਾਤਰ ਸਨ। ਮੁੰਡਾ ਵੀ ਇੱਕ 8 ਸਾਲ ਅਤੇ ਫਿਰ ਜਵਾਨੀ ਵਿੱਚ 19 ਸਾਲ ਦਾ ਦੋ ਕਿਰਦਾਰ ਹਨ। ਮੁੰਡੇ ਦੇ ਮਾਤਾ-ਪਿਤਾ ਅਤੇ ਔਰਤ ਦਾ ਪਤੀ ਮੁੱਖ ਕਿਰਦਾਰਾਂ ਦੀਆਂ ਸਿਮਰਤੀਆਂ ਦੇ ਅੰਗ ਹਨ। ਇਸ ਨਾਟਕ ਵਿੱਚ ਘੱਟ ਤੋਂ ਘੱਟ ਪਾਤਰਾਂ ਨਾਲ ਵਿਸ਼ੇ ਨੂੰ ਵੱਧ ਤੋਂ ਵੱਧ ਸੰਜੀਦਾ ਤੇ ਸੁਚੱਜੇ ਰੂਪ ਵਿੱਚ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ। 'ਇਡੀਪਸ' ਦੀ ਮਿੱਥ ਵਿੱਚ ਇਡੀਪਸ ਰਾਜੇ ਦੇ ਪਾਤਰ ਨੂੰ ਉਘਾੜਿਆ ਗਿਆ ਪਰ ਨਾਟਕ ਇਡੀਪਸ ਵਿੱਚ ਔਰਤ ਮਨ ਦਾ ਥਾਹ ਪਾਉਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕੀਤੀ ਗਈ ਹੈ। ਸ਼ਿਵ ਕੁਮਾਰ ਬਟਾਲਵੀ ਦੀ ਲੂਣਾ ਵਾਂਗ ਇਹ ਇਡੀਪਸ ਦੀ ਮਿੱਥ ਪ੍ਰਤੀ ਪਾਲੀ ਭੁਪਿੰਦਰ ਦੀ ਸੋਚ ਹੈ। ਵਿਚਲੀ ਔਰਤ ਇਸ ਨਾਟਕ ਦਾ ਕਥਾਨਕ ਅਤਿਵਾਦ ਦੇ ਦੌਰ ਵਿੱਚ ਬਿਪਤਾ ਵਿੱਚੋਂ ਲੰਘ ਰਹੀ ਔਰਤ ਦੁਆਲੇ ਬੁਣਿਆ ਗਿਆ ਹੈ। ਮੁੰਡਾ ਆਪਣੇ ਤੋਂ ਵੱਡੀ ਉਮਰ ਦੀ ਇਸ ਔਰਤ ਨੂੰ ਅਗਵਾ ਕਰ ਲੈਂਦਾ ਹੈ। ਮੁੰਡਾ ਆਪਣੀ ਮਾਂ ਦੇ ਕਤਲ ਦਾ ਬਦਲਾ ਉਸ ਔਰਤ ਤੋਂ ਲੈਣਾ ਚਾਹੁੰਦਾ ਹੈ, ਪਰ ਆਪਸੀ ਗੱਲਬਾਤ ਵਿੱਚੋਂ ਮੁੰਡੇ ਨੂੰ ਨਫਰਤ ਦੀ ਚਰਮ ਸੀਮਾ 'ਤੇ ਫਿਰ ਤੋਂ ਇੱਕ ਡਰ ਰਿਹਾ ਮਾਸੂਮ ਬੱਚਾ ਬਣ ਜਾਂਦਾ ਹੈ। ਔਰਤ ਜਿੱਥੇ ਪਹਿਲਾਂ ਇੱਕ ਪ੍ਰੇਮਿਕਾ ਵਿਖਾਈ ਦਿੰਦੀ ਸੀ ਅੰਤ 'ਤੇ ਉਹ ਮੁੰਡੇ ਦੀ ਰੱਖਿਅਕ ਤੇ ਮਾਂ ਬਣੀ ਵਿਖਾਈ ਦਿੰਦੀ ਹੈ। ਇਡੀਪਸ ਮਿੱਥ ਵਿੱਚ ਵੀ ਰਾਣੀ ਹੀ ਮਾਂ ਦੇ ਸੰਬੰਧ ਵਿੱਚ ਹੁੰਦੀ ਹੈ। ਮਿੱਥ ਵਿੱਚ ਰਾਜਾ ਇਡੀਪਸ ਰਾਜੇ ਦੇ ਕਾਤਲ ਨੂੰ ਲੱਭਦਿਆਂ ਆਪ ਹੀ ਕਾਤਲ ਸਿੱਧ ਹੋ ਜਾਂਦਾ ਹੈ। ਇਸ ਨਾਟਕ ਵਿੱਚ ਬੱਚਾ ਮਾਂ ਦੇ ਕਾਤਲ ਨੂੰ ਲੱਭਦਿਆਂ ਕਤਲ ਲਈ ਫਤੀ ਔਰਤ ਵਿੱਚੋਂ ਹੀ ਮਾਂ ਦੀ ਪ੍ਰਾਪਤੀ ਮਹਿਸੂਸ ਕਰਦਾ ਹੈ। ਦ੍ਰਿਸ਼ ਚਿਤਰਨ ਦੀ ਤਕਨੀਕ ਰਾਹੀਂ ਨਾਟਕ ਵਿੱਚ ਇਸ ਦਾ ਪ੍ਰਗਟਾਵਾ ਹੁੰਦਾ ਹੈ:

ਰੋਸ਼ਨੀ ਹੁੰਦੀ ਹੈ। ਔਰਤ ਉਸੇ ਜਗ੍ਹਾ 'ਤੇ ਅਧਲੇਟੀ ਜਿਹੀ ਬੈਠੀ ਹੈ। ਜਿੱਥੇ ਮੁੰਡੇ ਦੀ ਮਾਂ ਕਤਲ ਹੋ ਕੇ ਡਿੱਗੀ ਸੀ। ਮੁੰਡਾ ਇੱਕ ਛੋਟੇ ਬੱਚੇ ਵਾਂਗ ਉਸ ਦੀ ਗੋਦੀ ਵਿੱਚ ਸਿਰ ਰੱਖ ਕੇ ਸੁੱਤਾ ਪਿਆ ਹੈ। ਉਸ ਦੇ ਚਿਹਰੇ 'ਤੇ ਅਥਾਹ ਸਕੂਨ ਹੈ। ਔਰਤ ਦੇ ਚਿਹਰੇ 'ਤੇ ਵੀ ਮਮਤਾਮਈ ਮੁਸਕਾਨ ਹੈ। ਉਹ ਉਸ ਨੂੰ ਥਪਕੀਆਂ ਦਿੰਦੀ ਵੇਖ ਰਹੀ ਹੈ ਉਸ ਵੱਲ... ਇੱਕ ਮਾਂ ਵਾਂਗ।<sup>4</sup>



ਨਾਟਕ ਦਾ ਅੰਤ ਸੁਭਾਵਕ ਹੋਣਾ ਚਾਹੀਦਾ ਹੈ ਅਤੇ ਨਾਟਕ ਦੇ ਢਾਂਚੇ ਵਿੱਚੋਂ ਸਹਿਜ ਰੂਪ ਨਾਲ ਨਿਕਲਣਾ ਚਾਹੀਦਾ ਹੈ। ਉਸ ਦੇ ਬਾਕੀ ਨਾਟਕਾਂ ਨਾਲੋਂ ‘ਇਡੀਪਸ’ ਨਾਟਕ ਦਾ ਕਲਾਈਮੈਕਸ ਇਸੇ ਪ੍ਰਕਾਰ ਦਾ ਜਾਪਦਾ ਹੈ।

“ਨਾਟਕ ਦ੍ਰਿਸ਼ ਕਲਾ ਹੈ, ਜਿਸ ਦੀ ਪੇਸ਼ਕਾਰੀ ਨਿਭਾਓ ਮੰਚ ’ਤੇ ਪਾਤਰਾਂ/ਅਦਾਕਾਰਾਂ ਰਾਹੀਂ ਅਭਿਵਿਅਕਤ ਕੀਤਾ ਜਾਂਦਾ ਹੈ। ਇਸ ਲਈ ਨਾਟਕ ਵਿੱਚ ਸੰਪੂਰਨ ਸੁਦਰਸ਼ਨ ਦਾ ਰੂਪ ਧਾਰਨ ਦੀ ਪੂਰੀ ਕਲਾਤਮਕ ਸ਼ਿਲਪ ਸਮਰੱਥਾ ਹੋਣੀ ਜ਼ਰੂਰੀ ਹੈ। ਨਾਟਕਕਾਰ ਨਾਟ-ਸੂਚਨਾ ਨੂੰ ਦ੍ਰਿਸ਼ ਸੂਚਨਾ ਵਿੱਚ ਰੂਪਾਂਤਰਨ ਕਰਨ ਲਈ ਅਨੇਕਾਂ ਨਾਟ-ਵਿਧੀਆਂ ਦੀ ਵਰਤੋਂ ਕਰਦਾ ਹੈ।”<sup>5</sup>

ਪਾਲੀ ਭੁਪਿੰਦਰ ਸਿੰਘ ਨੇ ਆਪਣੇ ਨਾਟਕਾਂ ਵਿੱਚ ਨਾਟ-ਸੂਚਨਾ ਨੂੰ ਦ੍ਰਿਸ਼-ਸੂਚਨਾ ਵਿੱਚ ਰੂਪਾਂਤਰਨ ਲਈ ਰੋਸ਼ਨੀ, ਸਾਜ-ਸਜਾਵਟ, ਪਿੱਠਵਰਤੀ ਅਵਾਜ਼ਾਂ ਅਤੇ ਪਾਤਰਾਂ ਦੇ ਹਵਾ-ਭਾਵਾਂ ਦੀ ਵਰਤੋਂ ਸੰਵਾਦ/ਵਾਰਤਾਲਾਪ ਜਿੰਨੀ ਹੀ ਲਾਜ਼ਮੀ ਕੀਤੀ ਹੈ। ਇਸ ਨਾਟਕ ਦਾ ਦ੍ਰਿਸ਼ ਚਿਤਰਨ ਬਹੁਤ ਹੀ ਮਹੱਤਵਪੂਰਨ ਹੈ। ਇਹ ਨਾਟਕ ਦੇ ਵਿਸ਼ੇ ਨੂੰ ਇੱਕ ਵਿਸ਼ੇਸ਼ ਮੋੜ ਦਿੰਦਾ ਹੈ। ਨਾਟਕ ਦੀ ਸ਼ੁਰੂਆਤ ਵਿੱਚ ਹੀ ਦੰਗਿਆਂ ਦਾ ਚਿਤਰਨ ਮਿਲਦਾ ਹੈ ਜੋ ਫਿਰਕਾਪ੍ਰਸਤੀ ਅਤੇ ਔਰਤ ਮਨ ਦੇ ਡਰ ’ਤੇ ਤੋਖਲੇ ਦੀ ਪੇਸ਼ਕਾਰੀ ਕਰਦਾ ਹੈ:

ਪਰ ਆਪਣੇ ਆਪ ਨੂੰ ਇੱਕ ਕਤਲਗਾਹ ਵਰਗੀ ਜਗ੍ਹਾ ਅੰਦਰ ਵੇਖ ਕੇ ਵੀ ਔਰਤ ਕੋਈ ਬਹੁਤ ਜ਼ਿਆਦਾ ਡਰੀ ਹੋਈ ਨਹੀਂ ਜਾਪਦੀ।<sup>6</sup>

ਔਰਤ ਅਤੇ ਮੁੰਡੇ ਦੇ ਅੰਦਰਲੇ ਅਹਿਸਾਸ, ਡਰ, ਦਬਾਅ, ਬਦਲਾ ਲਊ ਭਾਵਨਾ, ਲੁਕੇ-ਛਿਪੇ ਪਿਆਰ ਭਾਵ-ਇਹ ਸਭ ਦ੍ਰਿਸ਼-ਚਿਤਰਨ ਰਾਹੀਂ ਭਲੀ-ਭਾਂਤ ਉਜਾਗਰ ਹੁੰਦੇ ਹਨ। ਨਾਟਕ ਦੇ ਸੰਵਾਦ/ਵਾਰਤਾਲਾਪ ਜੋ ਬਿਆਨ ਕਰਦੇ ਹਨ ਦ੍ਰਿਸ਼ ਚਿਤਰਨ ਉਹਨਾਂ ਵਾਰਤਾਲਾਪਾਂ ਦੇ ਪਿੱਛੇ ਲੁਕੇ ਸੱਚ ਨੂੰ ਬਿਆਨ ਕਰਦਾ ਹੈ:

ਹੁਣ ਮੁੰਡੇ ਨੂੰ ਅਹਿਸਾਸ ਹੁੰਦਾ ਹੈ ਕਿ ਉਸ ਨੇ ਇੱਕ ਔਰਤ ਸਰੀਰ ਨੂੰ ਫੜਿਆ ਹੋਇਆ ਹੈ। ਉਹ ਵੀ ਕਿਸੇ ਐਸੀ-ਵੈਸੀ ਥਾਂ ਤੋਂ। ਤਬਕ ਕੇ ਔਰਤ ਤੋਂ ਦੂਰ ਚਲਾ ਜਾਂਦਾ ਹੈ। ਜਾਪਦਾ ਹੈ, ਕਿਸੇ ‘ਔਰਤ’ ਸਰੀਰ ਨਾਲ ਉਸ ਦੀ ਇਹ ਪਹਿਲੀ ਪਛਾਣ ਹੈ। ਔਰਤ ਵੀ ਇਹ ਗੱਲ ਮਹਿਸੂਸ ਕਰ ਰਹੀ ਹੈ, ਪਰ ਮੁੰਡਾ ਕਾਹਲੀ ਨਾਲ ਨਵੇਂ ਮਿਲੇ ਅਹਿਸਾਸ ਨੂੰ ਮਾਪਣ ਦੀ ਥਾਂ ਗੁੱਸੇ ਵਿੱਚ ਵਾਪਿਸ ਪਰਤਦਾ ਹੋਇਆ।<sup>7</sup>

ਮੁੰਡੇ ਦੇ ਜੋ ਦੋ ਕਿਰਦਾਰ/ਪਾਤਰ ਦਰਸਾਏ ਗਏ ਹਨ ਉਹਨਾਂ ਦੇ ਬਦਲਾਅ ਨੂੰ ਦ੍ਰਿਸ਼ ਚਿਤਰਨ ਦੀ ਤਕਨੀਕ ਰਾਹੀਂ ਸਫਲਤਾ ਸਹਿਤ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ।

...ਉਹ ਪਾਸਾ ਮਾਰ ਕੇ ਆਪਣੇ ਆਪ ਨੂੰ ਹੋਰ ਵੀ ਸੈੱਟ ਕਰਦਾ ਹੈ ਤੇ ਡੂੰਘੀ ਨੀਂਦ ਵਿੱਚ ਲਹਿ ਜਾਂਦਾ ਹੈ।...

ਇੱਕ ਛੋਟਾ ਜਿਹਾ ਮੁੰਡਾ ਸਕੂਲ ਯੂਨੀਫਾਰਮ ਵਿੱਚ ‘ਮੰਮੀ’ ਨੂੰ ਆਵਾਜ਼ ਦਿੰਦਾ ਦਾਖਲ ਹੁੰਦਾ ਹੈ। ਹੇਠਾਂ ਮੰਮੀ ਨੂੰ ਸੁੱਤੀ ਵੇਖ ਕੇ ਉਸ ਵੱਲ ਵਧਦਾ ਹੈ। ਫਿਰ ਆਵਾਜ਼ ਦਿੰਦਾ ਹੈ ਤੇ ਜਦ ਮੰਮੀ ਦੇ ਜਿਸਮ ਵਿੱਚ ਕੋਈ ਹਿਲਜੁਲ ਨਹੀਂ ਹੁੰਦੀ ਤਾਂ ਘਬਰਾ ਕੇ ਪੌੜੀਆਂ ਉਤਰਦਾ ਹੈ। ਮੰਮੀ (ਔਰਤ) ਕੋਲ ਆ ਕੇ ਉਸ ਨੂੰ ਇਸ ਤਰ੍ਹਾਂ ਵੇਖਦਾ ਹੈ, ਜਿਵੇਂ ਲਾਸ਼ ਵੇਖ ਰਿਹਾ ਹੋਵੇ ਤੇ ਫਿਰ ਯਕਾਯਕ ਤ੍ਰਹਿ ਕੇ ਰੋਂਦਾ ਤੇ ਚੀਖਦਾ ਵਾਪਿਸ ਉੱਪਰ ਦੌੜ ਜਾਂਦਾ ਹੈ।

ਇਸ ਵੇਲੇ ਮੁੰਡਾ ਵੀ ਬੱਚੇ ਹੀ ਵਰਗੀ ਚੀਖ ਮਾਰਦਾ ਜਿਵੇਂ ਸੁਪਨੇ ਤੋਂ ਜਾਗਦਾ ਹੈ।<sup>8</sup>

ਦ੍ਰਿਸ਼-ਚਿਤਰਨ ਤਕਨੀਕ ਰਾਹੀਂ ਹੀ ਮੁੰਡਾ, ਔਰਤ, ਮੁੰਡੇ ਦੀ ਮਾਂ ਅਤੇ ਔਰਤ ਦੇ ਪਤੀ ਦੇ ਵਜੂਦ ਔਰਤ ਅਤੇ ਮਰਦ ਦੀਆਂ ਆਵਾਜ਼ਾਂ ਨਾਲ ਉਜਾਗਰ ਹੁੰਦੇ ਤੇ ਤਬਦੀਲ ਹੁੰਦੇ ਵਿਖਾਈ ਦਿੰਦੇ ਹਨ।

ਫਿਰ ਔਰਤ ਦੇ ਹਾਸੇ ਦੀ ਆਵਾਜ਼ ਆਉਂਦੀ ਹੈ। ਕਿਸੇ ਦੇ ਧੁਰ ਦਿਲ ਵਿੱਚੋਂ ਨਿਕਲਿਆ ਮਖਮਲੀ ਹਾਸਾ। ਮਰਦ ਆਵਾਜ਼ ਵੀ ਉਸ ਦਾ ਸਾਥ ਦਿੰਦੀ ਹੈ।

ਅਚਾਨਕ ਉਹ ਹਾਸਾ ਉੱਚਾ ਹੋਣ ਲਗਦਾ ਹੈ। ਹੋਰ ਉੱਚਾ। ਅੰਤ ਇੰਨਾ ਉੱਚਾ ਕਿ ਘਬਰਾਇਆ ਤੇ ਆਪਣੇ ਕੱਪੜੇ ਤੇ ਸਾਹ ਠੀਕ ਕਰਦਾ ਮੁੰਡਾ ਅੱਗੇ ਆਉਂਦਾ ਹੈ। ਉਸ ਦੀਆਂ ਅੱਖਾਂ ਵਿੱਚ ਇੱਕ ਬੋਝ ਲਹਿ ਜਾਣ ਤੇ ਦੂਜਾ ਚੜ੍ਹ ਜਾਣ ਦਾ ਭਾਵ ਹੈ। ਪੂਰੇ ਜਲੋਂ ਨਾਲ ਔਰਤ ਉਸ ਦੇ ਪਿੱਛੇ ਆਉਂਦੀ ਹੈ। ਹੁਣ ਉਸ ਦੇ ਹੱਥ ਖੁੱਲ੍ਹੇ ਹੋਏ ਹਨ ਤੇ ਵਾਲ ਬੇਤਰਤੀਬੇ ਹਨ।<sup>9</sup>

ਵਾਰਤਾਲਾਪ ਨਾਟਕ ਦੇ ਰੰਗਮੰਚ 'ਤੇ ਖੇਡੇ ਜਾਣ ਲਈ ਵਿਸ਼ੇਸ਼ ਅਹਿਮੀਅਤ ਰੱਖਦੇ ਹਨ। ਇਹ ਨਾਟਕ ਦੀ ਕਹਾਣੀ ਨੂੰ ਭਖਦਾ ਰੱਖਦੇ ਹਨ। ਇਹਨਾਂ ਰਾਹੀਂ ਪਾਤਰਾਂ ਦੇ ਅੰਦਰਲੇ ਮਨ ਦਾ ਪ੍ਰਗਟਾਵਾ ਖੂਬਸੂਰਤੀ ਨਾਲ ਪੇਸ਼ ਹੁੰਦਾ ਹੈ। ਨਾਟਕ ਵਿੱਚ ਮੁੰਡੇ ਅਤੇ ਔਰਤ ਦੇ ਆਪਸੀ ਵਾਰਤਾਲਾਪ:

- ਔਰਤ : ਤੂੰ ਇੰਨਾ ਡਰਿਆ ਹੋਇਆ ਕਿਉਂ ਹੈ?  
 ਮਰਦ : ਮੈਂ ! ਮੈਂ ਡਰਿਆ ਹੋਇਆ। ਚੁੱਕ ਕੇ ਤੈਨੂੰ ਮੈਂ ਲੈ ਕੇ ਆਇਆਂ... ਡਰਿਆ ਹੋਇਆ ਮੈਂ ਹਾਂ ਜਾਂ ਤੂੰ?  
 ਔਰਤ : ਤੂੰ!  
 ਲਗਦੈ, ਪਹਿਲੀ ਵਾਰ ਕਰ ਰਿਹੈ ਇਹ ਸਭ ਕੁਝ।  
 ਮੇਰੇ ਹੱਥ ਦਰਦ ਕਰ ਰਹੇ ਨੇ। ਇਹਨਾਂ ਨੂੰ ਖੋਲ੍ਹ ਦੇ ਪਲੀਜ਼।  
 ਮੁੰਡਾ : ਸ਼ਟਅਪ ! ਬਕਵਾਸ ਨਾ ਕਰ। ਬਹੁਤ ਸਮਾਰਟ ਸਮਝਦੀ ਹੈਂ ਤੂੰ ਆਪਣੇ ਆਪ ਨੂੰ। ਲੀਰਾਂ ਕਰਕੇ ਸੁੱਟ ਦਿਆਂਗਾ ਤੇਰੀਆਂ ਤੇ ਲੱਭਣੀ ਨਹੀਂ ਤੇਰੀ ਸਮਾਰਟਨੈੱਸ ਕਿਤੇ। ਖ਼ਬਰਦਾਰ ਜੇ ਹੁਣ ਬਕਵਾਸ ਕੀਤੀ ਤਾਂ!  
 ਹੱਸ ਕਿਉਂ ਰਹੀ ਹੈਂ ਤੂੰ।  
 ਔਰਤ : ਤੂੰ ਕਿਰਪਾਨ ਪੁੱਠੀ ਫੜੀ ਹੋਈ ਹੈ।  
 ਮੁੰਡਾ : ਲੈ, ਹੁਣ ਮੈਂ ਕਿਰਪਾਨ ਸਿੱਧੀ ਕਰ ਲਈ ਹੈ।  
 ਔਰਤ : ਤਾਂ ਰੱਬ ਦੇ ਵਾਸਤੇ ਪਹਿਲਾਂ ਮੇਰੇ ਹੱਥ ਖੋਲ੍ਹ ਦੇ ਇਸ ਕਿਰਪਾਨ ਨਾਲ। ਮੇਰੇ ਮੋਢਿਆਂ ਵਿੱਚ ਚੀਸਾਂ ਪੈ ਰਹੀਆਂ ਨੇ।<sup>10</sup>

ਇਸ ਨਾਟਕ ਵਿਚਲੇ ਪਾਤਰ ਤੇ ਘਟਨਾਵਾਂ ਦੰਗਿਆਂ ਸਮੇਂ ਦੀਆਂ ਉਜਾਗਰ ਹੁੰਦੀਆਂ ਹਨ ਪਰ ਇਹ ਦੰਗੇ ਫਿਰਕੂ ਤੇ ਧਾਰਮਿਕ ਨਾ ਹੋ ਕੇ ਵਿਅਕਤੀ ਦੇ ਆਪਣੇ ਮਨ ਦੀ ਫਿਰਕਾਪ੍ਰਸਤੀ ਦੇ ਹਨ। ਬਾਹਰੀ ਦੰਗਿਆਂ ਹੇਠ ਆਪਣੇ ਨਿੱਜੀ ਹਿੱਤਾਂ ਦੀ ਪੂਰਤੀ ਲਈ ਇਹ ਦੰਗੇ ਭਟਕਾਏ ਗਏ ਪ੍ਰਤੀਤ ਹੁੰਦੇ ਹਨ:

ਮੈਂ ਤੇਰਾ ਕਤਲ ਕਰਨ ਜਾ ਰਿਹਾ ਹਾਂ। ਤੇ ਕਤਲ ਤੋਂ ਪਹਿਲਾਂ ਰੇਪ... ਠੀਕ ਉਸੇ ਤਰ੍ਹਾਂ ਜਿਸ ਤਰ੍ਹਾਂ ਮੇਰੀ ਮਾਂ ਨਾਲ ਕੀਤਾ ਗਿਆ। ਹੋਰ ਕੁਝ ਸਮਝਣੈ ਤੂੰ?<sup>11</sup>

ਇਸ ਨਾਟਕ ਦਾ ਵਿਸ਼ਾ ਔਰਤ ਅਤੇ ਮੁੰਡੇ ਦੇ ਪਾਤਰਾਂ ਰਾਹੀਂ ਜੀਵਨ ਵਿਚਲੀਆਂ ਅਣਸੁਖਾਵੀਆਂ ਘਟਨਾਵਾਂ ਰਾਹੀਂ ਬਚਪਨ ਅਤੇ ਔਰਤਾਂ ਦੀ ਵਿਆਥਾ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਜਿਸ ਬਦਲਾ ਲਈ ਭਾਵਨਾ ਤਹਿਤ ਮੁੰਡਾ ਔਰਤ ਨੂੰ ਚੁੱਕ ਲਿਆਉਂਦਾ ਹੈ ਉਸ ਦਾ ਕੋਈ ਵਜੂਦ ਨਹੀਂ ਹੈ। ਕਤਲ ਦੀ ਗੁੱਥੀ ਸੁਲਝਾਉਂਦਿਆਂ ਉਹ ਆਪਣਿਆਂ ਨੂੰ ਹੀ ਗੁਨਾਹਗਾਰ ਸਮਝਣ ਲਗਦਾ ਹੈ। ਇਹ ਪਾਲੀ ਭੁਪਿੰਦਰ ਦੀ ਵਿਸ਼ਵ ਸਾਹਿਤ ਪ੍ਰਤੀ ਦ੍ਰਿਸ਼ਟੀ ਦਾ ਸੂਚਕ ਹੈ :

‘ਦਸਤਕ’ ਅਤੇ ‘ਇਡੀਪਸ’ ਉਸ ਦੀਆਂ ਅਜਿਹੀਆਂ ਨਾਟ-ਰਚਨਾਵਾਂ ਹਨ, ਜਿਨ੍ਹਾਂ ਤੋਂ ਉਸ ਦੀ ਜ਼ਿੰਦਗੀ ਅਤੇ ਨਾਟ-ਵਿਧਾ ਪ੍ਰਤੀ ਵਿਸ਼ਵ-ਪੱਧਰੀ ਸਮਝ ਦਾ ਪ੍ਰਗਟਾਵਾ ਮਿਲਦਾ ਹੈ।<sup>12</sup>

ਇਸ ਕਹਾਣੀ ਦਾ ਪਾਤਰ ‘ਮੁੰਡਾ’ ਇੱਕ ਔਰਤ ਨੂੰ ਦੰਗਿਆਂ ਦੀ ਆੜ ਹੇਠ ਆਪਣੀ ਕਤਲਗਾਰ ਵਿੱਚ ਕਤਲ ਅਤੇ ਰੇਪ ਦੇ ਇਰਾਦੇ ਨਾਲ ਲੈ ਆਉਂਦਾ ਹੈ। ਔਰਤ ਦੇ ਹਾਵ-ਭਾਵ ਡਰ ਦੀ ਬਜਾਇ ਇੱਕ ਚੰਗੇ ਅਹਿਸਾਸ ਵਾਲੇ ਭਾਸਦੇ ਹਨ ਜਿਨ੍ਹਾਂ ਦਾ ਰਹੱਸ ਹੌਲੀ-ਹੌਲੀ ਉਜਾਗਰ ਹੁੰਦਾ ਹੈ। ਉਸ ਔਰਤ ਦਾ ਪਤੀ ਵੱਡੀ ਉਮਰ ਦਾ ਵਿਅਕਤੀ ਸੀ। ਇਸ ਲਈ ਉਹ ਆਪਣੀ ਖਿੜਕੀ ਵਿੱਚੋਂ ਮੁੰਡੇ ਨੂੰ ਵੇਖਿਆ ਕਰਦੀ ਸੀ ਜਿਸ ਨੂੰ ਜਵਾਨ ਹੁੰਦੇ ਵੇਖਣ ਦੀ ਖੁਸ਼ੀ ਦਾ ਆਨੰਦ ਉਹ ਲੈ ਰਹੀ ਸੀ। ਉਸ ਨੂੰ ਪਤੀ ਦੁਆਰਾ ਖਿੜਕੀ ਦੇ ਬੰਦ ਹੋਣ ਨਾਲ ਖ਼ਤਮ ਕਰ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ। ਜਦਕਿ ਜਿਸ ਪਿਆਰ ਭਾਵ ਅਧੀਨ ਉਹ ਔਰਤ ਮੁੰਡੇ ਲਈ ਵਿਚਰਦੀ ਹੈ। ਉਸੇ ਪਿਆਰ ਭਾਵ ਅਧੀਨ ਮੁੰਡੇ ਦੀ ਮਾਂ ਔਰਤ ਪਾਤਰ ਦੇ ਪਤੀ ਲਈ ਵਿਚਰਦੀ ਹੈ। ਮੁੰਡੇ ਦੀ ਮਾਂ ਆਪਣੇ ਪਿਆਰ 'ਚ ਰੰਗ ਭਰਨ ਲਈ ਪਤੀ ਦੀ ਮਾਰ ਖਾਣ ਤੋਂ ਵੀ ਨਹੀਂ ਡਰਦੀ। ਮੁੰਡੇ ਲਈ ਤਸਵੀਰ ਦਾ ਸਿਰਫ਼ ਇੱਕ ਪਾਸਾ ਹੀ ਭਾਵ ‘ਮਾਂ’ ਵਿਖਾਈ ਦਿੰਦਾ ਹੈ, ਪਰ ਮੁੰਡੇ ਨੂੰ ‘ਮਾਂ’ ਵਿਚਲੀ ਪ੍ਰੇਮਿਕਾ ਦੇ ਦਰਸ਼ਨ ਔਰਤ ਪਾਤਰ ਰਾਹੀਂ ਹੁੰਦੇ ਹਨ ਜਿਨ੍ਹਾਂ ਦਾ ਪਤਾ ਲੱਗਣ 'ਤੇ ਉਸ ਨੂੰ ਮਾਂ ਪ੍ਰਤੀ ਨਫ਼ਰਤ ਪੈਦਾ ਹੁੰਦੀ ਹੈ, ਪਰ ਔਰਤ ਉਸ ਨੂੰ ਔਰਤ ਮਨ ਦੇ ਭਾਵਾਂ ਦੀਆਂ ਡੂੰਘਾਈਆਂ ਤੱਕ ਲੈ ਜਾਣ ਲਈ ਆਤੁਰ ਹੈ। ਫਿਰਕਾਪ੍ਰਸਤੀ ਅਤੇ ਪਿਆਰ ਦੇ ਰਹੱਸ ਨੂੰ ਉਜਾਗਰ ਕਰਦਿਆਂ ਔਰਤ ਮੁੰਡੇ ਨੂੰ ਸੰਬੋਧਤ ਹੁੰਦੀ ਹੈ:

ਫਿਰਕਿਆਂ ਦਾ ਤਾਂ ਸਿਰਫ਼ ਇੱਕ ਬਹਾਨਾ ਹੁੰਦਾ ਹੈ। ਸਵਾਲ ਤਾਂ ਇੱਕ ਔਰਤ ਨੂੰ ਹਾਸਿਲ ਕਰਨ ਦਾ ਹੁੰਦਾ ਹੈ। ਮਰਦ ਜਦੋਂ ਆਪਣੀ ਮੁਹੱਬਤ ਦੇ ਨਾਂ 'ਤੇ ਕਿਸੇ ਔਰਤ ਦਾ ਮਨ ਨਹੀਂ ਜਿੱਤ ਪਾਉਂਦੇ ਤਾਂ ਆਪਣੇ ਧਰਮ ਦੇ ਨਾਂ ਦੂਜਿਆਂ ਦੀਆਂ ਔਰਤਾਂ ਦੇ ਤਨ ਜਿੱਤਨੇ ਸ਼ੁਰੂ ਕਰ ਦਿੰਦੇ ਨੇ।

ਧਰਮ ਦੇ ਨਾਂ 'ਤੇ ਹੋਣ ਵਾਲੇ ਦੰਗਿਆਂ ਦਾ ਤੂਫ਼ਾਨ ਮਰਦਾਂ ਦੇ ਮਨ ਵਿੱਚੋਂ ਨਿਕਲਦਾ ਹੈ ਤੇ ਔਰਤ ਦੇ ਤਨ ਅੰਦਰ ਵੜ ਕੇ ਸ਼ਾਂਤ ਹੋ ਜਾਂਦਾ ਹੈ।

...ਇੱਕ ਵਾਰ ਜੋ ਕੁੱਖ 'ਚੋਂ ਜਾਂਦਾ ਹੈ, ਫਿਰ ਬੱਚਾ ਨਹੀਂ ਮਰਦ ਬਣ ਕੇ ਵਾਪਿਸ ਆਉਂਦਾ ਹੈ।<sup>13</sup>

ਪਾਲੀ ਭੁਪਿੰਦਰ ਦੇ ਇਸ ਨਾਟਕ ਵਿੱਚ ਰੋਸ਼ਨੀ ਦੀ ਸਹਾਇਤਾ ਨਾਲ ਚਿਤਰੇ ਦ੍ਰਿਸ਼ ਵੀ ਪ੍ਰਭਾਵਸ਼ਾਲੀ ਹਨ। ਸੰਗੀਤ ਦੀ ਸਹਾਇਤਾ ਨਾਲ ਹਾਵ-ਭਾਵ ਚਿਤਰੇ ਗਏ ਹਨ ਅਤੇ ਸਥਿਤੀ ਅਨੁਸਾਰ ਇਸ ਦੀ ਵਰਤੋਂ ਢੁੱਕਵੀਂ ਹੈ। ਇਸ ਪ੍ਰਕਾਰ ਇਸ ਨਾਟਕ ਦੇ ਵਿਸ਼ੇ ਨਾਲ ਇਸ ਦੀ ਕਲਾਤਮਕ ਪੇਸ਼ਕਾਰੀ ਵੀ ਪ੍ਰਭਾਵਸ਼ਾਲੀ ਹੈ। ਪਾਲੀ ਭੁਪਿੰਦਰ ਦੇ ਨਾਟਕਾਂ ਨਾਲ ਪੰਜਾਬੀ ਨਾਟਕ ਨਵੀਆਂ ਸੰਭਾਵਨਾਵਾਂ ਨਾਲ ਜੁੜਦਾ ਹੈ।

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ਕੋਸ਼ ਦੀ ਸਿਰਜਣਾ ਦੇ ਵਿਹਾਰਕ ਕਾਰਜ ਨੂੰ ਕੋਸ਼ ਕਲਾ ਜਾਂ ਕੋਸ਼ਕਾਰੀ ਦਾ ਨਾਂ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ। ਅੰਗਰੇਜ਼ੀ ਵਿਚ ਕੋਸ਼ਕਾਰੀ ਲਈ ਲੈਕਸੀਕੋਗ੍ਰਾਫੀ 'Lexicography' ਮੱਦ ਵਰਤੀ ਜਾਂਦੀ ਹੈ। ਇਹ ਮੱਦ ਦੋ ਯੂਨਾਨੀ ਸ਼ਬਦਾਂ Lexico ਅਤੇ graphy ਤੋਂ ਬਣੀ ਹੈ। ਸ਼ਬਦ ਦੇ ਵਿਸ਼ੇਸ਼ਣ Lexis ਦਾ ਭਾਵ ਹੈ 'ਬੋਲ' ਜਾਂ 'ਬੋਲਣ ਦਾ ਢੰਗ' ਜਾਂ 'ਸ਼ਬਦ' ਅਤੇ graphy ਦਾ ਭਾਵ ਹੈ 'ਲਿਖਣਾ'। ਇਸ ਤਰ੍ਹਾਂ ਲੈਕਸੀਕੋਗ੍ਰਾਫੀ ਤੋਂ ਭਾਵ ਬਣਦਾ ਹੈ ਸ਼ਬਦ 'ਲਿਖਣਾ' ਜਾਂ ਕੋਸ਼ ਜਾਂ ਡਿਕਸ਼ਨਰੀ ਵਿਚ ਅੰਕਿਤ ਕਰਨਾ।<sup>1</sup> ਇਸ ਪ੍ਰਕਾਰ ਕੋਸ਼ਕਾਰੀ ਮੱਦ ਤੋਂ ਭਾਵ ਹੈ 'ਕੋਸ਼ ਕਰਨਾ', 'ਕੋਸ਼ ਸਿਰਜਣਾ'। ਕੋਸ਼ਕਾਰੀ ਦੇ ਅੰਤਰਗਤ ਇਕ ਭਾਸ਼ਾ ਦੀਆਂ ਅਰਥ ਪੂਰਨ ਇਕਾਈਆਂ ਨੂੰ ਇੱਕਤਰ ਕਰਕੇ ਉਨ੍ਹਾਂ ਦੀ ਵਰਤੋਂ ਅਤੇ ਪ੍ਰਸੰਗ ਦੇ ਅਧਾਰ ਤੇ ਇਕਾਈਆਂ ਦੇ ਅਰਥ ਨਿਰਧਾਰਤ ਕੀਤੇ ਜਾਂਦੇ ਹਨ ਅਤੇ ਫਿਰ ਅੱਖਰ-ਕ੍ਰਮ ਅਨੁਸਾਰ ਇਨ੍ਹਾਂ ਦੇ ਰੂਪ ਅਤੇ ਅਰਥ ਨੂੰ ਵਿਧੀਵਤ ਰੂਪ ਵਿਚ ਅੰਕਿਤ ਕਰਕੇ ਕੋਸ਼ ਨਿਰਮਾਣ ਕਾਰਜ ਕੀਤਾ ਜਾਂਦਾ ਹੈ। ਇਸ ਪ੍ਰਕਾਰ ਸ਼ਬਦ-ਕੋਸ਼ ਬਣਾਉਣ ਦਾ ਕੰਮ ਕੋਸ਼ਕਾਰੀ ਅਖਵਾਉਂਦਾ ਹੈ। ਇਸ ਵਿਚ ਸਭ ਤਰ੍ਹਾਂ ਦੇ ਕੋਸ਼, ਸ਼ਬਦਾਵਲੀਆਂ ਆਦਿ ਦਾ ਬਣਾਉਣ ਦਾ ਕੰਮ ਆ ਜਾਂਦਾ ਹੈ।<sup>2</sup> ਸਰਵੋਤਮ ਕੋਸ਼ਕਾਰੀ ਉਹ ਹੈ ਜੋ ਕੋਸ਼ ਵਿਗਿਆਨ ਦੁਆਰਾ ਨਿਰਧਾਰਿਤ ਸਿਧਾਂਤਾਂ ਅਤੇ ਨਿਯਮਾਂ ਮੁਤਾਬਿਕ ਕੋਸ਼ ਨਿਰਮਾਣ ਕਾਰਜ ਕਰਦੀ ਹੈ।

ਪੰਜਾਬੀ ਕੋਸ਼ਕਾਰੀ ਦੇ ਖੇਤਰ ਵਿਚ ਬਹੁਤ ਸਾਰੇ ਸ਼ਬਦ ਕੋਸ਼ਾਂ, ਵਿਸ਼ਵ ਕੋਸ਼ਾਂ, ਸਾਹਿਤ ਕੋਸ਼ਾਂ ਆਦਿ ਦੀ ਸਿਰਜਣਾ ਹੋਈ। ਹਰੇਕ ਕੋਸ਼ਕਾਰ ਨੇ ਕੋਸ਼ ਦੀ ਸਿਰਜਣਾ ਆਪਣੇ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਮੁਤਾਬਿਕ ਕੀਤੀ। ਕੋਈ ਵੀ ਕੋਸ਼ਕਾਰ ਕੋਸ਼ਕਾਰੀ ਦੇ ਖੇਤਰ ਲਈ ਕੋਈ ਇਕ ਵਿਸ਼ੇਸ਼ ਵਿਸ਼ਾ ਚੁਣਦਾ ਹੈ ਅਤੇ ਉਸ ਵਿਸ਼ੇਸ਼ ਵਿਸ਼ੇ ਤੇ ਧਿਆਨ ਕੇਂਦਰਿਤ ਕਰਕੇ ਸਬੰਧਤ ਵਿਸ਼ੇ ਵਿਚ ਮੁਹਾਰਤ ਹਾਸਿਲ ਕਰਕੇ ਹੀ ਕੋਸ਼ਕਾਰੀ ਦੇ ਖੇਤਰ ਵਿਚ ਪ੍ਰਵੇਸ਼ ਕਰਦਾ ਹੈ। ਇਸ ਪਰਿਪੇਖ ਵਿਚ ਹੀ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਨੇ ਆਪਣੀ ਖੋਜ-ਬਿਰਤੀ ਅਨੁਸਾਰ ਪੰਜਾਬੀ ਸਾਹਿਤ ਅਤੇ ਗੁਰਮਤਿ ਸਾਹਿਤ ਵਿਚ ਭਰਪੂਰ ਖੋਜ ਕਰਕੇ ਅਨੇਕਾਂ ਪੁਸਤਕਾਂ ਦੀ ਸਿਰਜਣਾ ਕੀਤੀ। ਇਸੇ ਖੋਜ ਬਿਰਤੀ ਨਾਲ ਉਨ੍ਹਾਂ ਨੇ ਪੰਜਾਬੀ ਕੋਸ਼ਕਾਰੀ ਦੇ ਖੇਤਰ ਵਿਚ ਪ੍ਰਵੇਸ਼ ਕੀਤਾ ਅਤੇ ਸਿੱਖ ਕੋਸ਼ਕਾਰੀ ਦੇ ਨਾਲ-ਨਾਲ ਸਾਹਿਤਕ ਕੋਸ਼ਕਾਰੀ ਨੂੰ ਵੀ ਨਵੀਂ ਸੇਧ ਪ੍ਰਦਾਨ ਕੀਤੀ। ਹਥਲੇ ਪੇਪਰ ਦਾ ਪ੍ਰਯੋਜਨ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੇ ਸਿੱਖ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਜਿਵੇਂ 'ਗੁਰੂ ਗ੍ਰੰਥ ਵਿਸ਼ਵ ਕੋਸ਼', 'ਸਿੱਖ ਪੰਥ ਵਿਸ਼ਵ ਕੋਸ਼' ਅਤੇ ਸਾਹਿਤ ਕੋਸ਼ ਜਿਵੇਂ 'ਸਾਹਿਤ ਕੋਸ਼-ਪਰਿਭਾਸ਼ਕ ਸ਼ਬਦਾਵਲੀ' ਅਤੇ 'ਪੰਜਾਬੀ ਸਾਹਿਤ-ਸੰਦਰਭ ਕੋਸ਼' ਦੇ ਸੰਦਰਭ ਵਿਚ ਉਨ੍ਹਾਂ ਦੀ ਕੋਸ਼-ਕਲਾ ਦੇ ਨਮੂਨਿਆਂ ਨੂੰ ਪੇਸ਼ ਕਰਨਾ ਹੈ।

ਕਿਸੇ ਵੀ 'ਕੋਸ਼ ਦਾ ਵਿਹਾਰਕ ਅਧਿਐਨ ਕਰਨ ਲਈ ਕੋਸ਼ ਦੇ ਦੋ ਪਹਿਲੂਆਂ ਉੱਤੇ ਗੌਰ ਕਰਨੀ ਜ਼ਰੂਰੀ ਸਮਝੀ ਜਾਂਦੀ ਹੈ। ਇਕ ਨੂੰ ਕੋਸ਼ ਦਾ ਤਕਨੀਕੀ ਪੱਖ ਕਿਹਾ ਜਾਂਦਾ ਹੈ ਜਿਸ ਦੇ ਅੰਤਰਗਤ ਮੁੱਖ ਸ਼ਬਦ, ਉਚਾਰਨ ਪੱਖ ਅਤੇ ਸ਼ਬਦ-ਜੋੜਾਂ ਬਾਰੇ ਵਿਚਾਰ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ... ਵਿਹਾਰਕ ਅਧਿਐਨ ਲਈ ਤਕਨੀਕੀ ਪੱਖ ਦੀ ਅਹਿਮੀਅਤ ਭਾਵੇਂ ਕਿਸੇ ਵੀ ਤਰ੍ਹਾਂ ਘੱਟ ਨਹੀਂ ਹੁੰਦੀ ਪਰ ਕੋਸ਼ ਦੀ ਅਰਥਗਤ ਸੰਰਚਨਾ ਦਾ ਪੱਖ ਤਕਨੀਕੀ ਪੱਖ ਨਾਲੋਂ ਨਿਸ਼ਚੇ ਹੀ ਵਧੇਰੇ ਮਹੱਤਵ ਵਾਲਾ ਸਵੀਕਾਰਿਆ ਗਿਆ ਹੈ।<sup>3</sup> ਪ੍ਰਸਤੁਤ ਪੇਪਰ ਵਿਚ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੇ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਦੀ ਤਕਨੀਕੀ ਪੱਖ ਦੇ ਨਾਲ-ਨਾਲ ਅਰਥ ਪੱਖ ਦਾ ਵੀ ਵਿਵੇਚਨ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ।

### ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਦੀ ਚੋਣ

ਕੋਸ਼ ਵਿਗਿਆਨਕ ਸਿਧਾਂਤਾਂ ਅਨੁਸਾਰ ਹਰੇਕ ਉਸ ਸ਼ਬਦ ਨੂੰ ਮੁੱਖ ਇੰਦਰਾਜ ਵਜੋਂ ਰੱਖਿਆ ਜਾ ਸਕਦਾ ਹੈ ਜੋ ਇਕ ਵੱਖਰੇ ਰੂਪ ਅਤੇ ਸੁਤੰਤਰ ਅਰਥਾਂ ਨਾਲ ਲੈਸ ਹੋਵੇ। ਮੁੱਖ ਕੋਸ਼ੀ ਇਕਾਈ ਇਕ ਸ਼ਬਦੀ ਜਾਂ ਬਹੁ-ਸ਼ਬਦੀ ਵੀ ਹੋ ਸਕਦੀ ਹੈ। ਇਸੇ ਸੰਦਰਭ ਵਿਚ ਜਦੋਂ ਅਸੀਂ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੀ ਕੋਸ਼ਕਾਰੀ ਨੂੰ ਵਿਚਾਰਦੇ ਹਾਂ ਤਾਂ ਇਹ ਨੁਕਤਾ ਮੱਦੇਨਜ਼ਰ ਹੁੰਦਾ ਹੈ ਕਿ ਉਨ੍ਹਾਂ ਦੀ ਕੋਸ਼ਕਾਰੀ ਦਾ ਪ੍ਰਮੁੱਖ ਆਧਾਰ ਗੁਰਮਤਿ ਸਾਹਿਤ ਅਤੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਹੈ। ਕੋਸ਼ਕਾਰ ਨੇ ਆਪਣੇ ਕੋਸ਼ਾਂ ਵਿਚ ਇਕ ਸ਼ਬਦੀ ਕੋਸ਼ੀ ਇਕਾਈ ਤੋਂ ਲੈ ਕੇ ਬਹੁ-ਸ਼ਬਦੀ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਨੂੰ ਦਰਜ ਕੀਤਾ ਹੈ, ਜੋ ਆਪਣੇ ਆਪ ਵਿਚ ਵੱਖਰੇ ਅਤੇ ਸੁਤੰਤਰ ਅਰਥਾਂ ਨਾਲ ਓਤਪੋਤ ਹਨ। ਮਿਸਾਲ ਵਜੋਂ 'ਉਸਮਾਨ, ਕਬੀਰ, ਸੋਦਰ, ਨਿੰਦਕ, ਮੂਸੇ ਦੀ ਵਾਰ, ਸਲੋਕ ਸਹਸਕ੍ਰਿਤੀ ਆਦਿ ਕ੍ਰਮਵਾਰ ਇਕ ਸ਼ਬਦੀ ਅਤੇ ਬਹੁ-ਸ਼ਬਦੀ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਨੂੰ ਵਿਚਾਰਿਆ ਜਾ ਸਕਦਾ ਹੈ।

ਕੋਸ਼ਕਾਰ ਦੀ ਕੋਸ਼ਕਾਰੀ ਦਾ ਮੂਲ ਆਧਾਰ ਕਿਉਂਕਿ ਗੁਰਮਤਿ ਸਾਹਿਤ ਅਤੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਹੈ। ਇਸ ਲਈ ਗੁਰਮਤਿ ਸਾਹਿਤ ਅਤੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਨਾਲ ਸਬੰਧਤ ਹਰੇਕ ਉਸ ਸ਼ਬਦ ਨੂੰ ਮੁੱਖ ਇੰਦਰਾਜ ਵਜੋਂ ਪ੍ਰਯੁਕਤ ਕੀਤਾ ਗਿਆ ਹੈ, ਜੋ ਪ੍ਰਤੱਖ ਜਾਂ ਅਪ੍ਰਤੱਖ ਰੂਪ ਵਿਚ ਗੁਰਮਤਿ ਸਾਹਿਤ ਅਤੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਨਾਲ ਸਬੰਧਤ ਹੋਵੇ। ਮੁੱਖ ਇੰਦਰਾਜ ਦੀ ਚੋਣ ਕਰਨ ਸਮੇਂ ਕਿਸੇ ਵਿਵਸਥਿਤ ਨਿਯਮ ਨੂੰ ਆਧਾਰ ਨਾ ਬਣਾਉਂਦਿਆਂ ਹੋਇਆਂ, ਗੁਰਮਤਿ ਅਤੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਸੰਕਲਪਾਂ ਦੇ ਅਰਥਾਂ ਨੂੰ ਸਪਸ਼ਟ ਕਰਨ ਦੇ ਇਰਾਦੇ ਦੀ ਸੌਖ ਵਜੋਂ ਮੁੱਖ ਇੰਦਰਾਜ ਦੀ ਚੋਣ ਕੀਤੀ ਗਈ ਹੈ।

## ਕੋਸ਼ੀ ਇਕਾਈ ਦਾ ਵਿਸ਼ਾ ਪੱਖ

ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੀ ਸਿੱਖ ਕੋਸ਼ਕਾਰੀ ਅਤੇ ਸਾਹਿਤਕ ਕੋਸ਼ਕਾਰੀ ਦਾ ਵਿਸ਼ਾ ਖੇਤਰ ਪੰਜਾਬੀ ਸਾਹਿਤ ਅਤੇ ਗੁਰਮਤਿ ਸਾਹਿਤ ਨਾਲ ਸਬੰਧਤ ਹੈ। ਜੇਕਰ ਕੋਸ਼ਕਾਰ ਦੀ ਕੋਸ਼ਕਾਰੀ ਦੇ ਵਿਸ਼ਾ ਪੱਖ ਦੀ ਗੱਲ ਕਰੀਏ ਤਾਂ ਪਤਾ ਚਲਦਾ ਹੈ ਕਿ ਉਨ੍ਹਾਂ ਦੇ ਸਿੱਖ ਕੋਸ਼ਕਾਰੀ ਵਿਚਲੇ ਕੋਸ਼ਾਂ ਜਾਂ ਵਿਸ਼ਵ ਕੋਸ਼ਾਂ ਵਿਚਲੀਆਂ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਕੇਵਲ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਜਾਂ ਗੁਰੂਆਂ ਦੀ ਬਾਣੀ ਵਿਚੋਂ ਹੀ ਨਹੀਂ ਲਈਆਂ ਗਈਆਂ ਸਗੋਂ ਉਨ੍ਹਾਂ ਉਤੇ ਲਿਖੇ ਅਨੇਕਾਂ ਟੀਕੇ, ਪ੍ਰਯਾਜ, ਜਨਮ ਸਾਖੀਆਂ, ਰਾਗਾਂ, ਬਾਣੀਆਂ ਦਾ ਬਿਊਰਾ, ਪਰਿਭਾਸ਼ਕ ਸ਼ਬਦਾਵਲੀ, ਭਗਤੀ ਅੰਦੋਲਨ, ਪਾਠ-ਵਿਧੀ, ਪ੍ਰਸਿੱਧ ਗੁਰੂਦੁਆਰੇ, ਪਿੰਡ, ਨਗਰ ਆਦਿ ਨਾਲ ਸਬੰਧਤ ਹੈ। ਇਸੇ ਪਰਿਪੇਖ ਵਿਚ ਸਾਹਿਤਕ ਕੋਸ਼ਕਾਰੀ ਦੇ ਵਿਸ਼ਾ ਪੱਖ ਅਧੀਨ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਪਰਿਭਾਸ਼ਕ ਅਤੇ ਸੰਕਲਪਕ ਸ਼ਬਦਾਵਲੀ ਜਿਵੇਂ ਭਾਰਤੀ ਕਾਵਿ ਸ਼ਾਸਤਰ, ਆਲੋਚਨਾ ਵਿਧੀਆਂ, ਰਾਜੇ-ਰਾਣੀਆਂ, ਇਤਿਹਾਸ-ਮਿਥਿਹਾਸ ਦੀ ਪਰਿਭਾਸ਼ਕ ਸ਼ਬਦਾਵਲੀ, ਪ੍ਰਮੁੱਖ ਸ਼ਖ਼ਸੀਅਤਾਂ ਤੋਂ ਇਲਾਵਾ ਗੁਰਮਤਿ ਸਾਹਿਤ ਨਾਲ ਸਬੰਧਤ ਸ਼ਬਦਾਵਲੀ ਨੂੰ ਆਧਾਰ ਬਣਾਇਆ ਗਿਆ ਹੈ।

## ਇੰਦਰਾਜਾਂ ਦੀ ਤਰਤੀਬ

ਕੋਸ਼ ਵਿਗਿਆਨ ਦੇ ਨਿਯਮਾਂ ਅਨੁਸਾਰ ਹਰੇਕ ਪ੍ਰਕਾਰ ਦੇ ਕੋਸ਼ ਜਾਂ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਵਿਚ ਮੁੱਖ ਇੰਦਰਾਜਾਂ ਨੂੰ ਇਕ ਨਿਸ਼ਚਿਤ ਤਰਤੀਬ ਵਿਚ ਰੱਖਿਆ ਜਾਣਾ ਲਾਜ਼ਮੀ ਹੁੰਦਾ ਹੈ ਤਾਂ ਜੋ ਸ਼ਬਦਾਂ ਨੂੰ ਲੱਭਣ ਵਿਚ ਸੌਖ ਹੋ ਸਕੇ। ਜਿਆਦਾਤਰ ਕੋਸ਼ਾਂ ਵਿਚ ਪ੍ਰਮੁੱਖ ਤੌਰ 'ਤੇ ਦੋ ਤਰ੍ਹਾਂ ਦੀ ਤਰਤੀਬ ਦਾ ਪ੍ਰਯੋਗ ਕੀਤਾ ਜਾਂਦਾ ਹੈ। ਪਹਿਲੀ ਤਰਤੀਬ ਅੱਖਰ ਕ੍ਰਮ ਅਨੁਸਾਰੀ ਹੁੰਦੀ ਹੈ, ਜਦੋਂ ਕਿ ਦੂਜੀ ਤਰਤੀਬ ਸਮਾਨ ਖੇਤਰ ਵਾਲੇ ਸ਼ਬਦਾਂ ਨੂੰ ਇਕੱਠੇ ਰੱਖ ਕੇ ਭਾਵ ਵਰਗਵੰਡ ਅਨੁਸਾਰ ਇੰਦਰਾਜਾਂ ਨੂੰ ਸੰਕਲਿਤ ਕੀਤਾ ਜਾਂਦਾ ਹੈ। ਕੋਸ਼ਕਾਰ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਨੇ ਆਪਣੀ ਕੋਸ਼ ਕਲਾ ਵਿਚ ਅੱਖਰ-ਕ੍ਰਮੀ ਤਰਤੀਬ ਅਨੁਸਾਰ ਇੰਦਰਾਜਾਂ ਨੂੰ ਸੰਯੋਜਿਤ ਕੀਤਾ ਹੈ। ਕੋਸ਼ਕਾਰ ਨੇ ਸਿੱਖ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਅਤੇ ਸਾਹਿਤ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਵਿਚ ਇੰਦਰਾਜਾਂ ਨੂੰ ਅੱਖਰ-ਕ੍ਰਮ ਅਤੇ ਮਾਤਰਾਵਾਂ ਦੇ ਕ੍ਰਮ ਅਨੁਸਾਰੀ ਦਰਜ ਕੀਤਾ ਹੈ। ਉਨ੍ਹਾਂ ਨੇ 'ਓ' ਅੱਖਰ ਤੋਂ ਲੈ ਕੇ 'ਵ' ਅੱਖਰ ਤੱਕ ਇਹ ਤਰਤੀਬ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਵਿਚ ਇਕਸਾਰਤਾ ਦੇ ਨਿਯਮਾਂ ਅਨੁਸਾਰ ਬਾਖ਼ੂਬੀ ਨਿਭਾਈ ਹੈ। ਇੰਦਰਾਜਾਂ ਦੀ ਇਹ ਤਰਤੀਬ ਮੁਕਤਾ, ਮੁਕਤਾ ਦੇ ਵਿਚ ਹੀ ਅੱਧਕ, ਪੈਰੀਂ ਬਿੰਦੀ, ਕੰਨਾ, ਸਿਹਾਰੀ, ਬਿਹਾਰੀ, ਅੱਕੜ, ਦੁਲੈਕੜ, ਲਾਂ, ਦੁਲਾਂ, ਹੋੜਾ, ਕਨੜਾ ਰੱਖਿਆ ਗਿਆ ਹੈ ਜਦੋਂ ਕਿ ਟਿੱਪੀ ਅਤੇ ਪੈਰੀਂ ਬਿੰਦੀ ਨੂੰ ਅੰਤਿਮ ਕ੍ਰਮ ਦਿੱਤਾ ਗਿਆ ਹੈ। ਇਸੇ ਪ੍ਰਕਾਰ ਪੈਰ ਵਿਚ ਬਿੰਦੀ ਵਾਲੇ ਅੱਖਰਾਂ ਨੂੰ ਕੋਈ ਵੱਖਰਾ ਕ੍ਰਮ ਨਾ ਦੇ ਕੇ ਮੁਕਤਾ ਦੇ ਅੰਤਰਗਤ ਹੀ ਤਰਤੀਬ ਦਿੱਤੀ ਗਈ ਹੈ। ਇਸ ਨਿਯਮ ਦੀ ਕੋਸ਼ਕਾਰ ਨੇ ਆਪਣੇ ਕੋਸ਼ਾਂ ਅਤੇ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਵਿਚ ਇਕਸਾਰ ਪਾਲਣਾ ਕੀਤੀ ਹੈ।

## ਸ਼ਬਦ ਜੋੜ ਅਤੇ ਉਚਾਰਨ

ਹਰੇਕ ਭਾਸ਼ਾ ਵਿਚ ਪ੍ਰਚੱਲਤ ਸ਼ਬਦਾਵਲੀ ਦੇ ਸ਼ਬਦ ਜੋੜ ਸਬੰਧਤ ਭਾਸ਼ਾ ਦੇ ਲਿਖਤੀ ਰੂਪ ਨੂੰ ਮੂਰਤੀਮਾਨ ਕਰਦੇ ਹਨ। ਮੌਖਿਕ ਭਾਸ਼ਾ ਦੇ ਆਧਾਰ ਤੇ ਸਬੰਧਤ ਭਾਸ਼ਾ ਦੀ ਲਿਪੀ ਤਿਆਰ ਕੀਤੀ ਜਾਂਦੀ ਹੈ, ਜਿਸਦੇ ਆਧਾਰ ਤੇ ਭਾਸ਼ਾ ਦੇ ਸ਼ਬਦ ਜੋੜਾਂ ਦਾ ਨਿਰਮਾਣ ਕੀਤਾ ਜਾਂਦਾ ਹੈ। ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਸਿਰਜਣਾ ਕਿਉਂਕਿ ਆਦਿ ਕਾਲ ਤੋਂ ਹੀ ਮੰਨੀ ਗਈ ਹੈ। ਇਸੇ ਪ੍ਰਕਾਰ ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਦੀ ਸਿਰਜਣਾ ਮੱਧ ਕਾਲ ਵਿਚ ਹੋਈ। ਜਿਸ ਕਾਰਨ ਗੁਰਮਤਿ ਸਾਹਿਤ ਅਤੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਵਿਚਲੀ ਸ਼ਬਦਾਵਲੀ ਆਧੁਨਿਕ ਸ਼ਬਦਾਵਲੀ ਨਾਲੋਂ ਭਿੰਨ ਹੈ। ਗੁਰਮਤਿ ਸਾਹਿਤ ਦੇ ਨਾਲ-ਨਾਲ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਸ਼ਬਦਾਵਲੀ ਦੇ ਇਕ ਤੋਂ ਜ਼ਿਆਦਾ ਸ਼ਬਦ ਜੋੜ ਪ੍ਰਾਪਤ ਹਨ। ਇੰਜ 'ਗੁਰਬਾਣੀ ਕਿਉਂਕਿ ਕਈ ਭਾਸ਼ਾਵਾਂ ਵਿਚ ਰਚੀ ਗਈ ਹੈ; ਫਿਰ ਇਸ ਵਿਚ ਮੱਧਕਾਲੀ ਭਾਸ਼ਾ ਦੇ ਕਈ ਲੱਛਣ ਸ਼ਾਮਿਲ ਹਨ, ਇਹਨਾਂ ਕਾਰਨਾਂ ਕਰਕੇ ਗੁਰਬਾਣੀ ਵਿਚ ਇਕ ਸ਼ਬਦ ਦੇ ਦੋ-ਦੋ ਜਾਂ ਕੁਝ ਹਾਲਤਾਂ ਵਿਚ ਦੋ ਤੋਂ ਵਧੇਰੇ ਰੂਪ ਮਿਲਦੇ ਹਨ।...<sup>4</sup> ਸਿੱਖ ਕੋਸ਼ਕਾਰੀ ਦੇ ਪਰਿਪੇਖ ਵਿਚ ਕੋਸ਼ਕਾਰ ਨੇ ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਵਿੱਚ ਦਰਜ ਸ਼ਬਦ ਜੋੜਾਂ ਨੂੰ ਜਿਉਂ ਦਾ ਤਿਉਂ ਰੱਖਿਆ ਗਿਆ ਹੈ ਅਤੇ ਜੇਕਰ ਕਿਸੇ ਇੰਦਰਾਜ ਦੇ ਇਕ ਤੋਂ ਜ਼ਿਆਦਾ ਸ਼ਬਦ-ਜੋੜ ਪ੍ਰਾਪਤ ਹਨ ਤਾਂ ਜ਼ਿਆਦਾ ਪ੍ਰਚੱਲਤ ਸ਼ਬਦ ਜੋੜ ਦੇ ਅੰਤਰਗਤ ਦੂਸਰੇ ਦਾ ਪ੍ਰਤਿ-ਹਵਾਲਾ ਦੇ ਦਿੱਤਾ ਗਿਆ ਹੈ। ਇਸੇ ਪ੍ਰਸੰਗ ਵਿਚ ਸਿੱਖ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਅਤੇ ਸਾਹਿਤ ਕੋਸ਼ਾਂ ਵਿਚ ਅਜਿਹੇ ਸ਼ਬਦ ਜੋੜ ਪ੍ਰਾਪਤ ਹਨ ਜੋ ਇਕੋ ਅਰਥਾਂ ਦੇ ਧਾਰਨੀ ਹਨ ਅਤੇ ਅੱਖਰ ਕ੍ਰਮ ਅਨੁਸਾਰ ਇਕ ਦੂਜੇ ਦੇ ਅੱਗੇ ਪਿੱਛੇ ਆਉਂਦੇ ਹਨ, ਉਨ੍ਹਾਂ ਦਾ ਇਕ ਇੱਕਠਾ ਹੀ ਇੰਦਰਾਜ ਬਣਾ ਦਿੱਤਾ ਗਿਆ ਹੈ। ਜਿਵੇਂ:

ਅਸਮਾਨ/ਆਸਮਾਨ (ਗੁਰੂ ਗ੍ਰੰਥ ਵਿਸ਼ਵ ਕੋਸ਼, ਪੰ. 17)

ਦੋਹਾ/ਦੋਹਿਰਾ/ਦੋਹਰਾ (ਸਾਹਿਤ ਕੋਸ਼-ਪਰਿਭਾਸ਼ਕ ਸ਼ਬਦਾਵਲੀ, ਪੰ. 493)

ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੇ ਸਿੱਖ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਅਤੇ ਸਾਹਿਤ ਕੋਸ਼ਾਂ ਦੇ ਇੰਦਰਾਜਾਂ ਦੇ ਉਚਾਰਨ ਪੱਖ ਦੀ ਗੱਲ ਕਰੀਏ ਤਾਂ ਇਹ ਨਿਤਰ ਕੇ ਸਾਹਮਣੇ ਆਉਂਦਾ ਹੈ ਕਿ ਇੰਦਰਾਜਾਂ ਦੇ ਉਚਾਰਨ ਪੱਖ ਦੀ ਸਬੰਧਤ ਵਿਸ਼ਵ ਕੋਸ਼ਾਂ ਵਿਚ ਅਣਹੋਂਦ ਪਾਈ ਗਈ ਹੈ। ਲੇਕਿਨ ਕੋਸ਼ਕਾਰ ਨੇ 'ਵਾਰਾਂ ਭਾਈ ਗੁਰਦਾਸ : ਸ਼ਬਦ ਅਨੁਕ੍ਰਮਣਿਕਾ ਅਤੇ ਕੋਸ਼' ਨਾਮਕ ਕੋਸ਼ ਵਿਚ ਸ਼ਬਦਾਂ ਦੇ ਉਚਾਰਨ, ਵਿਆਕਰਣਕ ਜਾਣਕਾਰੀ ਅਤੇ ਅਨੁਕ੍ਰਮਣਿਕਾ ਨੂੰ ਦਰਜ ਕੀਤਾ ਹੈ।

## ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਦਾ ਅਰਥ ਪੱਖ

ਕੋਸ਼ ਨਿਰਮਾਣ ਦੇ ਮੁਢਲੇ ਦੌਰ ਤੋਂ ਲੈ ਕੇ ਵਰਤਮਾਨ ਦੌਰ ਤੱਕ ਕੋਸ਼ ਦਾ ਮੂਲ ਆਸ਼ਾ ਸ਼ਬਦਾਂ ਦੇ ਅਰਥਾਂ ਦਾ ਪ੍ਰਗਟਾਵਾ ਕਰਨਾ ਰਿਹਾ ਹੈ। ਕੋਸ਼ ਦੇ ਵਿਭਿੰਨ ਪੱਖ ਹੁੰਦੇ ਹਨ, ਪਰ ਉਸ ਦਾ ਅਰਥ ਪੱਖ ਬਾਕੀਆਂ ਨਾਲੋਂ ਵਧੇਰੇ ਮਹੱਤਵ ਰੱਖਦਾ ਹੈ। ਇਸ 'ਕੋਸ਼ਕਾਰੀ ਵਿੱਚ ਅਰਥ ਨੂੰ ਕੇਂਦਰੀ ਅਤੇ ਸਭ ਤੋਂ ਮਹੱਤਵਪੂਰਨ ਸਥਾਨ ਹਾਸਿਲ ਹੈ। ਪਾਠਕ ਮੁੱਖ ਤੌਰ ਤੇ ਕੋਸ਼ੀ ਇਕਾਈ ਦਾ ਅਰਥ ਜਾਣ ਲਈ ਸ਼ਬਦ ਕੋਸ਼ ਦੀ ਵਰਤੋਂ ਕਰਦਾ ਹੈ।'<sup>5</sup>

ਵਿਸ਼ਵ ਕੋਸ਼ਾਂ ਵਿੱਚ ਇਤਿਹਾਸ, ਮਿਥਿਹਾਸ, ਅਧਿਆਤਮਕ ਸੰਕਲਪਾਂ, ਭੂਗੋਲਿਕ ਪ੍ਰਸਥਿਤੀਆਂ ਆਦਿ ਨਾਲ ਸਬੰਧਤ ਇੰਦਰਾਜਾਂ ਨੂੰ ਉਨ੍ਹਾਂ ਦੀ ਪ੍ਰਕਿਰਤੀ ਦੇ ਆਧਾਰ 'ਤੇ ਵਿਆਖਿਆ ਵਿਧੀ ਰਾਹੀਂ ਅਰਥਵਾਨ ਕੀਤਾ ਜਾਂਦਾ ਹੈ। ਇਸੇ ਨਿਰੰਤਰਤਾ ਵਿੱਚ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਨੇ ਸਿੱਖ ਵਿਸ਼ਵਕੋਸ਼ ਅਤੇ ਸਾਹਿਤ ਕੋਸ਼ਾਂ ਵਿੱਚ ਵੀ ਸਬੰਧਤ ਇੰਦਰਾਜਾਂ ਦੇ ਅਰਥਾਂ ਦੀ ਭਰਪੂਰ ਵਿਆਖਿਆ ਕੀਤੀ ਹੈ। ਹਰੇਕ ਇੰਦਰਾਜ ਦੇ ਆਕਾਰ, ਉਸਦੇ ਮਹੱਤਵ ਅਤੇ ਸਰੂਪ ਅਨੁਸਾਰੀ ਰੱਖਿਆ ਗਿਆ ਹੈ ਤਾਂ ਜੋ ਪਾਠਕ ਵਰਗ ਨੂੰ ਸਬੰਧਤ ਇੰਦਰਾਜ ਬਾਰੇ ਸੰਪੂਰਨ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਹੋ ਸਕੇ। ਉਦਾਹਰਨ ਵਜੋਂ ਜੇਕਰ ਕੋਈ ਇੰਦਰਾਜ ਕਿਸੇ ਧਾਰਮਿਕ ਸਥਾਨ, ਨਗਰ ਜਾਂ ਮਹਾਂਨਗਰ ਬਾਰੇ ਉਕਤ ਹੈ ਤਾਂ ਸਬੰਧਤ ਸਥਾਨ ਦੀ ਭੂਗੋਲਿਕ ਸਥਿਤੀ, ਇਤਿਹਾਸਕ ਮਹਾਨਤਾ ਬਾਰੇ ਜਾਣਕਾਰੀ ਦੀ ਅਰਥ ਵਿਆਖਿਆ ਕੀਤੀ ਗਈ ਹੈ। ਕੋਸ਼ਕਾਰ ਨੇ ਵਿਆਖਿਆ ਵਿਧੀ ਦਾ ਸਹਾਰਾ ਲੈਂਦੇ ਹੋਏ ਹਰੇਕ ਇੰਦਰਾਜ ਦੀ ਲੋੜ ਅਤੇ ਮਹੱਤਵ ਅਨੁਸਾਰ ਵਿਆਖਿਆ ਕੀਤੀ ਹੈ।

## ਵਰਣਨ ਅਤੇ ਵਿਆਖਿਆ

ਜਦੋਂ ਕਿਸੇ ਵਿਸ਼ਵਕੋਸ਼ ਵਿੱਚ ਧਾਰਮਿਕ, ਇਤਿਹਾਸ, ਮਿਥਿਹਾਸ, ਭੂਗੋਲਿਕ, ਪਰਿਭਾਸ਼ਕ ਸ਼ਬਦਾਵਲੀ ਆਦਿ ਨਾਲ ਸਬੰਧਤ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਸ਼ਾਮਿਲ ਕੀਤੀਆਂ ਜਾਂਦੀਆਂ ਹਨ ਤਾਂ ਇੰਦਰਾਜਾਂ ਦੀ ਪ੍ਰਕਿਰਤੀ ਅਨੁਸਾਰ ਉਨ੍ਹਾਂ ਦੇ ਅਰਥ ਦੇਣ ਲਈ ਵਰਣਨ ਅਤੇ ਵਿਆਖਿਆ ਦੀ ਲੋੜ ਪੈਂਦੀ ਹੈ ਤਾਂ ਜੋ ਉਨ੍ਹਾਂ ਦੇ ਅਰਥਾਂ ਦਾ ਪ੍ਰਗਟਾਵਾ ਹੋ ਸਕੇ। ਕੋਸ਼ਕਾਰ ਨੇ ਸਿੱਖ ਕੋਸ਼ਕਾਰੀ ਅਤੇ ਸਾਹਿਤਕ ਕੋਸ਼ਕਾਰੀ ਦੇ ਅੰਤਰਗਤ ਸਿੱਖ ਧਰਮ ਨਾਲ ਸਬੰਧਤ ਹਰੇਕ ਪ੍ਰਕਾਰ ਦੀ ਸ਼ਬਦਾਵਲੀ, ਇਤਿਹਾਸ, ਮਿਥਿਹਾਸ, ਸਭਿਆਚਾਰ, ਪ੍ਰਮੁੱਖ ਸ਼ਖ਼ਸੀਅਤਾਂ, ਪ੍ਰਸਿੱਧ ਸਥਾਨਾਂ, ਬਾਣੀਆਂ, ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਸੰਕਲਪਕ ਅਤੇ ਪਰਿਭਾਸ਼ਕ ਸ਼ਬਦਾਵਲੀ ਨਾਲ ਸਬੰਧਿਤ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਸਬੰਧੀ ਵੱਧ ਤੋਂ ਵੱਧ ਜਾਣਕਾਰੀ ਅਤੇ ਉਨ੍ਹਾਂ ਦੀ ਸਭਿਆਚਾਰਕ ਅਤੇ ਸਮਾਜਿਕ ਮਹੱਤਵ ਨੂੰ ਉਜਾਗਰ ਕਰਨ ਲਈ ਅਰਥਾਂ ਦੀ ਵਿਆਖਿਆ ਨੂੰ ਸਰਲ, ਢੁਕਵੇਂ ਅਤੇ ਪ੍ਰਮਾਣਿਕ ਰੂਪ ਵਿੱਚ ਵਿਦਮਾਨ ਕੀਤਾ ਹੈ। ਕੋਸ਼ਕਾਰ ਵਲੋਂ ਪ੍ਰਯਤਨ ਕੀਤਾ ਗਿਆ ਹੈ ਕਿ ਹਰੇਕ ਇੰਦਰਾਜ ਨਾਲ ਸਬੰਧਤ ਵੱਧ ਤੋਂ ਵੱਧ ਵੇਰਵਾ ਦੇ ਕੇ ਪ੍ਰਮਾਣਿਕ ਵਿਆਖਿਆ ਕੀਤੀ ਜਾਵੇ।

## ਪ੍ਰਤੀ-ਹਵਾਲੇ

ਪ੍ਰਤੀ-ਹਵਾਲਿਆਂ ਦਾ ਸਾਧਾਰਨ ਅਰਥ ਕੋਸ਼ ਵਿੱਚ ਵਿਭਿੰਨ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਦੇ ਆਪਸ ਵਿੱਚ ਸਬੰਧਾਂ ਦਾ ਸੰਕੇਤ ਦੇਣਾ ਹੁੰਦਾ ਹੈ। ਲਗਭਗ ਹਰੇਕ ਭਾਂਤ ਦੇ ਕੋਸ਼ਾਂ ਵਿੱਚ ਪ੍ਰਤੀ-ਹਵਾਲਿਆਂ ਦੀ ਵਰਤੋਂ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਆਮ ਤੌਰ 'ਤੇ ਕੋਸ਼ਾਂ ਵਿੱਚ ਅਰਥਾਂ ਦੇ ਦੁਹਰਾਓ ਤੋਂ ਬਚਣ ਅਤੇ ਕੋਸ਼ ਵਿੱਚ ਜਗ੍ਹਾ ਦੀ ਬਚਤ ਕਰਨ ਦੇ ਮੰਤਵ ਤੋਂ ਪ੍ਰਤੀ-ਹਵਾਲਿਆਂ ਦੀ ਵਰਤੋਂ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੀ ਕੋਸ਼ਕਾਰੀ ਦਾ ਮੂਲ ਆਧਾਰ ਗੁਰਮਤਿ ਸਾਹਿਤ ਅਤੇ ਪੰਜਾਬੀ ਸਾਹਿਤ ਹੈ ਜਿਸ ਵਿੱਚ ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਦੀ ਪਰਿਭਾਸ਼ਕ ਸ਼ਬਦਾਵਲੀ ਦਰਜ ਹੈ ਅਤੇ ਇਹ ਸ਼ਬਦਾਵਲੀ ਆਮ ਭਾਸ਼ਾ ਨਾਲੋਂ ਵਿਭਿੰਨਤਾ ਵਾਲੀ ਹੈ। ਜਿਸ ਕਾਰਨ ਆਮ ਭਾਸ਼ਾ ਅਤੇ ਪਰਿਭਾਸ਼ਕ ਸ਼ਬਦਾਵਲੀ ਦੇ ਸ਼ਬਦ ਜੋੜਾਂ ਵਿੱਚ ਅੰਤਰ ਪਾਇਆ ਗਿਆ ਹੈ। ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੇ ਵਿਸ਼ਵ ਕੋਸ਼ਾਂ ਦੇ ਅੰਤਰਗਤ ਪ੍ਰਚੱਲਤ ਸਮਾਨਾਰਥਕ ਸ਼ਬਦ ਰੂਪਾਂ ਤਹਿਤ ਇਨ੍ਹਾਂ ਪ੍ਰਤੀ-ਹਵਾਲਿਆਂ ਦੀ ਵਰਤੋਂ ਕੀਤੀ ਗਈ ਹੈ। ਜਿਵੇਂ :

ਆਤਮ-ਕਹਾਣੀ	ਵੇਖੋ	ਸਵੈ-ਜੀਵਨੀ (ਸਾਹਿਤ ਕੋਸ਼ ਪਰਿਭਾਸ਼ਕ ਸ਼ਬਦਾਵਲੀ, ਪੰ. 108)
ਇਤਿਹਾਸਵਾਦ	ਵੇਖੋ	ਇਤਿਹਾਸਕਤਾ (ਉਹੀ, 144)
ਅਬਿਚਲ ਨਗਰ	ਵੇਖੋ	ਹਜ਼ੂਰ ਸਾਹਿਬ (ਗੁਰੂ ਗ੍ਰੰਥ ਵਿਸ਼ਵ ਕੋਸ਼, ਪੰ. 42)

ਇਸੇ ਪਰਿਪੇਖ ਵਿੱਚ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਵਿੱਚ ਅਜਿਹੇ ਬਹੁ-ਰੂਪੀ ਸ਼ਬਦ ਜਿਨ੍ਹਾਂ ਦੇ ਅਰਥ ਸਮਾਨਤਾ ਵਾਲੇ ਅਤੇ ਉਹ ਅੱਖਰ-ਕ੍ਰਮ ਅਨੁਸਾਰ ਇਕ ਦੂਜੇ ਦੇ ਨੇੜੇ ਆਉਂਦੇ ਹਨ, ਦਾ ਇੱਕ ਇਕੱਠਾ ਹੀ ਇੰਦਰਾਜ ਬਣਾ ਦਿੱਤਾ ਗਿਆ ਹੈ। ਜਿਵੇਂ:

ਅਨਹਦ ਨਾਦ/ਅਨਹਤ ਨਾਦ	(ਪੰਜਾਬੀ ਸਾਹਿਤ : ਸੰਦਰਭ ਕੋਸ਼ ਪੰ. 69)
ਅਜੂਨੀ/ਅਜੋਨੀ	(ਗੁਰੂ ਗ੍ਰੰਥ ਵਿਸ਼ਵ ਕੋਸ਼, ਪੰ. 33)
ਕਥੂਰੀ/ਕਾਥੂਰੀ	(ਉਹੀ, 298)

ਇਸ ਪ੍ਰਸੰਗ ਵਿੱਚ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਨੇ ਸਿੱਖ ਵਿਸ਼ਵ ਕੋਸ਼ਾਂ ਅਤੇ ਸਾਹਿਤ ਕੋਸ਼ਾਂ ਵਿੱਚ ਸੰਖੇਪਤਾ ਦੇ

ਨਿਯਮ ਨੂੰ ਅਪਣਾ ਕੇ ਵਾਧੂ ਦੇ ਵਿਸਤਾਰ ਤੋਂ ਬਚਣ ਲਈ ਇੰਦਰਾਜਾਂ ਦੇ ਪ੍ਰਤੀ-ਹਵਾਲਿਆਂ ਦੀ ਭਰਪੂਰ ਵਰਤੋਂ ਕੀਤੀ ਹੈ ਜੋ ਕਿ ਉਨ੍ਹਾਂ ਦੀ ਕੋਸ਼ਕਾਰੀ ਦੀ ਇਕ ਵੱਖਰੀ ਵਿਸ਼ੇਸ਼ਤਾ ਹੈ।

### ਤਸਵੀਰਾਂ ਅਤੇ ਨਕਸ਼ੇ

ਕੋਸ਼ ਵਿਚ ਤਸਵੀਰਾਂ ਅਤੇ ਨਕਸ਼ੇ ਦੇਣ ਸਬੰਧੀ ਫ਼ੈਸਲਾ ਕੋਸ਼ ਦੇ ਪ੍ਰਯੋਗਕਰਤਾ ਅਤੇ ਉਸ ਦੀ ਕਿਸਮ ਦੇ ਆਧਾਰ 'ਤੇ ਲਿਆ ਜਾਂਦਾ ਹੈ। ਤਕਨੀਕੀ ਕੋਸ਼ ਵਿਚ ਤਸਵੀਰਾਂ ਦੇਣਾ ਲਾਜ਼ਮੀ ਮੰਨਿਆ ਜਾਂਦਾ ਹੈ। ਬਨਸਪਤੀ, ਜੀਵ-ਜੰਤੂ, ਮਹਾਨ ਸ਼ਖ਼ਸੀਅਤਾਂ, ਪ੍ਰਸਿੱਧ ਸਥਾਨਾਂ ਆਦਿ ਦੇ ਇੰਦਰਾਜਾਂ ਨੂੰ ਵਿਆਖਿਆ ਵਿਧੀ ਦੇ ਨਾਲ-ਨਾਲ ਤਸਵੀਰਾਂ ਦੇ ਕੇ ਵਧੇਰੇ ਸਪਸ਼ਟ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ। ਕੋਸ਼ਕਾਰ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਨੇ ਆਪਣੀ ਕੋਸ਼ਕਾਰੀ ਵਿਚ ਬਹੁਤ ਸਾਰੇ ਇੰਦਰਾਜ ਪ੍ਰਮੁੱਖ ਸ਼ਖ਼ਸੀਅਤਾਂ, ਪ੍ਰਸਿੱਧ ਗੁਰੂਦੁਆਰਿਆਂ, ਜੀਵ-ਜੰਤੂਆਂ ਆਦਿ ਸਬੰਧੀ ਦਿੱਤੇ ਹਨ, ਲੇਕਿਨ ਉਨ੍ਹਾਂ ਇੰਦਰਾਜਾਂ ਵਿਚ ਤਸਵੀਰਾਂ ਦੀ ਅਣਹੋਂਦ ਪਾਈ ਗਈ ਹੈ। ਇਸੇ ਸੰਦਰਭ ਵਿਚ ਪ੍ਰਸਿੱਧ ਸਥਾਨਾਂ ਸਬੰਧੀ ਵੀ ਨਕਸ਼ਿਆਂ ਦੀ ਅਣਹੋਂਦ ਮਿਲਦੀ ਹੈ। ਭਾਈ ਕਾਨ੍ਹ ਸਿੰਘ ਨਾਭਾ ਨੇ ਆਪਣੇ ਵਿਸ਼ਵ ਕੋਸ਼ 'ਗੁਰਸ਼ਬਦ - ਰਤਨਾਕਰ ਮਹਾਨ ਕੋਸ਼' ਵਿਚ ਤਸਵੀਰਾਂ ਅਤੇ ਨਕਸ਼ੇ ਦੇਣ ਦੀ ਪਹਿਲ ਕਦਮੀ ਕੀਤੀ ਸੀ।

### ਵਿਉਂਤਬੰਦੀ ਅਤੇ ਪੇਸ਼ਕਾਰੀ

ਜੇਕਰ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੇ ਸਾਹਿਤਕ ਵਿਸ਼ਵ ਕੋਸ਼ਾਂ ਦੀ ਵਿਉਂਤਬੰਦੀ ਅਤੇ ਪੇਸ਼ਕਾਰੀ ਦੀ ਗੱਲ ਕਰੀਏ ਤਾਂ ਇਹ ਨਿਤਰ ਕੇ ਸਾਹਮਣੇ ਆਉਂਦਾ ਹੈ ਕਿ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਨੂੰ ਅੱਖਰ-ਕ੍ਰਮ ਅਨੁਸਾਰ ਸੰਯੋਜਿਤ ਕਰਦਿਆਂ ਮੁੱਖ ਇੰਦਰਾਜ ਨੂੰ ਬੋਲਡ ਕਰਕੇ ਉਸ ਦੀ ਸਰਲ, ਢੁਕਵੀਂ ਅਤੇ ਪ੍ਰਮਾਣਿਕ ਵਿਆਖਿਆ ਦਰਜ ਕੀਤੀ ਹੈ। ਇੰਦਰਾਜ ਦੀ ਵਿਆਖਿਆ ਦੇ ਅੰਤ ਤੇ ਸਬੰਧਤ ਸਹਾਇਕ ਗ੍ਰੰਥ ਦਾ ਹਵਾਲਾ ਦਿੱਤਾ ਗਿਆ ਹੈ ਅਤੇ ਨਾਲ ਹੀ ਇੰਦਰਾਜ ਲੇਖਕ ਦਾ ਨਾਂ ਸੰਖੇਪ ਸੂਚਕਾਂ ਵਿਚ ਦਿੱਤਾ ਗਿਆ ਹੈ। ਜਿਵੇਂ : ਸਹਾਇਕ ਗ੍ਰੰਥ-ਭਾਈ ਜੋਧ ਸਿੰਘ, ਪ੍ਰੋ. ਗੁਰਬਚਨ ਸਿੰਘ ਤਾਲਿਬ : 'ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਵਿਚ ਹੁਕਮ ਦਾ ਸੰਕਲਪ', ਡਾ. ਗੁਰਸ਼ਰਨ ਕੌਰ ਜੱਗੀ : 'ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਦਾ ਸਿਧਾਂਤਕ ਵਿਸ਼ਲੇਸ਼ਣ', ਰਤਨ ਸਿੰਘ ਜੱਗੀ (ਪੰ. 298)। ਜਿਨ੍ਹਾਂ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਨਾਲ ਸਬੰਧਤ ਟੂਕਾਂ ਪੂਰਵਲੇ ਸਾਹਿਤ ਵਿਚੋਂ ਪ੍ਰਾਪਤ ਹਨ, ਉਨ੍ਹਾਂ ਟੂਕਾਂ ਨੂੰ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਦੇ ਅੰਤ ਤੇ ਵਿਦਮਾਨ ਕੀਤਾ ਗਿਆ ਹੈ। ਇਸੇ ਪ੍ਰਕਾਰ ਸਿੱਖ ਵਿਸ਼ਵਕੋਸ਼ਾਂ ਵਿਚ ਵੀ ਮੁੱਖ ਇੰਦਰਾਜਾਂ ਨੂੰ ਅੱਖਰ-ਕ੍ਰਮ ਅਨੁਸਾਰ ਸੰਯੋਜਿਤ ਕਰਕੇ ਮੁੱਖ ਇੰਦਰਾਜ ਨੂੰ ਬੋਲਡ ਕਰਕੇ ਉਸ ਦੀ ਅਰਥ ਵਿਆਖਿਆ ਨੂੰ ਵਿਦਤ ਕੀਤਾ ਗਿਆ ਹੈ। ਜੇਕਰ ਕੋਈ ਇੰਦਰਾਜ ਕਿਸੇ ਖਾਸ ਵਿਸ਼ੇ ਨਾਲ ਸਬੰਧਤ ਹੈ ਤਾਂ ਬਰੈਕਟ ਦੇ ਅੰਤਰਗਤ ਉਸ ਇੰਦਰਾਜ ਦਾ ਵਿਸ਼ਾ ਅੰਕਿਤ ਕੀਤਾ ਗਿਆ ਹੈ ਅਤੇ ਜਿਨ੍ਹਾਂ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਨਾਲ ਸਬੰਧਤ ਸਾਹਿਤ ਵਿਚੋਂ ਟੂਕਾਂ ਪ੍ਰਾਪਤ ਹਨ, ਉਨ੍ਹਾਂ ਦੇ ਅੰਤ ਤੇ ਟੂਕਾਂ ਨੂੰ ਵਿਦਤ ਕੀਤਾ ਗਿਆ ਹੈ।

ਸਮੁੱਚੇ ਰੂਪ ਵਿਚ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਦੀ ਸਾਹਿਤਕ ਕੋਸ਼ਕਾਰੀ ਅਤੇ ਸਿੱਖ ਕੋਸ਼ਕਾਰੀ ਦਾ ਪੰਜਾਬੀ ਕੋਸ਼ਕਾਰੀ ਦੇ ਖੇਤਰ ਵਿਚ ਖਾਸ ਮਹੱਤਵ ਹੈ। ਜੇਕਰ ਕੋਸ਼ਕਾਰ ਦੇ ਕੋਸ਼ਾਂ ਦੀ ਤਕਨੀਕੀ ਪੱਖ ਨੂੰ ਵਿਚਾਰਿਆ ਜਾਵੇ ਤਾਂ ਇਹ ਕੋਸ਼ ਕੋਸ਼ਕਾਰੀ ਦੇ ਸਿਧਾਂਤਾਂ ਅਨੁਸਾਰੀ ਕਹੇ ਜਾ ਸਕਦੇ ਹਨ। ਜਿਵੇਂ ਕੋਸ਼ੀ ਇਕਾਈਆਂ ਨੂੰ ਅੱਖਰ-ਕ੍ਰਮੀ ਤਰਤੀਬ ਅਨੁਸਾਰ ਸੰਯੋਜਿਤ ਕਰਨਾ ਅਤੇ ਸ਼ਬਦਾਂ ਦੇ ਇਕ ਤੋਂ ਜ਼ਿਆਦਾ ਤਰ੍ਹਾਂ ਲਿਖੇ ਜਾਣ ਵਾਲੇ ਸ਼ਬਦ ਦੇ ਅਲੱਗ-ਅਲੱਗ ਰੂਪਾਂ ਨੂੰ ਇਕੋ ਥਾਂ ਤੇ ਇਕੱਠਾ ਕਰਕੇ ਕੋਸ਼ ਦੀ ਸੰਜਮੀ ਵਿਧੀ ਨੂੰ ਅਪਣਾਇਆ ਗਿਆ ਹੈ। ਕੋਸ਼ਕਾਰੀ ਦੇ ਅੰਤਰਗਤ ਉਪਜਿਆ ਹਰੇਕ ਕੋਸ਼ ਇਕ ਅਜਿਹੀ ਸੰਦਰਭ ਪੁਸਤਕ ਹੁੰਦਾ ਹੈ ਜਿਸ ਦੀ ਸੁਧਾਈ ਅਤੇ ਵਿਸਤਾਰ ਦੀ ਗੁੰਜਾਇਸ਼ ਹੋਣਾ ਅਜੋਕੇ ਸਮੇਂ ਦੀ ਮੰਗ ਹੈ। ਇਸ ਸੰਦਰਭ ਵਿਚ ਕੋਸ਼ਕਾਰ ਡਾ. ਰਤਨ ਸਿੰਘ ਜੱਗੀ ਨੇ ਸਿੱਖ ਕੋਸ਼ਕਾਰੀ ਵਿਚ ਨਿਰੰਤਰਤਾ ਦੇ ਮੱਦੇਨਜ਼ਰ ਸਿੱਖ ਪੰਥ ਵਿਸ਼ਵਕੋਸ਼ ਨੂੰ ਅਪਡੇਟ ਕਰਕੇ ਦੋ ਜਿਲਦਾਂ ਤੋਂ ਚਾਰ ਜਿਲਦੀ ਕ੍ਰਿਤ ਬਣਾਇਆ। ਲੇਕਿਨ ਉਨ੍ਹਾਂ ਦੇ ਸਾਹਿਤ ਕੋਸ਼ਾਂ ਵਿਚ ਕੇਵਲ 1994 ਤੱਕ ਦੀ ਪਰਿਭਾਸ਼ਕ ਅਤੇ ਸੰਕਲਪਕ ਸ਼ਬਦਾਵਲੀ ਨੂੰ ਦਰਜ ਕੀਤਾ ਗਿਆ ਹੈ। ਜਦੋਂ ਕਿ ਇਸ ਖੇਤਰ ਵਿਚ ਬਹੁਤ ਸਾਰੀ ਨਵੀਨ ਸ਼ਬਦਾਵਲੀ ਦਾ ਆਗਮਨ ਹੋ ਚੁੱਕਾ ਹੈ। ਜਿਸ ਪਰਥਾਇ ਇਨ੍ਹਾਂ ਸਾਹਿਤ ਕੋਸ਼ਾਂ ਦਾ ਅਪਡੇਟ ਹੋਣਾ ਸਮੇਂ ਦੀ ਮੰਗ ਹੈ।

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## ਜਸਵੰਤ ਸਿੰਘ ਕੰਵਲ ਦੇ ਨਾਵਲ ‘ਹਾਣੀ’ ਦਾ ਭਾਸ਼ਾਈ ਵਿਸ਼ਲੇਸ਼ਣ

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ਮੁਲਤਾਨੀ ਮੱਲ ਮੋਦੀ ਕਾਲਜ,  
ਪਟਿਆਲਾ

ਜਸਵੰਤ ਸਿੰਘ ਕੰਵਲ ‘ਸੱਚ ਨੂੰ ਫਾਂਸੀ’ ਨਾਵਲ ਨਾਲ ਪੰਜਾਬੀ ਨਾਵਲ ਜਗਤ ਵਿੱਚ ਪ੍ਰਵੇਸ਼ ਕਰਦਾ ਹੈ। ਉਹ ਆਪਣੇ ਨਾਵਲਾਂ ਵਿੱਚ ਨਾਨਕ ਸਿੰਘ ਵਾਲੀ ਵਿਧੀ ਅਪਣਾਉਂਦਾ ਹੈ, ਜਿਸ ਕਰਕੇ ਉਸ ਨੂੰ ਨਾਨਕ ਸਿੰਘ ਦਾ ਉਤਰਾਧਿਕਾਰੀ ਵੀ ਸਮਝਿਆ ਜਾਂਦਾ ਹੈ। ਪਿੰਡਾਂ ਦਾ ਜੰਮਪਲ ਹੋਣ ਕਰਕੇ, ਉਹ ਪੇਂਡੂ ਲੋਕਾਂ ਦੇ ਕੰਮ-ਧੰਦੇ, ਦੁੱਖ-ਸੁੱਖ ਅਤੇ ਪੇਂਡੂ-ਜੀਵਨ ਨੂੰ ਬੜੀ ਸ਼ਿੱਦਤ ਨਾਲ ਆਪਣੇ ਨਾਵਲਾਂ ਵਿੱਚ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਉਹ ਪੰਜਾਬੀ ਦਾ ਹਰਮਨ-ਪਿਆਰਾ ਨਾਵਲਕਾਰ ਹੈ ਅਤੇ ਉਸਦੇ ਪਾਠਕਾਂ ਦਾ ਘੇਰਾ ਬਹੁਤ ਵਿਸ਼ਾਲ ਹੈ। ਸ਼ਾਇਦ ਇਹੋ ਕਾਰਨ ਹੈ ਕਿ ਉਹ ਪਿੰਡਾਂ ਵਿੱਚ ਸਭ ਤੋਂ ਵੱਧ ਪੜ੍ਹਿਆ ਜਾਣ ਵਾਲਾ ਨਾਵਲਕਾਰ ਹੈ।

‘ਹਾਣੀ’ ਨਾਵਲ ਵਿੱਚ ਉਸਨੇ ਪ੍ਰਮੁੱਖ ਰੂਪ ਵਿੱਚ ਹਾਣੀ ਦੀ ਸਮੱਸਿਆ ਨੂੰ ਕੇਂਦਰ ਵਿੱਚ ਰੱਖਿਆ ਹੈ। ਇਸ ਨਾਵਲ ਵਿੱਚ ਉਸਨੇ ਪੰਜਾਬ ਦੇ ਪਿੰਡਾਂ ਵਿੱਚ ਵੱਸਦੀਆਂ ਨੀਵੀਆਂ ਸ਼੍ਰੇਣੀਆਂ ਨੂੰ ਨਾਵਲ ਦੀ ਕਹਾਣੀ ਦਾ ਕੇਂਦਰ ਬਿੰਦੂ ਬਣਾਉਂਦਿਆਂ ਹੋਇਆ ਮਾਲਵਾ ਖੇਤਰ ਦੀ ਕਾਮਾ ਸ਼੍ਰੇਣੀ ਦੇ ਜੀਵਨ, ਸੰਸਕਾਰਾਂ, ਸੱਧਰਾਂ ਅਤੇ ਸਮੱਸਿਆਵਾਂ ਨੂੰ ਯਥਾਰਥਕ ਸ਼ੈਲੀ ਵਿੱਚ ਪੇਸ਼ ਕੀਤਾ ਹੈ ‘ਹਾਣੀ’ ਨਾਵਲ ਦੁਆਰਾ ਉਹ ਪਾਠਕਾਂ ਦਾ ਧਿਆਨ ਅਜਿਹੇ ਧਰਾਤਲ ਵੱਲ ਖਿੱਚਦਾ ਹੈ ਜਿੱਥੇ ਔਰਤ ਨੂੰ ਵਸਤੂ ਵਾਂਗ ਵੇਚਿਆ ਅਤੇ ਖਰੀਦਿਆ ਜਾਂਦਾ ਹੈ ਅਤੇ ਆਪਣੀ ਆਰਥਿਕ ਗਰਜ ਪੂਰੀ ਕਰਨ ਲਈ ਮਾਪਿਆਂ ਦੁਆਰਾ ਧੀਆਂ ਦੇ ਵਿਆਹ ਦਾ ਮੁੱਲ ਵੱਟਿਆ ਜਾਂਦਾ ਹੈ। ਜਿਸ ਦੇ ਅਨੁਸਾਰ ਪਹਿਲਾਂ ਤਾਪੀ ਦਾ ਪਿਉ ਪੈਸੇ ਲੈ ਕੇ ਤਾਪੀ ਨੂੰ ਆਪਣੇ ਤੋਂ ਵੱਡੀ ਉਮਰ ਦੇ ਫੀਲੇ ਅਮਲੀ ਨਾਲ ਵਿਆਹ ਦਿੰਦਾ ਹੈ ਅਤੇ ਫਿਰ ਫੀਲਾ ਆਪਣੀਆਂ ਘਰੇਲੂ ਲੋੜਾਂ ਪੂਰੀਆਂ ਕਰਨ ਲਈ ਆਪਣੀ ਧੀ (ਧੰਤੋ) ਦਾ ਸੌਦਾ ਕਰਦਾ ਹੈ।

ਸਾਹਿਤ ਦੇ ਹੋਰ ਰੂਪਾਂ ਵਾਂਗ ਨਾਵਲ ਵੀ ਇੱਕ ਭਾਸ਼ਕ ਸੰਰਚਨਾ ਹੈ, ਜਿਸ ਰਾਹੀਂ ਲੇਖਕ ਆਪਣੀ ਗੱਲ ਪਾਠਕਾਂ ਤੱਕ ਪਹੁੰਚਾਉਂਦਾ ਹੈ। ਇੱਕ ਚੰਗੇ ਲੇਖਕ ਤੋਂ ਇਹ ਆਸ ਰੱਖੀ ਜਾਂਦੀ ਹੈ ਕਿ ਉਸਦੀ ਆਪਣੀ ਭਾਸ਼ਾ ਅਤੇ ਪਾਤਰਾਂ ਦੇ ਵਾਰਤਾਲਾਪਾਂ ਦੀ ਭਾਸ਼ਾ ਸਮੇਂ, ਸਥਾਨ ਅਤੇ ਸਥਿਤੀ ਦੇ ਮੁਤਾਬਕ ਢੁਕਵੀਂ ਹੋਵੇ। ਰਾਮ ਸਿੰਘ ਅਨੁਸਾਰ, “ਜਿਸ ਕਿਸਮ ਦੀ ਮਾਨਸਿਕ ਪ੍ਰਕਿਰਿਆ ਕਿਸੇ ਪਾਤਰ ਦੇ ਮਨ ਅੰਦਰ ਵਾਪਰ ਰਹੀ ਹੁੰਦੀ ਹੈ, ਉਸ ਦੇ ਅਨੁਕੂਲ ਹੀ ਭਾਸ਼ਾ ਆਪਣਾ ਰੂਪ ਧਾਰ ਲੈਂਦੀ ਹੈ। ਵਿਅਕਤੀ ਦੇ ਪ੍ਰਗਟਾਅ ਦੇ ਪਿੱਛੇ ਉਸਦਾ ਆਪਣਾ ਸਾਰਾ ਸਭਿਆਚਾਰ ਖੜ੍ਹਾ ਹੁੰਦਾ ਹੈ, ਜਿਸ ਨੂੰ ਸਾਹਿਤਕਾਰ ਨੇ ਕੇਵਲ ਭਾਸ਼ਾ ਦੇ ਮਾਧਿਅਮ ਰਾਹੀਂ ਪੇਸ਼ ਕਰਨਾ ਹੁੰਦਾ ਹੈ।”<sup>1</sup> ਸਾਹਿਤ ਸਭਿਆਚਾਰ ਦਾ ਪ੍ਰਗਟਾਵਾ ਹੁੰਦਾ ਹੈ ਅਤੇ ਭਾਸ਼ਾ ਸਭਿਆਚਾਰ ਨੂੰ ਪੇਸ਼ ਕਰਨ ਦਾ ਸਾਧਨ ਹੈ। ਭਾਸ਼ਾਈ ਪੱਖ ਤੋਂ ਨਾਵਲ ਦੀ ਭਾਸ਼ਾ ਨੂੰ ਦੋ ਹਿੱਸਿਆਂ ਵਿੱਚ ਵੰਡ ਕੇ ਵੇਖਿਆ ਜਾ ਸਕਦਾ ਹੈ। ਇਕ ਨਾਵਲਕਾਰ ਦੀ ਆਪਣੀ ਭਾਸ਼ਾ ਅਤੇ ਦੂਜਾ ਨਾਵਲ ਦੇ ਪਾਤਰਾਂ ਦੀ ਭਾਸ਼ਾ। ਮਨੁੱਖ ਆਪਣੇ ਅੰਦਰਲੇ ਭਾਵਾਂ ਨੂੰ ਵਧੇਰੇ ਸਾਰਥਕ ਢੰਗ ਨਾਲ ਕਹਿਣ ਲਈ ਭਾਸ਼ਾ ਵਿੱਚ ਪ੍ਰਤੀਕਾਂ ਦੀ ਵਰਤੋਂ ਕਰਦਾ ਹੈ। ਪ੍ਰਤੀਕ ਮਨੁੱਖੀ ਭਾਵਾਂ ਅਤੇ ਮਨੋਭਾਵਾਂ ਨੂੰ ਪ੍ਰਗਟਾਉਣ ਲਈ ਸ਼ਕਤੀਸ਼ਾਲੀ ਮਾਧਿਅਮ ਹੈ। ਇਨਸਾਈਕਲੋਪੀਡੀਆ ਆਫ ਬ੍ਰਿਟੇਨਿਕਾ ਅਨੁਸਾਰ, “ਪ੍ਰਤੀਕ ਅਜਿਹਾ ਪਦ ਹੈ ਜੋ ਕਿਸੇ ਪ੍ਰਤੱਖ ਵਸਤੂ ਲਈ ਵਰਤਿਆ ਜਾਂਦਾ ਹੈ ਜੋ ਮਨੁੱਖ ਦੇ ਸਨਮੁਖ ਅਜਿਹਾ ਕੁਝ ਪ੍ਰਸਤੁਤ ਕਰਦਾ ਹੈ ਜਿਹੜਾ ਦਿਖਾਇਆ ਨਹੀਂ ਜਾਂਦਾ ਸਗੋਂ ਉਸ ਪ੍ਰਤੱਖ ਵਸਤੂ ਨਾਲ ਸਬੰਧਤ ਹੋਣ ਕਰਕੇ ਸਿਰਫ ਮਹਿਸੂਸ ਹੀ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।”<sup>2</sup> ਪ੍ਰਤੀਕਾਂ ਬਾਰੇ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਪ੍ਰਤੀਕਾਂ ਦਾ ਆਪਣੇ ਸ਼ਬਦਾਂ ਨਾਲ ਰਿਸ਼ਤਾ ਸੁਭਾਵਿਕ ਹੁੰਦਾ ਹੈ। ਜਿਵੇਂ ਸ਼ੇਰ ਨੂੰ ਬਹਾਦਰੀ ਦਾ ਅਤੇ ਗਿੱਦੜ ਨੂੰ ਕਾਇਰਤਾ ਦਾ ਪ੍ਰਤੀਕ ਮੰਨਿਆ ਜਾਂਦਾ ਹੈ। ਜਸਵੰਤ ਸਿੰਘ ਕੰਵਲ ਇਹਨਾਂ ਦੱਬੇ-ਕੁਚਲੇ ਲੋਕਾਂ ਦੀਆਂ ਉਮੰਗਾਂ, ਸੱਧਰਾਂ ਅਤੇ ਇੱਛਾਵਾਂ ਨੂੰ ਬਹੁਤ ਬਰੀਕੀ ਨਾਲ ਚਿਤਰਣ ਲਈ ਕਦੇ-ਕਦੇ ਪ੍ਰਤੀਕਾਤਮਕ ਭਾਸ਼ਾ ਦਾ ਪ੍ਰਯੋਗ ਵੀ ਕਰਦਾ ਹੈ। ਜਿਵੇਂ:

“ਤਾਪੀ ਮੱਝ ਤੇ ਕੱਟੀ ਨੂੰ ਨਹਾ ਕੇ ਬਾਹਰ ਗਲੀ ਵਿੱਚ ਨਿੰਮ  
ਦੀ ਛਾਵੇਂ ਬੰਨ ਦੇਂਦੀ। ਜੇ ਕਿਸ਼ਨਾਂ ਥੋੜ੍ਹਾ ਬਹੁਤ ਘਾਹ ਲੈ  
ਆਇਆ ਹੁੰਦਾ ਤਾਂ ਝਾੜ ਕੇ ਉਹਨਾਂ ਨੂੰ ਪਾ ਦੇਂਦੀ ਜਿਸ ਨੂੰ  
ਬਹੁਤੀ ਵਾਰ ਪੰਚਾਇਤ ਦਾ ਸਾਹਨ ਹੀ ਖਾ ਜਾਂਦਾ ਸੀ।”<sup>3</sup>

ਇਸ ਤਰ੍ਹਾਂ ਕੰਵਲ ਸਮਾਜ ਵਿਚਲੀ ਕਾਣੀ ਵੰਡ ਨੂੰ ਭਾਸ਼ਾਈ ਪ੍ਰਤੀਕਾਂ ਨਾਲ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਉਪਰੋਕਤ ਸਤਰਾਂ ਵਿੱਚ ਆਇਆ ‘ਪੰਚਾਇਤੀ ਸਾਹਨ’ ਸ਼ਬਦ ਲੋਟੂ ਸ਼੍ਰੇਣੀ ਦਾ ਪ੍ਰਤੀਕ ਹੈ ਜੋ ਧੱਕੇ ਨਾਲ ਗਰੀਬਾਂ ਦਾ ਹੱਕ ਮਾਰ ਲੈਂਦੀ ਹੈ। ਨਿੱਕੇ ਦੇ ਘਰ ਦਾ ਦ੍ਰਿਸ਼ ਸਿਰਜਣ ਵੇਲੇ ਵੀ ਕੰਵਲ ਪ੍ਰਤੀਕਾਂ ਦਾ ਸਹਾਰਾ ਲੈਂਦਾ ਹੈ:



“ਸਹੁਰੇ ਘਰ ਧੰਤੋ ਨੇ ਘੁੰਡ ਚੁਕਦਿਆਂ ਆਪਣੀ ਹੋਣੀ ਨੂੰ ਵੇਖਣ ਦਾ ਯਤਨ ਕੀਤਾ। ਵਿਹੜੇ ਵਿਚ ਨਿੰਮ ਹੇਠਾਂ, ਜਿਹੜੀ ਸਿਆਲ ਕਾਰਨ ਛਾਂਗ ਸੁੱਟੀ ਸੀ, ਇਕ ਤੋਕੜ ਮਹਿ, ਇਕ ਵਹਿੜ ਅਤੇ ਬੁੱਢਾ ਬਲਦ ਖਲੋਤੇ ਸਨ। ਬਲਦ ਨਾਲ ਨਿੱਕਾ ਚਾਰ ਵਿਘੇ ਪੈਲੀ ਲੈ ਕੇ ਪਾਲ ਲਿਆ ਕਰਦਾ ਸੀ। ਬਲਦ, ਮੱਝ ਅਤੇ ਵਹਿੜ ਦੇ ਖਲ ਵਾਲੇ ਪੱਠਿਆਂ ਨੂੰ ਮੂੰਹ ਮਾਰਨ ਲਈ ਔਲੁਦਾ, ਪਰ ਵਹਿੜ ਉਸ ਨੂੰ ਢੁੱਡ ਮਾਰ ਕੇ ਪਰਾਂਹ ਕਰ ਸੁੱਟਦੀ।”<sup>4</sup>

ਇੱਥੇ ਆਏ ਸ਼ਬਦ ਤੋਕੜ ਮੱਝ ਨਿੱਕੇ ਦੀ ਰਿਸ਼ਤੇਦਾਰੀ ਵਿਚੋਂ ਆਈ ਬਜ਼ੁਰਗ ਔਰਤ ਦਾ ਪ੍ਰਤੀਕ ਹੈ ਜਦੋਂ ਕਿ ਵਹਿੜ ਧੰਤੋ ਦਾ ਅਤੇ ਬੁੱਢਾ ਬਲਦ ਨਿੱਕੇ ਦਾ ਪ੍ਰਤੀਕ ਹੈ। ਬਲਦ ਦਾ ਖਲ ਵਾਲੇ ਪੱਠੇ ਖਾਣਾ ਅਤੇ ਵਹਿੜ ਦੁਆਰਾ ਉਸ ਨੂੰ ਢੁੱਡ ਮਾਰਨਾ ਨਿੱਕੇ ਦੀ ਮਾੜੀ ਨੀਅਤ ਅਤੇ ਧੰਤੋ ਦਾ ਆਪਣੇ ਆਪ ਦਾ ਉਸ (ਨਿੱਕੇ) ਤੋਂ ਬਚਾਅ ਕਰਨ ਦਾ ਯਤਨ ਹਨ। ਇਸ ਤੋਂ ਪਿੱਛੋਂ ਕੰਵਲ ਨਿੱਕੇ ਦੁਆਰਾ ਧੰਤੋ ਨਾਲ ਕੀਤੀ ਜਬਰਦਸਤੀ ਅਤੇ ਧੰਤੋ ਦੁਆਰਾ ਨਿੱਕੇ ਦੇ ਚੁੰਗਲ ਵਿਚੋਂ ਨਿਕਲ ਜਾਣ ਦੇ ਦ੍ਰਿਸ਼ ਨੂੰ ਵੀ ਬੜੀ ਮੁਹਾਰਤ ਨਾਲ ਸਿਰਜਦਾ ਹੈ:

“ਸ਼ਾਇਦ ਵਹਿੜ ਨੇ ਬੁੱਢੇ ਬਲਦ ਨੂੰ ਮਾਰਦਿਆਂ ਰੱਸਾ ਤੁੜਾ ਲਿਆ ਸੀ ਅਤੇ ਉਸ ਸਾਰੇ ਅੰਦਰ ਭਦੋਲ ਪਾਇਆ ਹੋਇਆ ਸੀ। ਉਹ ਬੁਸ਼ਕਾਰਿਆਂ ਵੀ ਹੱਥ ਨਹੀਂ ਆ ਰਹੀ ਸੀ।”<sup>5</sup>

ਇਸ ਤਰ੍ਹਾਂ ਲੇਖਕ ਦੀ ਆਪਣੀ ਭਾਸ਼ਾ ਬੜੀ ਰੋਚਕ ਅਤੇ ਪ੍ਰਤੀਕਾਤਮਕ ਹੈ। ਲੇਖਕ ਦੇ ਨਾਲ-ਨਾਲ ਨਾਵਲ ਦੇ ਪਾਤਰਾਂ ਦੀ ਭਾਸ਼ਾ ਦਾ ਲਹਿਜ਼ਾ ਵੀ ਪੂਰਾ ਮਲਵਈ ਰੰਗ ਵਾਲਾ ਹੈ। ਉਹ ਆਪਣੇ ਦੁੱਖ-ਸੁੱਖ ਬਿਆਨ ਕਰਦੇ ਹੋਏ ਕਿਧਰੇ ਵੀ ਓਪਰੇ ਨਹੀਂ ਲੱਗਦੇ ਬਲਕਿ ਆਪਣੇ ਕੰਮਾਂ-ਕਾਰਾਂ, ਆਦਤਾਂ, ਸੰਸਕਾਰਾਂ ਅਤੇ ਭਾਸ਼ਾਈ ਉਚਾਰਨ ਦੇ ਲਹਿਜ਼ੇ ਤੋਂ ਮਾਲਵੇ ਦੇ ਪਿੰਡਾਂ ਵਿੱਚ ਵੱਸਦੇ ਹੋਏ ਸਾਧਾਰਨ ਬੰਦੇ ਜਾਪਦੇ ਹਨ। ਉਹਨਾਂ ਨੂੰ ਆਪਣੀ ਗੱਲ ਕਹਿਣ ਵਿੱਚ ਕੋਈ ਉਚੇਚ ਨਹੀਂ ਕਰਨਾ ਪੈਂਦਾ। ਸਗੋਂ ਸ਼ਬਦ ਅਤੇ ਮੁਹਾਵਰੇ ਸੁਤੇ-ਸਿੱਧ ਉਨ੍ਹਾਂ ਦਾ ਸਾਥ ਦਿੰਦੇ ਹਨ। ਭਾਸ਼ਾਈ ਸਮਰੱਥਾ ਸਬੰਧੀ ‘ਮੇਰਾ ਦਾਗਿਸਤਾਨ’ ਵਿਚ ਰੂਸੀ ਲੇਖਕ ਰਸੂਲ ਹਮਜ਼ਾਤੋਵ ਲਿਖਦਾ ਹੈ, “ਦੂਜਿਆਂ ਨੂੰ ਕਹਿਣ ਦਿਉ ਕਿ ਸਾਡੀ ਨਿੱਕੀ ਜਿਹੀ ਕੌਮ ਦੀ ਬੋਲੀ ਗਰੀਬ ਹੈ। ਮੈਂ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਜੋ ਚਾਹਾਂ ਪ੍ਰਗਟ ਕਰ ਸਕਦਾ ਹਾਂ ਤੇ ਮੈਨੂੰ ਆਪਣੇ ਵਿਚਾਰ ਤੇ ਭਾਵ ਪ੍ਰਗਟ ਕਰਨ ਲਈ ਕਿਸੇ ਦੂਜੀ ਬੋਲੀ ਦੀ ਲੋੜ ਨਹੀਂ।”<sup>6</sup>

ਗਲਪ ਰਚਨਾਵਾਂ ਵਿੱਚ ਵਰਤੀ ਜਾਂਦੀ ਭਾਸ਼ਾ ਦਾ ਮੋਟਾ ਜਿਹਾ ਅਸੂਲ ਇਹ ਹੈ ਕਿ ਇਹ ਪਾਤਰਾਂ ਦੀ ਸ਼ਖ਼ਸੀਅਤ ਅਤੇ ਉਹਨਾਂ ਦੇ ਸਮਾਜਕ ਅਤੇ ਸਭਿਆਚਾਰਕ ਪਿਛੋਕੜ ਅਨੁਸਾਰ ਹੋਵੇ। ‘ਹਾਣੀ’ ਨਾਵਲ ਵਿੱਚ ਵੀ ਸਾਰੇ ਪਾਤਰ ਆਪਣੇ ਸੁਭਾਅ ਅਤੇ ਸਥਿਤੀ ਅਨੁਸਾਰ ਢੁਕਵੀਂ ਸ਼ਬਦਾਵਲੀ ਦਾ ਪ੍ਰਯੋਗ ਕਰਦੇ ਹਨ। ਜਿਸ ਦਾ ਸਬੂਤ ਸਾਨੂੰ ਉਹਨਾਂ ਦੁਆਰਾ ਵਰਤੀ ਗਈ ਨਿਵੇਕਲੀ ਸ਼ਬਦਾਵਲੀ ਤੋਂ ਮਿਲਦਾ ਹੈ ਇਸ ਤਰ੍ਹਾਂ ਨਾਵਲ ਦੇ ਪਾਤਰ ਪੂਰੀ ਮੁਹਾਰਤ ਨਾਲ ਆਪਣੀਆਂ ਰਚਨਾਵਾਂ ਵਿਚ ਮਲਵਈ ਉਪਭਾਸ਼ਾ ਦਾ ਪ੍ਰਯੋਗ ਕਰਦੇ ਹਨ। ਮਲਵਈ ਉਪਭਾਸ਼ਾ ਮਾਲਵੇ ਦੇ ਇਲਾਕੇ ਵਿਚ ਬੋਲੀ ਜਾਂਦੀ ਹੈ, ਜਿਹੜੀ ਇਸ ਇਲਾਕੇ ਦੀ ਵਿਲੱਖਣਤਾ ਨੂੰ ਪ੍ਰਗਟ ਕਰਦੀ ਹੈ।

### ਮਲਵਈ ਦੀ ਖਾਸ ਸ਼ਬਦਾਵਲੀ:

ਸਮੇਂ, ਸਥਾਨ ਅਤੇ ਸਥਿਤੀਆਂ ਕਾਰਨ ਹਰੇਕ ਭਾਸ਼ਾ ਵਿਚ ਅੰਤਰ ਆਉਂਦਾ ਹੈ। ਇਲਾਕਾਈ ਭਾਸ਼ਾ ਦੀ ਨਿਵੇਕਲੀ ਸ਼ਬਦਾਵਲੀ ਇਸ ਨੂੰ ਮੁੱਖ ਭਾਸ਼ਾ ਤੋਂ ਨਿਖੇੜਦੀ ਹੈ। ਇਸ ਨਾਵਲ ਵਿੱਚ ਵੀ ਵਿਲੱਖਣ ਮਲਵਈ ਸ਼ਬਦਾਵਲੀ ਦੇਖਣ ਨੂੰ ਮਿਲਦੀ ਹੈ:

#### ਮਲਵਈ ਸ਼ਬਦਾਵਲੀ

ਝੋਰਾ, ਸੰਸਾ  
ਟੂਮ-ਛੱਲਾ  
ਬਹੁਤ ਪੈਣਾ  
ਬੀਰ  
ਜੈਦਾਤਾਂ  
ਘੱਲ ਕੇ  
ਬਾਰ

#### ਟਕਸਾਲੀ

ਫਿਕਰ  
ਗਹਿਣੇ  
ਆ ਜਾਣਾ  
ਵੀਰ  
ਜਾਇਦਾਦਾਂ  
ਭੇਜ ਕੇ  
ਦਰਵਾਜ਼ਾ

### ਮੁਹਾਵਰੇ ਅਤੇ ਅਖਾਣ:

ਅਖਾਣ ਅਤੇ ਮੁਹਾਵਰੇ ਕਿਸੇ ਭਾਸ਼ਾ ਦੀ ਅਮੀਰੀ ਨੂੰ ਪ੍ਰਗਟ ਕਰਦੇ ਹਨ। ਇਹਨਾਂ ਦੀ ਵਰਤੋਂ ਕਰਕੇ ਵਾਕ ਵਿਚ ਵਿਸ਼ੇਸ਼ ਅਰਥ ਸਿਰਜੇ ਜਾਂਦੇ ਹਨ। ਮੁਹਾਵਰੇ ਕਿਸੇ ਵੀ ਵਾਕ ਵਿਚ ਵਿਅੰਜਨਾਂ ਸ਼ਬਦ ਸ਼ਕਤੀ ਦਾ ਕੰਮ ਕਰਦੇ ਹਨ। ਇਹਨਾਂ ਨਾਵਲਾਂ ਵਿਚ ਮਲਵਈ ਰੰਗਣ ਵਾਲੇ ਮੁਹਾਵਰੇ ਦੇਖਣ ਨੂੰ ਮਿਲਦੇ ਹਨ। ਜਿਵੇਂ: ਜ਼ਫਰ ਜਾਲਣਾ, ਚੁਆਤੀ ਲਾਉਣਾ, ਮੁਰਾਦਾਂ ਪੂਰੀਆਂ ਹੋਣੀਆਂ, ਕੰਨ-ਬੜਿਕੇ ਲੈਣਾ, ਪਾਣੀ ਸਿਰ ਤੋਂ ਵਗਣਾ, ਪੂਆਂ-ਸੱਥਰ ਪੈਣਾ, ਪਾਣੀ 'ਚ ਮਧਾਣੀ ਪਾਉਣਾ, ਅੱਕ-ਚੱਬਣਾ, ਪੱਤ ਰੱਖਣੀ, ਸ਼ੈਤਾਨ ਦੀ ਟੂਟੀ ਹੋਣਾ, ਠਾਹ ਸੋਟਾ ਮਾਰਨਾ, ਮੂੰਹ ਕਾਲਾ ਕਰਵਾਉਣਾ, ਘਾਟ-ਘਾਟ ਦਾ ਪਾਣੀ ਪੀਣਾ, ਮਨ ਖੱਟਾ ਹੋਣਾ, ਅੱਖਾਂ ਮੀਟਣਾ, ਪੈਰਾਂ ਤੇ ਪਾਣੀ ਨਾ ਪੈਣ ਦੇਣਾ, ਮੱਛੀਓਂ ਮਾਸ ਕਰਨਾ, ਦੋ ਹੱਥ ਕਰਨੇ, ਉੱਖਲੀ ਵਿਚ ਸਿਰ ਦੇਣਾ, ਲੋਹਾ-ਲਾਖਾ ਹੋਣਾ, ਢੇ-ਬੰਨਾ ਲੱਗਣਾ, ਫਾਹਾ ਵੱਢਣਾ, ਕੰਨਾਂ ਨੂੰ ਹੱਥ ਲਾਉਣੇ, ਕੋਲਿਆਂ ਦੀ ਦਲਾਲੀ 'ਚ ਮੂੰਹ ਕਾਲਾ ਹੋਣਾ ਅਤੇ ਭੱਠ ਝੋਕਣਾ ਆਦਿ।

### ਹੋਰਨਾਂ ਭਾਸ਼ਾਵਾਂ ਦੀ ਸ਼ਬਦਾਵਲੀ:

ਹੋਰਨਾਂ ਭਾਸ਼ਾਵਾਂ ਦੇ ਬਹੁਤ ਸਾਰੇ ਸ਼ਬਦ ਪੰਜਾਬੀ ਜਨ-ਜੀਵਨ ਵਿਚ ਰਚ-ਮਿਚ ਗਏ ਹਨ। ਪੇਂਡੂ ਲੋਕਾਂ ਦੀ ਭਾਸ਼ਾ ਵਿਚ ਵੀ ਇਹਨਾਂ ਸ਼ਬਦਾਂ ਦੀ ਪੇਸ਼ਕਾਰੀ ਹੁੰਦੀ ਹੈ। ਇੱਥੇ ਅਸੀਂ ਨਾਵਲ ਵਿਚ ਵਰਤੇ ਗਏ ਇਹਨਾਂ ਸ਼ਬਦਾਂ ਨੂੰ ਦੇਖ ਸਕਦੇ ਹਾਂ : ਜਫਰ, ਜਜਬਾਤ, ਖਾਮੋਸ਼, ਤਜ਼ਰਬਾ, ਖ਼ਬਰ, ਨਜ਼ਰ, ਨਜ਼ਾਕਤ, ਅਫ਼ੀਮ, ਸਫ਼ੈਦ, ਖੁਆਰ, ਜਖ਼ਮ, ਨਫ਼ਾ, ਖ਼ਿਆਲ, ਪੌਡ, ਜਨਾਬ, ਹਾਜ਼ਰ, ਜਿਹਨ, ਨਸ਼ਤਰ, ਮਰਜ਼ੀ, ਨਖ਼ਰੇ, ਤਲਖ।

### ਅਪਭਾਸ਼ਾਈ ਸ਼ਬਦ:

ਜ਼ਿੰਦਗੀ ਦੀਆਂ ਤਲਖ ਸੱਚਾਈਆਂ ਦਾ ਸਹਾਮਣਾ ਕਰਦਾ ਹੋਇਆ ਮਨੁੱਖ ਜਦੋਂ ਕਦੇ ਉਦਾਸ ਜਾਂ ਦੁਖੀ ਹੁੰਦਾ ਹੈ ਤਾਂ ਉਸਦੀ ਇਹ ਕੁੱਤਣ ਗਾਲ੍ਹਾਂ ਦੇ ਰੂਪ ਵਿਚ ਝਲਕਦੀ ਹੈ। 'ਹਾਣੀ' ਨਾਵਲ ਵਿੱਚ ਕੁਝ ਖਾਸ ਤਰ੍ਹਾਂ ਦੀਆਂ ਗਾਲ੍ਹਾਂ ਵੀ ਮਿਲਦੀਆਂ ਹਨ ਜੋ ਮਲਵਈ ਬੋਲਣ ਵਾਲਿਆਂ ਦੀ ਸ਼ਬਦਾਵਲੀ ਦਾ ਅਟੁੱਟ ਹਿੱਸਾ ਹਨ। ਗਾਲ੍ਹਾਂ ਦੀ ਭਾਸ਼ਾ ਨੂੰ ਅਪਭਾਸ਼ਾ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਸੁਖਵਿੰਦਰ ਸਿੰਘ ਸੰਘਾ ਅਨੁਸਾਰ, "ਅਪਭਾਸ਼ਾ ਵੀ ਭਾਸ਼ਾ ਦਾ ਇੱਕ ਅਜਿਹਾ ਰੂਪ ਹੈ ਜੋ ਭਾਸ਼ਾ ਦੀ ਵਰਤੋਂ 'ਤੇ ਅਧਾਰਤ ਹੈ। ਇਸਨੂੰ ਬਹੁਤ ਵਾਰੀ ਅਸਲੀਲ ਭਾਸ਼ਾ ਦਾ ਵੀ ਨਾਮ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ। ਇਹ ਭਾਸ਼ਾਈ ਵਖਰੇਵਾ ਅਜਿਹਾ ਹੈ ਜੋ ਵੱਖ-ਵੱਖ ਜਾਤੀ ਅਤੇ ਵੱਖ-ਵੱਖ ਉਮਰ ਦੇ ਬੁਲਾਰਿਆਂ ਵਿੱਚ ਵੱਖ-ਵੱਖ ਤਰ੍ਹਾਂ ਸਾਕਾਰ ਹੁੰਦਾ ਹੈ। ਆਮ ਤੌਰ 'ਤੇ ਅਪਭਾਸ਼ਾ ਦੇ ਵਿਸ਼ੇ ਸੈਕਸ, ਨਿੰਦਿਆ-ਚੁਗਲੀ, ਛੇੜਖਾਨੀ ਤੇ ਗਾਲ੍ਹੀ-ਗਲੋਚ ਨਾਲ ਸਬੰਧਤ ਹੁੰਦੇ ਹਨ।"<sup>6</sup> ਇਸ ਨਾਵਲ ਵਿੱਚ ਵਰਤੇ ਗਏ ਕੁਝ ਅਪਭਾਸ਼ਾਈ ਸ਼ਬਦ ਇਹ ਹਨ: ਹਰਾਂਬੜ, ਔਤਰੇ, ਕਮਜਾਤ, ਭਰਾਵਾਂ ਪਿੱਟੀ, ਕੁੱਤੀਏ, ਥੇਹ ਹੋਣਾ, ਚੰਦਰੀਏ, ਲਹਿ ਜਾਣਾ, ਬਦਮਾਸ਼, ਕੰਜਰ, ਗਰਕ ਜਾਣਾ, ਮਾਂ ਦਿਆ ਖਸਮਾਂ, ਕੁੱਤੀ ਦਾ ਪੁੱਤਰ, ਹਰਾਮਜਾਦਾ, ਸੂਰ ਦਾ ਬੱਚਾ, ਭੈਣ ਦੇਣੇ, ਧਗੜਾ, ਖੋਤੜੀ, ਸਾਲਾ ਅਤੇ ਕਪੂਤ ਆਦਿ।

### ਕਿੱਤੇ ਨਾਲ ਸਬੰਧਤ ਸ਼ਬਦਾਵਲੀ:

'ਹਾਣੀ' ਨਾਵਲ ਪਿੰਡਾਂ ਦੀਆਂ ਨਿਮਨ ਸ਼੍ਰੇਣੀਆਂ ਨਾਲ ਸਬੰਧਤ ਹੈ। ਇਹ ਸ਼੍ਰੇਣੀਆਂ ਛੋਟੀ ਕਿਸਾਨੀ, ਭੂਮੀਹੀਣ ਲੋਕ ਅਤੇ ਰਾਜਗਿਰੀ ਆਦਿ ਨਾਲ ਸੰਬੰਧਤ ਹਨ। ਜਿਸ ਕਰਕੇ ਇਹਨਾਂ ਦਾ ਕਿੱਤਾ ਵੀ ਵੱਖਰਾ-ਵੱਖਰਾ ਹੈ ਅਤੇ ਕਿੱਤੇ ਦਾ ਇਹ ਵਖਰੇਵਾਂ ਇਹਨਾਂ ਦੀ ਭਾਸ਼ਾਈ ਸ਼ਬਦਾਵਲੀ ਵਿਚੋਂ ਵੀ ਵੇਖਣ ਨੂੰ ਮਿਲਦਾ ਹੈ।

### (ੳ) ਕਿਸਾਨੀ ਨਾਲ ਸਬੰਧਤ ਸ਼ਬਦਾਵਲੀ:

ਹਾੜੀ, ਸਾਉਣੀ, ਫਸਲ, ਬਾਜਰਾ, ਮੋਠ, ਮੱਕੀ, ਚੜ੍ਹੀ, ਕਪਾਹ, ਕਣਕ, ਲਾਂਗਾ, ਢੱਗੇ (ਬਲਦ), ਜ਼ਮੀਨ, ਸਰੋਂ ਅਤੇ ਖੂਹ।

### (ਅ) ਰਾਜਗਿਰੀ ਨਾਲ ਸਬੰਧਤ ਸ਼ਬਦਾਵਲੀ:

ਕਾਂਡੀ, ਗਾਰਾ, ਲੈਂਟਰ, ਬਾਲੇ, ਟਾਈਲਾਂ, ਇੱਟ-ਬੱਟਾ, ਕੜਾਹੀ, ਕੋਠਾ, ਸੀਮਿੰਟ, ਘਾਣੀ, ਤਖਤੇ ਅਤੇ ਬਾਰ।

ਸਮੁੱਚੇ ਰੂਪ ਵਿੱਚ ਅਸੀਂ ਕਹਿ ਸਕਦੇ ਹਾਂ ਕਿ ਜਿੱਥੇ ਕੰਵਲ ਦੀ ਆਪਣੀ ਭਾਸ਼ਾ ਅਲੰਕਾਰਕ ਅਤੇ ਪ੍ਰਤੀਕਾਤਮਕ ਹੈ ਉਥੇ ਪਾਤਰਾਂ ਦੀ ਭਾਸ਼ਾ ਵੀ ਮੁਹਾਵਰਾ ਭਰਪੂਰ ਅਤੇ ਮਲਵਈ ਰੰਗਣ ਵਾਲੀ ਹੈ। ਕੰਵਲ ਮਾਲਵੇ ਦਾ ਜੰਮਪਲ ਹੈ ਅਤੇ ਉਸ ਦੀਆਂ ਰਚਨਾਵਾਂ ਦਾ ਵਾਤਾਵਰਨ ਵੀ ਵਧੇਰੇ ਸਥਾਨਕ ਰੰਗਣ ਵਾਲਾ ਹੈ। ਇਸ ਤਰ੍ਹਾਂ ਮਲਵਈ ਸ਼ਬਦਾਵਲੀ ਦੀ ਵੱਧ ਵਰਤੋਂ ਕਰਵਾ ਕੇ ਉਸ ਨੇ ਆਪਣੇ ਨਾਵਲ ਨੂੰ ਯਥਾਰਥਕ ਰੰਗਤ ਦੇਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕੀਤੀ ਹੈ।

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