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Insight welcome papers concerned with the study of Humanities & Management. The word limit of the research paper should be between 2000 to 4000 words. This word count excludes the list of works cited and includes notes [if any]. If an article is found to have been simultaneously submitted to more than one journal agency at the same time it will not be published by Insight as a policy matter. The papers submitted for publication will be referred to three distinguished scholars, after whose approval they will be accepted for publication, the authors are advised to submit only standard unpublished papers of high academic value.

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Principal and Owner
Dr. Swinder Singh Chhina
Desh Bhagat College Barwal-Dhuri
Ph. : 98151-34094, 01675-265248
website : www.dbcbardwalshuri.com

Press :-
Gulab Press
Court Road, Sangrur, Punjab, INDIA
Ph. 98728-34340
e-mail : gulab.press@gmail.com

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MESSAGE

It is a matter of great pride and joy for me that with the co-operation of our staff, students and the mature advice of the management our first issues of International Journal- Insight were a great success and now, I take pleasure in introducing the fourth issue of International Journal of Humanities and Management. This issue reflects the higher level of scholarship of those who have contributed their papers for this issue. I have no hesitation in saying that it will not only broaden the horizon of college faculty and students but also inculcate mental faculty in others too to come forward with constructive literary composition. The creativity prompted by the luminaries will become a source of inspiration for teachers.

I extend greetings to all those papers incorporated in this journal. I owe words of sincerest thanks to the most revered personalities: S. Paramjit Singh Gill and S. Balwant Singh Randhawa for their constant guidance and patronage. I shall be failing in my duty if I do not put on record my appreciation for Dr. Balbir Singh for bringing out this journal and editing the various papers to get them printed for the use of students, teachers and researchers.

Dr. Swinder Singh Chinna
Principal

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

Overwhelmed by the success and the welcome response of acceptability of our Journal, I take pleasure in introducing the 'Fourth issue of the same with a hope that it meets tremendous expectations of our readers that they have from us after the previous issues.

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 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. I am extremely thankful to Dr. Swinder Singh Chhina, our Principal, for his invaluable stewardship, guidance and motivation in making this journal successfully possible.

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 Cultural Transformation of the Educational Discourse in Turkey: Evolution of *Harname* in Middle School Literature Textbooks

Dr. Ömer Solak,
Associate Professor
Aksaray Üniversity, Turkey

Prof. Zongjie Wu
Zhejiang University,
Hangzhou

ABSTRACT

As a result of the modernization experienced in the 19th century, not only Turkey but also Turkish underwent radical changes. A Western-style discourse which began to influence the daily life, art and science in language started to take shape. Before long, this discourse also penetrated pedagogy: First, its curriculum was reorganized in accordance with "modern" objectives and then the language of the pedagogy itself was transformed. This study deals with how Western knowledge penetrated the language of Turkish pedagogy as a "carrier of modernism". In the study, first an attempt was made to understand the process of the transformation of Turkish pedagogic discourse within the framework of language philosophy and then this transformation was investigated from the perspective of two different textbooks belonging to the years 1945 and 1954. In this respect, with what kind of pedagogic discourse Şeyhi's Ḥarname, which is a literary text belonging to the 15th century, was handled in these two textbooks, the first of which belonged to the one-party period and the second belonged to the Democratic Party era was examined. The purpose of the study is to re-establish contact with our former scientific and artistic language, which has long been forgotten and raise awareness of how today's "modern" pedagogic language determines our intellectual horizon.

Key words: pedagogical discourse, hermeneutics, cultural transformation, Turkish textbook, Critical discourse analysis,

INTRODUCTION
Transformation of the Pedagogic Discourse in Turkey

Discourses dominating all areas of life in Turkey have been expressed through Westernized forms during the past 150 years but this is not a process specific only to Turkish modernization. Forms of looking, seeing and evaluating Western epistemology have prevailed over the science and art of the whole world since the beginning of modernism. As for us, this new discourse has constantly renewed itself in overlapping layers since *Tanzimat* (1839) until today and has changed not only terms but also syntactic structures, and ways of creating new and native meanings through. The process, which began with translations, has destroyed our old forms of thinking, and our ways of making sense of and describing the world. While Turkish received Western knowledge, it also received its words, assumptions and discourse. The resultant terminology brought not only new words but at the same time established judgmental schemas, too. In the face of this sudden barrage of borrowed or adapted words which it was exposed to, Turkish began to view science, politics, art and even life from the perspective of Western thought. *Millet* (nation), *ittihat* (union), *hürriyet* (freedom), *serbestî* (permissiveness), *terakki* (progres)... are schemas borrowed from new, progressive, liberal and rational Western thought. While the intellectuals of the period spoke/wrote using a vocabulary full of these words, they watched and made people watch, though inadvertently, the world from a Western perspective. Ultimately, the world one lived in was analyzed, classified and organized in accordance in line with this point of view.

In time, people also lose their memory concerning when, why and by the help of what social forces such discourse has been imported. They begin to think that the language they speak and write in is their own. As Bakhtin put it(1981: 342), a time comes when "*others' discourse does not function as knowledge, directives, rules, models etc; on the contrary, they also determine the fundamentals of our ideological relations with the world, which constitute the basis of our behaviors.*"

For, this new discourse constantly reproduces itself by the help of Western educational institutions which accompany Western knowledge. The modernist discourse, which before long comes to dominate all fields of life, begins to exert its influence in the field of education to at the expense of what is traditional and local and become a framework of pedagogic interpretation. Just like the pedagogies of many Eastern countries, Turkish pedagogy, too, is a product of a cultural interaction between "modern" Western epistemology and "traditional"

East. At the time, no one objected to this *cultural hybridization* because this process was regarded as necessary for pedagogic *progress* and *bandwagoning* to the West. In fact, this view reached such an extent that in time even those who advocated traditional discourse felt obliged to demonstrate how the Turks' worldview contained the seeds of modernity before the advance of the West because it could be approved only so far as it involved modern elements. However, this is above all a threat to cultural pluralism, which has become one of the most fundamental values of modern education. In the Postmodern age, which replaced the Modern age, nations are striving to bring back the authentic meanings in their own native traditions (Wu, 2011: 571).

When one takes a look at the history of Turkish education, it is seen that four major transformations took place in the Turkish education discourse accompanied by a series of political incidents. Each phase of transformation that was experienced represents an epistemological break from the tradition and emergence of a new modernist awareness. An investigation into these transformations, which are full of breaks and interruptions, will enable us to better understand the pedagogic discourse of today:

- The process of reformation, which began with the Imperial edict of Tanzimat (Reorganization/Reform) in 1839, intended to transform all institutions of the state by the state itself.
- Institutional regulations which were experienced when cadres having Western education took office with the era of 2nd Constitution in 1908
- Western reformation against the tradition that took place in 1923 during the transition from the Empire to the nation-state
- The efforts made in the 1950s when the DP was in power, which tried to establish contact with traditions via a Westernized discourse

Modernist educators appeared during the last decade of the reign Sultan Abdulhamid II (1876-1908) who negated the local pedagogic tradition. According to them, the local tradition generated a learning system based primarily on rote learning and hollow interpretation. Such a learning pattern, in turn, served to build a hierarchical and authoritarian social order. The Western tradition, on the other hand, was based, conversely, on the discussion, interaction and improving analytical skills. During the 2nd Constitutional era (1908-1923), on the other hand, the care that came to power began to transform the educational institutions. Gradually, Western institutionalization became the sole legitimate system and the remaining few

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In this context, this study investigated the process by which the cultural uniqueness of the traditional pedagogy underwent transformation within the modernist discourse. The present study made an attempt to analyze one period of the discourse that dominated from time to time the Turkish pedagogy, which is a product of Turkish modernism, through the handling of a single literary text (Şeyhi's mathnawi called Harname) in different textbooks. The population of the study 'involves the pedagogic discourses in the one-party era and the DP era. These discourses were studied by analyzing the discourses of two literature textbooks.

During the analysis, answers were sought to the main problem worded as "What kind of transformation has the Turkish pedagogic discourse undergone?" and in this context peripheral questions such as "What's knowledge, what is it that takes place as learning and what kind of a pedagogic process does learning necessitate?" were also taken 'into consideration. No comparison was attempted in the study regarding the `quality` of the textbooks; only the discourses they had were placed in the historical context. After all pedagogy comes into being in these very contexts, in other words in the discourses they use while speaking without being aware of it. In this context, it was assumed that the mode of discourse at a certain time and in a specific culture is profoundly related to pedagogy.

The primary reason why this topic was handled is that no study has been conducted so far regarding the evolution of the pedagogic discourse, which is one of the most 'important elements of educational communication.

Classical Turkish Literature and Şeyhi's *Harname*

Classical Turkish Literature, which spreads over a period of 600 years, is a literature that developed during the Seljuk and Ottoman eras in Anatolia, the Balkans, the Middle East and Northern Africa. It has left to us a gigantic literary heritage with its literary forms, language, aesthetics and a repertory of images fostered by Islamic mysticism and Persian Literature. The initíal examples of this heritage, which is predominantly in the verse form, were produced in the 13th century. Though it may vary by the history of literature chosen, its major phases may be divided roughly 'into *emergence and transition* (13th century-15th century), *clas'cal* (15th century-16th century), *Sebk-i Hindi* (17-18th century) and *decline* (18-19th century).

Classical literature is a subject that is taught in the 10th grade and after in the middle school curricula, predominantly in social sciences classes. It's generally regarded as a field that students cannot properly comprehend due to their prejudices and try to get rid of by memorizing necessary 'information for tests. Well then, what is that creates a gap between it and the present generation? As a matter of fact, the origins of the undeserved criticisms and prejudices date as far back as to the Turkish Modernization, which accelerated in the 19th century. The new class of 'intellectuals who got familiar with the West 'n that century sought a *jadid* (new) literature like themselves. The initial hybrid works they generated tentatively, which were somewhere between the east and west and the old and the new, did not appeal to the ears that were used to the glorious melodies of the past. Upon this, they launched a new campaign that totally rejected the old in favour of the Western values. This war, which was waged against the representatives of the old in newspapers, journals and forewords of books, was won only towards the end of the century, leaving behind it a pile of arguments nourishing our present prejudices…

During the Republican era, on the other hand, when the country experienced a transition from an empire to a nation-state, the 'founding intellectual cadres, who wanted to eliminate all kinds of aesthetic values belonging to the 'imperial period, made fresh contributions to this pool of arguments. It was argued that classical poetry was the poetry of the palace that had severed its ties with people's language, aesthetics and socio=economic agenda and become a plaything of the elite class. This myth, which Hilmi Yavuz termed *divân şiiri mitosu* (myth about the divan poetry) and which remained predominantly under the 'influence of the Orientalist discourse, had 'its share of all of the 'ideological ills of the Early Republican era (Yavuz, 2008: 147).

However, Şeyhi's (?-1431?) *Harname* managed to reach today without being much damaged by the wave of prejudice created by this myth because it was closer to the province rather than the palace with its language and social criticism it contained. According to a common view, this work was presented to the Ottoman Sultan Murad II (Mengi, 1977: 79). Şeyhi, who had had the gift given to him by the Palace for translating Iranian poet Nizami's *Hüsrev ü Şirin* stolen by pirates, wrote this work to present to the Palace. However, according to Timurtaş (1980: 97), the work was inspired not by a true event but rather by a story about a donkey in the work *Zâdü'l-Müsâfirîn* by Emîr Hüseynî of Herat. For whatever the reason is, the poet directs significant criticisms concerning the issues of the time such as worship, denominations, morality, human education, science, social stratification, central-local relations and corruption in institutions within the context of a *fable* about a donkey. In order to soften the severity of his criticisms, he uses humour and *fable*. The work is a social allegory full of wise sayings or ideas.

Even the deepest meanings in the Ottoman poetry tradition are told through simplicity, lyricism and metaphor. Learning is achieved through short stories, conversations, poems and *aphorisms* and *advice* expressed in them rather than complex arguments. *Harnâme* is one of the founding works of this tradition. This is so much so that some short aphorisms and dialogues may guide one for a lifetime. This work has been a source of meanings that has constantly plunged the Turkish people into a "sea of interpretations" for thousands of years. Perhaps, it does not have a conscious thesis regarding pedagogy but with the jubilation and elegance, it contains, it carries many things belonging to traditional wisdom intended to mobilize students' capacity for interpretation.

In this respect, the essentials of the transformation experienced in the pedagogic discourse in the past 150 years are shown in the table below.

Table-1. Discourse Differentiation in Classical Turkish and "Modern" West

Traditional pedagogic discourse	The transformed discourse
It expects proficiency in language to grasp the meaning of the text.	Language is not a means to grasp the meaning; instead, it builds the meaning on its own
It is in pursuit of an intuitive and holistic meaning	It expects to reach the meaning through metaphors, truth and by dividing into pieces.
Sometimes letters are more than symbols for sounds and indeed are images that make a visual contribution to the holistic meaning.	Letters are only symbols referring to sounds
Understanding is an intuitive identification of the object and a profound dialogue.	Understanding is expected to fill in the blanks.
Expressing the meaning is grasping each time a large and profound whole with a new wealth of interpretation.	Expressing meaning involves representing it through the language and transform it into a dividable and concrete object
Interpretation is made through an established and traditional insight.	Interpretation is the only knowledge that is stripped of meaning.
Interpretation is an attempt at understanding and sense-making.	Interpretation is an attempt at transforming the specific meaning into knowledge or nourishing by means of knowledge.
Interpretation is a lively process of evolving, transforming and becoming.	Interpretation is a process of phenomena-collection and concretization.
Learning is a process by which the learner is transformed and becomes a part of the tradition.	Learning is a process by which one gets informed, collects phenomena and internalizes them

ABOUT THE METHOD EMPLOYED: Discourse-discourse analysis, pedagogic discourse -pedagogic discourse analysis

Language is surrounded, just like those who use it, by the world-encircling it and by the ideologies belonging to it (Gee, 1999). *Discourses*, on the other hand, are frameworks of meaning formed with language (Alldred and Burman 2005). Not only language but also non-linguistic tools such as gestures, facial expressions and behaviours are part of the discourse. In every society, different blocks of discourse develop in the course of time due to social, ideological and class influences. They are indeed related to the worldviews of those who develop them and their position vis-a-vis power and authority. Discourse reflects the world from a kaleidoscope adjusted to the position of whoever is speaking.

Well then, how is discourse analyzed? As a matter of fact, there is no standard method for *discourse analysis*. It is more of a set of methods that vary by different institutional approaches and schools. It tries to analyze the expressions embedded in the discourse, their relations with the authority that encircles those who utter and listen to them. All kinds of printed or oral texts that have been recorded (news bulletins, academic articles, advertisements, novels etc…) can be an object of study (Elliot, 1996). What matters is that the text should have internal cohesion and consistency (Mil, 2007). Like any social study, discourse analysis is a qualitative research method based on *data*, *analysis* and *findings* (Sözen, 1999). The object of study here is the language itself by which the discourse is built.

On the other hand, methods of discourse analysis are divided into two, namely *stylistic methods*, which focus on language, grammar and style, and *critical methods*, which focus on ideology. *Critical discourse analysis* (though it is divided into very many different schools within itself) tries to understand the text by relating it with external elements that surround the discourse such as the subject, situation, culture, tradition, taboos and reader clubs (Erden, 1997:112-113, 126).

The first stage of the analysis involves reaching discourse material that is representative of the research population in terms of quantity and heterogeneity. Then comes the stage of **reading/classification**. Here, issues such as *grammatical and stylistic features of the text* (words, sentences, deviations); *the social and historical context of the text* (discourse block, historical period of the discourse, social situation where the discourse is used, overt or covert intention and ideology of the speaker); *discourse strategies* (strategies of debate, explanation and comparison chosen to attain the goal, and how they are organized); interactional features (who addresses who, and what are the roles and statuses?) are carefully noted though selective reading. This stage is followed by a process of **interpretation/discussion**. The purpose here is to reach the embedded meaning by analyzing the function of the linguistic material in the text and the speaker/writer's interest in authority, gender and social groups.

Pedagogical discourse is a concept that was proposed by Basil Bernstein in the 1990s and describes the analysis of the language of education linguistically. According to this, two kinds of language are used in an educational setting. The first is the concrete language of educational goals, targets and learning-teaching activities whereas the second involves the covert language which manifests itself in the content needed to be learned. A combination of the two constitutes the pedagogic discourse. Educators determine their discourses at the intersection of them while students perform their learning via this discourse (Bernstein, 1991).

Pedagogic discourse analysis, on the other hand, is generally the version of critical discourse analysis applied to educational texts. This method assumes that educational language is not a neutral means of conveying meaning. According to this, the educator speaker/writer conveys some covert intentions, perceptions or ideologies knowingly or unknowingly in an embedded manner in the oral or written language (Cristie, 2005).

In this study, **the eclectic method which** Zongjie Wu proposed in his article entitled "Interpretation, autonomy, and transformation: Chinese pedagogic discourse in a cross-cultural perspective" (Wu, 2011). The study adopted not an experimental (empirical) method but an analytical ethnography approach in the context of linguistic philosophy. As such, the quotations from the textbooks that would be analyzed were approached using the following questions:

1. What kind of an educational goal was adopted in the text? 2. To which of the following types of information does the information intended to be conveyed belong to (literacy information, religious, linguistic, cultural information) 3. How does the mode of pedagogy used in the text teach the information? Is it based on interpretational tradition (hermeneutics), expressive (explanatory) tradition) or an effort to reach internal wisdom? 4. What is the pedagogic view proposed? 5. How are the students affected by the reading method and how do they form their own reading? 6. Are interactional patterns functional? In other words, how is "information" transformed into "learning"? 7. At what level of interpretation does the process of sense-making occur within the pedagogic discourse? 8. Are traditions of interpretation such as *şerh*, *tefsir*, and *tahlil* made use of in the books?

DESCRIPTION AND ANALYSIS

The quotations below were taken from two literature textbooks, one published in the year 1945 (Kocatürk; 1945) and the other in the year 1954 (Nisari, 1954). In these quotations, Şeyhi's *Harnamei* (خرنامه) was handled at an interval of about ten years.

The first quotation: In Kocatürk's textbook (1945), "the "handling" of the literary text begins with a description of the political and literary scene of the 15th century. The first thing that attracts attention in this introductory section is the evolutionary and "progressive" language of modernism.

In the 14th century, both branches of the Turkish literature continued to evolve. In particular, the literature of the upper class paid more attention to the imitation of Iranian literature, used Iranian and Arabic words more frequently and gradually approached the Iranian literature. And it was in this period that prominent poets, who were outstanding in their own right, like ŞEYHİ, AHMET PAŞA, NECATİ and SÜLEYMAN ÇELEBİ appeared and rose in the palaces of the Ottoman state, which had by then been established, and represented the Ottoman upper class. As for the folk literature, it was entirely neglected compared with the emerging upper-class literature gaining more appreciation and was able to develop only among ordinary people and the janissaries but although it was certain that it had widespread use, no work belonging to it could be maintained (Kocatürk, 1945: 108).

Then, the book proceeds to deal with *Harname*, which is one of the literary texts belonging to that century. However, the author skips the introductory sections of the work and instead directly presents 12 couplets from the narrated section where the fable begins, in Latin alphabet and remaining faithful to the original language of the text. This section is followed by "*translation of the text into today's language*" and "*analysis*".

Harname is an original and humorous story rarely found in our ancient literature. It involves extremely fine ideas and subtle irony. Şeyhi wrote this work to tell the Sultan Murad II about his situation after he had been robbed by pirates.

Here, the author uses the positivist/modernist *source criticism* method by Gustave Lanson (1857-1934). This method, which involves making use of disciplines such as the history of language, sociology and biography in the literary review, was first used by Fuat

Köprülü in Turkey and deeply affected all the literary histories written during the first part of the century. What leaves its mark on the discourse is the modernist nation-state approach adopted during the early Republican era. According to this, since the Ottoman state was an empire combining different cultures, languages and ethnicities, its literature was not pure, either. It was "*Imitation of the Iranian literature*", and "*excessively used Iranian and Arabic words*". After all, Classical Turkish literature is the literature of "*upper classes* " who "*held positions in palaces*". Here, the author of the textbook aligns himself with the folk literature "*which was entirely neglected in the face of this newly emerging literature*" (Kocatürk, 1945: 109).

The second quotation: The quotation in Nisari's book(1954) is much better quality than the first one. Indeed, it is an example of perfect lesson fostering cooperative learning and creative discussion. However, what needs to be emphasized here is not quality but discourse. The quotation here presents a very big difference compared with the first one. The book deals with literary traditions and works on the basis of linguistic periods. This is indeed a philological approach that "*advocates that literature is part of the general history of language and depends totally on it*". This approach, which argues that "*linguistic changes and socio-linguistic phenomena are reflected in the same way in literature*" (Solak, 2014: 16), bears heavy influence of modernist and positivist literary criticism. In this context, *Harname* is classified in the book under the main heading of "*15th century Turkish dialect*" and the subheading of "*Divan Literature*". Brief information is provided about Şeyhi, saying "*died after 1428*" and "*wrote successful eulogies, odes and mathnawis*" and then information was given about *Har-nâme*.

Har-nâme is a satire written in the form of a mathnawi. It is composed of 126 couplets. Şeyhî presented to Sultan Murad II this work, which he wrote after the notables refused to give the timar, or fiefdom, to him and also robbed him.

Then, the author proceeds to analyze without presenting the sample piece but he does this in a long paragraph between brackets rather than under the title of analysis.

[The owner of very weak donkey, which suffers a lot under heavy burden, takes pity on it one day and lets it graze in the meadows. The emaciated donkey admires the well-fed oxen it sees there and envies their moon-shaped horns and fact that they roam around without halters, saddles and burden and regrets its fate. Meanwhile, it comes across an experienced and old donkey and asks it why it is so. The old donkey tells it that the oxen work on wheat and barley day and night and in the meantime eat them and that's why they are so. Upon this, it enters a crop field and begins to work on and eat the crops. When the owner of the field sees it, he grabs his stick and starts to beat it but when he is unable to take his revenge by beating and abusing the donkey, he takes out his knife and cuts off the donkey's tail and ear. The donkey, which expects to have horns, is now deprived of its ears.

Şeyhi likens his situation to the donkey's. He wants to say that while he tries to get the sultan's blessing, he gets what he owns stolen by robbers.]

Nisari makes a little longer quotation than Kocatürk and includes 17 couplets beginning with the section where the story starts. Below it, "meter" of the poem is given in the form of "(Feilâtün (fâilâtün), mefâilün, feilün (fa'lün)" together with takti, or representation of meter in dashes and dots. Then, the couplets are converted into prose form "*in a language that students can understand*". In fact, "conversion into prose", which is also observed in the first quotation, does no good other than extending the gap between the student and the text because the text is transformed into an "other" with which the student cannot enter into a dialogue; and gets externalized as language, culture and discourse.

Then comes the "*Exercises*" section where some questions and tasks are assigned to students. Here, the author sometimes confines himself to giving information but at other times he directs students to some activities concerning the text. Students are confronted with reading pieces belonging sometimes to the same author and sometimes to other authors in these sections. In the first sub-heading of the exercises entitled "*1. Exercises on language*", definitions of the "*Turkish words*" that "*were no longer used in Istanbul dialect*" or those whose pronunciations changed are given. In "*2. Exercises on Thought*", students are asked to find "*exaggerated descriptions of the donkey and the oxen*" and explain what kind of humor is born out of them. In "*3. Exercises on genre and form*", it is stated that the poem is in the "*mathnawi*" form. "*Since it satirizes evils in society via an animal story, or fable*", its genre is "*satire*".

Finally, a section entitled "Collective Information" comes which is framed in the book. Here, brief and itemized information is offered about the life of the author and his works. Şeyhî was "*from Germiyan*", "*his real name was Sinan*", "*had a good education*", "*became an ophthalmologist*" and then "*entered the service of the*" Ottoman Palace. "*He is* *considered to be one of the founders of the Divan literature in Anatolia*", has a "*profound knowledge of mysticism*". "*He also wrote non-religious poems*". He wrote *successful* poems in the form of an ode, eulogy and mathnawi. Also, from the Iranian literature, he translated Genceli Nizamî's mathnawi called *Hüsrev ü Şirin* into Turkish with some changes.

As can be seen from the quotations, the text is dominated by modernist patterns of expression. For example, *Harnâme* is a "*mathnawi*" and written in the "*dialect*" of the 15th century. Then, it is supposed to all the formative characteristics that a 15th-century mathnawi is expected to carry. This is, in fact, an empirical language that separates the object of research of modern science into pieces. According to this method, the only way to understand the whole is to categorize it. **It is a language that rejects understanding it as it is in its integrity and entering into an internal interaction with it.**

After that, it is stated that Şeyhî is a poet who "*wrote successful eulogies, odes and mathnawis*". Here, too, one sees the *linear, concrete and progress-oriented* language of the modernism which requires constant success and progress. Modernism respects progressive science because human beings can rule the earth only through science. On the other hand, it is stated that Şeyhî' is a "*poet*". In other words, Şeyhî is not presented as someone who has to be interpreted via his own words as an entity in his own right; instead, he is presented to the students via titles specific to modern people and specific side meanings that these titles bring to mind. He is interpreted in terms of which of the certain categories of authority such as *Politician, philosopher* and *poet* he belongs (does not belong) to, and his relation with the value and power created by the attribute given to him.

Another thing that attracts attention in the quotation is that the words in the text are categorized into *a verb, adjective* and *noun*. Invented to define the structure of Western languages, these terms are inserted into the Turkish pedagogic environment. Therefore, pure thoughts, images and meanings which the poem contains are rendered secondary in a system of Western linguistic terms.

Yet another matter in this regard is that the images in the text are never touched upon although the text is full of images.. Besides, a student can grasp a text in its integrity so long as he/she can penetrate the images. "*Image is what generates the thought; language is the thing that clarifies the image. Nothing is as effective as images in expressing ideas fully*", "*One who neglects images obtains the idea; one who forgets words obtains images. Obtaining* *the original thought depends on forgetting images; obtaining images, on the other hand depends on forgetting words*" (Gu, 2004: 473, 476). Likewise, images do not much allow being described as logical propositions. Their contents can be grasped only holistically. If one wants to feel the image in his/her heart, first he/she should forget its counterpart in the language. Turning images into propositions means reducing the meanings of classics into a superficial representation (namely, to a relationship between the signifier and the signified. Language can form an estimate of the world where one lives in its internal context and can only serve as a triggering tool in making it an understandable place. Once it does this accurately, then words become redundant. However, if it is turned into a relationship of signifier-signified or a cause and effect relationship, then language begins to become the world itself (Foucault 1972: 120). Now, language, as in the oldest times, no longer serves to express what cannot be expressed and decipher the secrets of life; it turns into a *false awareness* that is encountered while trying to catch an illusion and name the signifiers belonging to the outer world.

Finally, it should be noted that textual criticism, as well as historicist criticism, was used. In fact, both of them are modernist theories. The second tries to analyze a literary text by isolating it from the tradition surrounding it and solve only through its internal references. This is indeed Structuralism of Saussure in the 20th century. Saussure, who defined language as a huge system, radically changed the view of the modern regarding the universe via his linguistic worldview which was based on the internal relationship between the signifier and the signified. According to this, everything seen in the outer world is the subsystem of a larger structure and the pieces constituting the structure should be analyzed *synchronically*. The literary text, too, is a structure that is closed to outside. It has a system where sounds, words, word groups, sentences and paragraphs, from the part to the whole, function like an indicator. Understanding the text is possible by dividing it into parts, grasping the network of logical relationships among the propositions it contained and analyzing its internal grammar synchronically. According to this view, what is essential is knowledge and the text is valuable so long as it is an object of learning and as a tool.

As a result, discourse features belonging to the two quotations can be summarized as follows:

Table-2. Transformation of Turkish pedagogic discourse via quotations two different textbooks quotations

	1st piece, 1945	2nd piece, 1954
Paradigm	Modernism/Positivism	Modernism/Positivism
Approach to the text	Explanatory/Descriptive Tradition	Explanatory/Descriptive Tradition
Pedagogic mode	Flat narration (description)	Flat narration (description)
Expected reading method	Informatic literacy	Informatic literacy
Traditional Interpretation Methods	Not used.	Not used
Educational goal pursued	Conveying knowledge	Conveying knowledge
Pedagogic point of view	General comprehension	General comprehension and textual "analysis" skill
Knowledge intended to be conveyed	History of literature, literary biography	History of literature, literary biography, formal knowledge, text analysis

CONCLUSION AND SUGGESTIONS

Harnâme is an allegoric story that describes the process by which a very gentlemanly 15th century wise man realizes himself and recognizes the world around him. Şeyhî has us watch the world in a humble manner through the eyes of a donkey in the story. However, neither of both textbook quotations was able to involve the students in this watching, or in the graceful joy or the awareness reached in the end. What is observed in the quotations is a modernist attempt at "analysis" based on the relationship between the signifier and the signified. Mechanical methods like analysis, in other words trying to understand the text by breaking it into pieces, are not enough to penetrate the depths of classical texts.

Another reason for failing to penetrate the classics is the *expressionist mode of teaching*, which is a legacy of modernism. This is a tradition where the teacher is at the centre and even the smallest interpretive contribution of the student gains official recognition through the teacher's approval only. This tradition, which tries to inculcate information in the

What one does in analyses of classics is not to recall the lost meanings in the classics. On the contrary, it is a decorative object, a form of information, a scientific side product produced by modern studies. Contemporary academia severed the tradition, which is a live whole that constantly develops, from the sources that feed it and turned into a dead pile of information by breaking it into pieces. When the classics are interpreted through these Western methods, their true meanings can meet today's readers only through a kaleidoscopic flow (which fractures and dissipates true colours and shapes).

However, *a return to classics* is possible only by bringing the meanings of the past back, which is not possible using today's pedagogic discourse, which has been subjected to the disinformation of modernism. Of course, it is impossible to get rid of today's discourse, but one can at least possibly raise awareness against its modernist language. Only in this way can the students make a critical reading of modernist patterns, which determine even our processes of making sense of ideas and meanings in the work.

Unfortunately, analysis of the classics is not performed for the purpose of having students question their lives with the help of literary text today. What is done is to turn the text into an object of information and provide historical information by means of it. It merely involves seeing the text as a system of logical propositions, making certain logical inferences via it and conduct a grammatical study using the patterns taken from the grammars of Western languages. As such, pedagogy, which in fact is a special dialogue between the teacher and the student, turns into an excessively academic reading like linguistics, psychology or physics. The danger posed by such a superficial modernist reading is this: This kind of understanding causes students to think that they can reach everything by reading and understand every text by focusing on language. Unfortunately, students cannot have a language that will enable them to do things connected with life, in other words, they cannot have a language which is a part of their lives and they can use to demonstrate that they think and understand. Such a reading may equip students physically but destroys the deeper dialogue of the traditional pedagogy, which is at peace with the universe.

Today, studies on Turkish literature are conducted entirely through information leaking from fields such as philosophy, history, literature and linguistics, which have all developed under the influence of Western scientific discourse. Turkish pedagogy, too, is dominated overwhelmingly by a foreign but powerful language that does not mean anything in either the traditions or the lives of students: Each interpretation or information we generate concerning

Turkish classics is nothing but "*a series of expressions belonging to a monophonic information system*" or a field of limited discourse formed with them (Foucault 1972: 107).

Finally, a number of questions arise from this analysis that may serve as a guide for further discussions: Why is it important to revive the traditional pedagogic discourse? In what other fields does modern discourse determine our horizons for reading and sense-making? What do we hope to achieve by bringing back the language of the classics?

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Digitalization of Transaction process : Understanding its Influence on the Behavioral Change of the Consumer Decision Making

Dr Aarti Mahendru
Professor, Maharaja Agrasen School of Management,
Maharaja Agrasen University

Email:
aarti.mahendru9@gmail.com

Abstract

The market is witnessing several interesting trends in consumer purchase patterns with the increasing use of cashless payments. Many small retailers, including grocers, vegetable vendors, milk suppliers etc. have started accepting cards and/or wallet-based payments for small and big ticket transactions. There has been a marked increase in cashless transactions especially through cards and prepaid instruments. Debit card usage has increased tremendously;where debit cards used to contribute to 57% of card transactions, they currently account for 75-80%. Consumer behavior is strongly influenced by indirectly environmental circumstances. *Howard (1993)* said that PESTLE strongly impacts the behaviour of consumer. The government had little inkling that the demonetization will have far reaching impact to the extent that it will subtly and gradually change the buying behavior of the Indian consumers.

Apart from the technological issues, there is a behavioural change that is being expected in people from using cash as a medium of exchange to using other cash substitutes both for making payments and receiving payments. According to *Raghubir & Srivastava, (2008)* such transition requires individuals to make two changes in their behaviour: one, consumer need to move from tangible means which can be seen and felt to forms which are less tangible or not tangible, and second, they have to learn to rely on technologically advanced tools to undertake regular day to day operations. The latter requires consumer to be educated to the extent of comprehending the content of transactions. If this transition is not suitably managed, agents might be tempted to move to non-official cash substitutes

The government has created a huge behaviour change movement. It now needs to support this with adequate follow-up measures and communication programmes. Kicking the cash habit is not going to be easy, but with the right prods, it can happen.The question is whether these

changes will be permanent shift in the behavior ? Will the government support these consumer behavior shift and help in learning new traits?

The paper attempts to analyze such questions and predict the consumer behavior for the betterment of the organizations.

Keywords: Demonetization, Consumer behaviour, PESTLE, environment, consumer decision making

Introduction

With a clear vision, the present government is pushing ahead the Digital India initiative to transform the country into a digitally empowered society and a knowledge economy. With the launch of this initiative, the government aims to reach out to citizens in the remotest of locations and make them a part of India's growth story. Since technology is a key driver in causing disruptive change, digital tools will empower citizens and prove to be a game-changer.

After the announcement of demonetization on 08 November 2016, huge growth opportunity for digital payment and the digital wallet companies became prominent in India. They garbed the opportunities with both the hands to expand their market share. Demonetization has presented a unique platform for adoption of digital payment, as an alternative to cash for Indian consumers. The changes in government policies brought subtle changes in customer spending behavior.

Consumer behavior is dynamic because the thinking, feeling and actions of individual consumers, targeted consumer groups and society at large are constantly changing. Many factors, specificities and characteristics influence the individual decision making process, shopping habits, purchasing behavior, the brands he buys or the retailers he goes. An individual and a consumer is influenced by his external (PESTLE) and internal environment that influence these thoughts feelings and actions.. His behavior is affected by his culture, his subculture, his social class, his membership groups, his family, his personality, his psychological factors, etc.. and is influenced by cultural trends as well as his social and societal environment. By identifying and understanding the factors that influence their customers, brands have the opportunity to develop a strategy, a marketing message (Unique Value Proposition) and advertising campaigns more efficient and more in line with the needs and ways of thinking of their target consumers, a real asset to better meet the needs of its customers and increase sales.It is important to recognize from this definition that consumer behavior is dynamic, involves interactions, and involves exchanges.

With over 460 million internet users, India is the second largest online market, ranked only behind China. By 2021, there will be about 635.8 million internet users in India. Despite the large base of internet users in India, only 26 percent of the Indian population accessed the internet in 2015. This is a significant increase in comparison to the previous years considering the internet penetration rate in India stood at about 10 percent in 2011. Furthermore, men dominated internet usage in India with 71 percent to women's 29 percent. Also according to RBI, Digital transactions reached a new peak in January 2018 rose to 1.1 billion in January from 1.06 billion in December 2017.

The impact of the government's decision to bear merchant discount rate (MDR) for a period of two years, applicable on transactions made through debit cards, BHIM UPI and Aadhaar enabled payments system (AEPS), which was implemented from 1 January is clear, with a significant increase in the volume of transactions made through these modes during the month.

Transactions across UPI reached a new peak in January 2018 the value of transactions being approximately .4 billion in January 2018 from Rs131.4 billion in Dec 2017. Out of this, Bharat Interface for Money (BHIM) accounts for 9.57 million transactions, amounting to Rs 3.65 billion.

This clearly indicates the rise in the online transactions in Indian consumers in the last two years indicating the adoption of online transaction by the consumers is on the rise.

Literature Review

Understanding PESTELI:

The earliest known reference to tools and techniques for 'scanning the business environment' is by Francis J. Aguilar who discusses 'ETPS' - a mnemonic for the four sectors of his taxonomy of the environment: Economic, Technical, Political, and Social. Over the years this has become known as PEST with the additional letters are: Ecological factors, Legislative requirements, and Industry analysis (Aguilar, 1967).

PESTELI is known as a 'trends analyses'. The external environment of an organisation, partnership, community etc. can be assessed by breaking it down into what is happening at Political, Economic, Social, Technological, Environmental, Legal and Industry levels and analyzing the macro-environment, it is important toidentify the factors that might in turn affect a number of vital variables (Kotter & Schlesinger, 1991; Johnson & Scholes, 1993).

The "Radical and ongoing changes occurring in society create an uncertain environment and have an impact on the function of the whole organization" (Tsiakkiros & Pashiardis, 2002). A numberof checklists have been developed as ways ofcataloguing the vast number of possible issues that might affect an industry. The PEST analysis is one of themthat are merely a framework which categorizes environmental influences as political, economic, social, and technological forces. Sometimes two additional factors, environmental and legal, will be added to make a PESTEL (Political, Economic, Social, Technological, Environmental, and Legal) analysis, but these themes can easily be subsumed in the others. The analysis examines the impact of each of these factors (and their interplay with each other) on the business. The results can then be used to take advantage of opportunities and to make contingency plans for threats when preparing business and strategic plans (Byars, 1991; Cooper, 2000).

Kotler (1998) claimed that PEST analysis is a useful strategic tool for understanding market growth or decline, business position, potential and direction for operations. The headings of PEST are a framework for reviewing a situation, and can in addition to SWOT (Strengths, Weaknesses, Opportunities, and Threats) and Porter's Five Forces models, be applied by companies to review a strategic directions, including marketing proposition. The use of PEST analysis can be effective for business and strategic planning, marketing planning, business and product development and research reports. PEST also ensures that company's performance is aligned positively with the powerful forces of change that are affecting business environment (Porter, 1985).

PEST is useful when a company decides to enter its business operations into new markets and new countries. The use of PEST, in this case, helps to break free of unconscious assumptions, and help to effectively adapt to the realities of the new environment.

Objectives of the Paper and Research Methodology

This article is based on secondary resources and makes an attempt to understand the mode of payment and spending behavior of consumers. Secondly, to study the measures taken by government to promote digital transactions

Theoretical Framework

Consumer Behavior:

Consumer behaviour has been always of great interest to marketers. The knowledge of consumer behavior helps the marketer to understand how consumers think, feel and select from alternatives like products, brands and the like and how the consumers are influenced by their external and internal environment i.e. their reference groups, family, and salespersons

and so on. A consumer's buying behavior is influenced by cultural, social, personal
psychological factors. Most of these factors are uncontrollable and beyond the hands
marketers but they have to be considered while trying to understand the complex behavior
the consumers. Consumer is the study "of the processes involved when individuals or gro
select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy ne
and desires" (Solomon 1995, 7). In the marketing context, the term consumer refers not o
to the act of purchase itself, but also to patterns of aggregate buying which include p
purchase and post-purchase activities. Pre-purchase activity might consist of the grow
awareness of a need or want, and a search for and evaluation of information about
products and brands that might satisfy it. Post-purchase activities include the evaluation of
purchased item in use and the reduction of any anxiety which accompanies the purchase
expensive and infrequently-bought items.

Theoretical aspects of consumer adoption of innovations

In the life of modern society, the interaction and interdependence between human a
technology is also increasing. Scientists analyze the installation, diffusion and consumer
attitude towards technologies from various perspectives. Terms, such as adoption, diffusion
even attraction, are related to different phases of the system's life cycle, although in literature
they are often used without definition. Adoption is mostly used when a new technology
actualized (Venkatesh, Davis, 2000), or when the technology is still not implemented, but th
intention to use it in the future is being measured as a dependent variable (Shin, 2010). In th
context of research studies, adoption means that a consumer is already acquainted with th
respective technology and his/her attitude is shaped via actual usage. Diffusion, in its respec
is based on the extent of populations where this technology is introduced. Thus, the diffusio
research mostly focuses on the society's level. In terms of attraction, the interest is paid t
describing the consequences that the usage of new technologies may cause to both consumer
and society (Silverstone, Haddon, 2006). Attraction is sometimes related to initial phase o
consumption, but mostly with the actual usage on consumer's and society's levels. In th
review publications by Jeyaraj et al. (2006), authors present attraction theory origins, sinc
they are interested in adoption of smart environment on the societal level. These researche
focus mostly on consequences that a society faces when using technologies.

Rogers (1983) Innovation Diffusion Theory is often emphasized in researches. This theor
has four elements: the innovation itself, communication channels, time and social system. Th
essence of theory is that a potential adopter goes through five stages when adopting
innovation: from discovering innovation, becoming interested in it, information gathering an

deciding to adopt or reject it, till implementation of decision to adopt it, and, finally, using the innovation on a constant basis (Faiers, Neame, 2006).

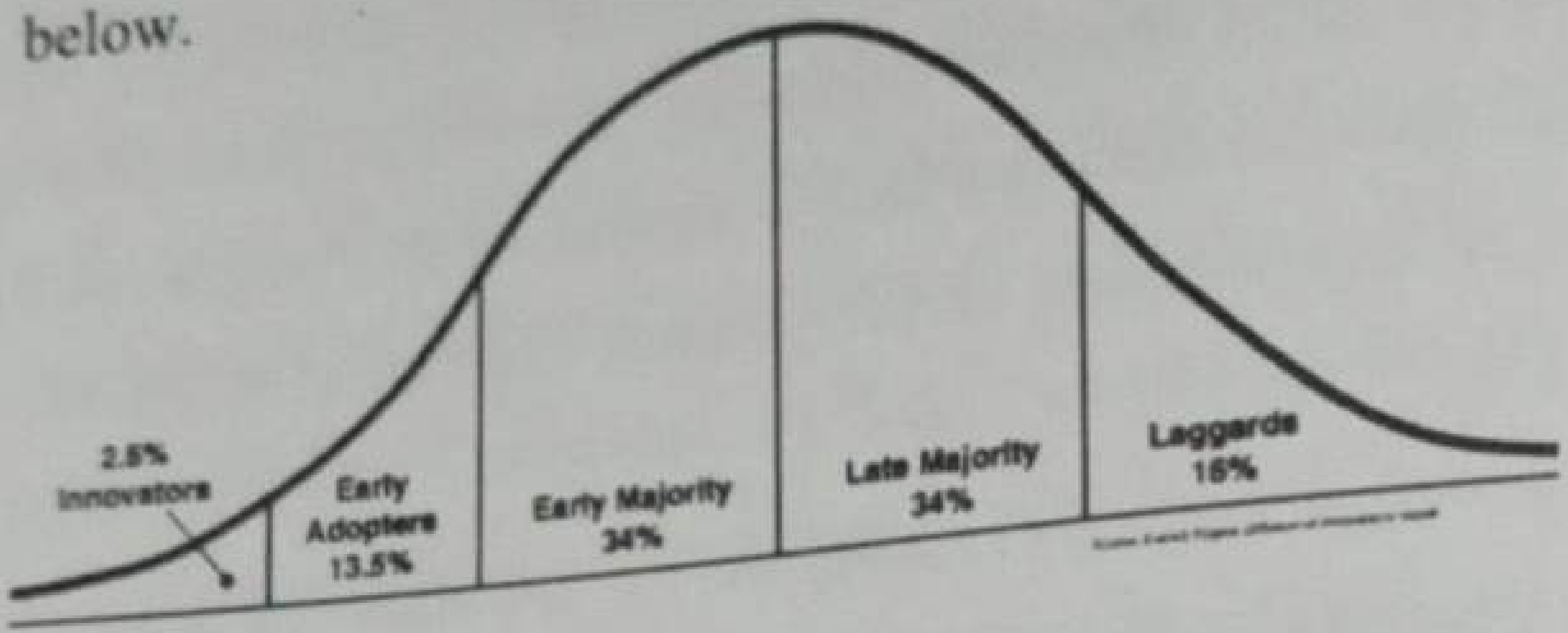
Arts et al. (2011) note that one of the most influential attributes that evokes intention is the compatibility, whereas a relative advantage is the most important attribute, which stimulates both the adopting intention and behaviour; the product's complexity has a positive impact on adoption intention, which is a major barrier to the adoption behaviour. Arts et al. (2011) pinpoint that both intention and behaviour (the latter having a stronger impact) has a positive effect on consumer's sense of innovation, whereas consumer's sociological and demographic characteristics (such as age, education and income) have a limited effect. Besides, consumer's involvement into the creation or improvement of the product also has a strong impact on intention to adopt this innovation.

Researches on consumers' innovation adoption usually do not consider the actual time for adopting the innovation, even though this factor is determined to have influence both on the innovation assessment and adoption decision (Arts et al., 2011). Therefore, when pursuing to get a better understanding on how different potential adopters assess smart technologies before adopting them, the focus is also being paid to Construal Level Theory (Trope, Liberman, 2003) and Innovation Diffusion Theory (Rogers, 2003). Construal Level Theory states that consumers adopt decisions based on various stereotypes. Sometimes consumers' willingness to risk in order to receive something new is greater than the available and verified information. However, reliable and reasonably justified arguments ultimately determine the choice for the majority people.

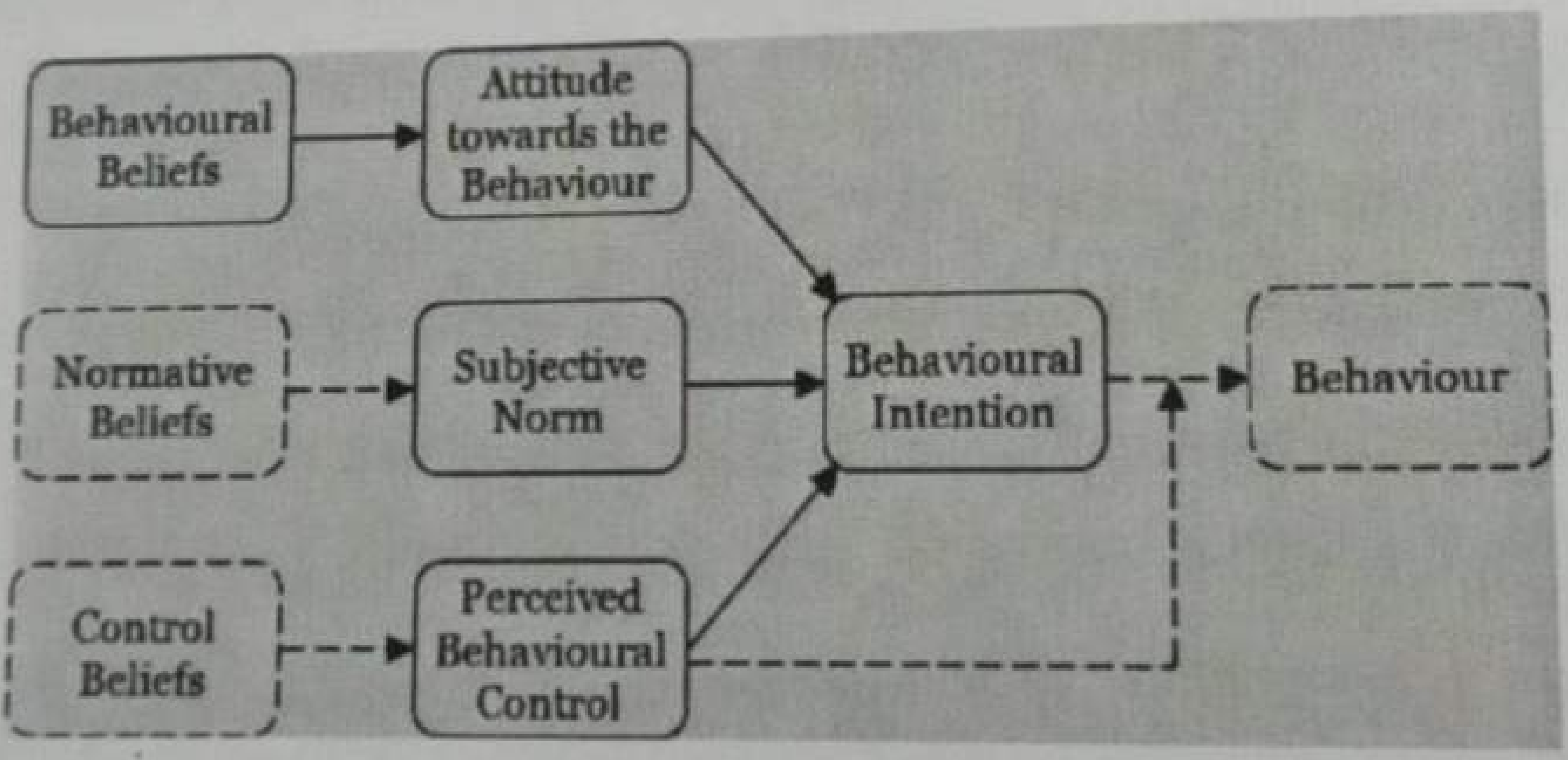
Technology Adoption Models and Theories:

Constant technological change simultaneously creates threats to established business models, while also offering opportunities for novel service offerings (Lai, 2006; 2007; 2010; 2016). Leading firms often seek to shape the evolution of technological applications to their own advantage (Lovelock, 2001; Lai, 2007). With the advanced and dynamic growth of technologies, how fast the consumers are accepting these technologies depends on a number of factors such as availability of technology, convenience, consumers' need, security etc. Rogers (1995) proposed that the theory of 'diffusion of innovation' was to establish the foundation for conducting research on innovation acceptance and adoption. Rogers synthesized research from over 508 diffusion studies and came out with the 'diffusion of innovation' theory for the adoption of innovations among individuals and organization. The theory explicates "the process by which an innovation is communicated through certain channels over time among the members of a social system" (Rogers, 1995, p. 5).

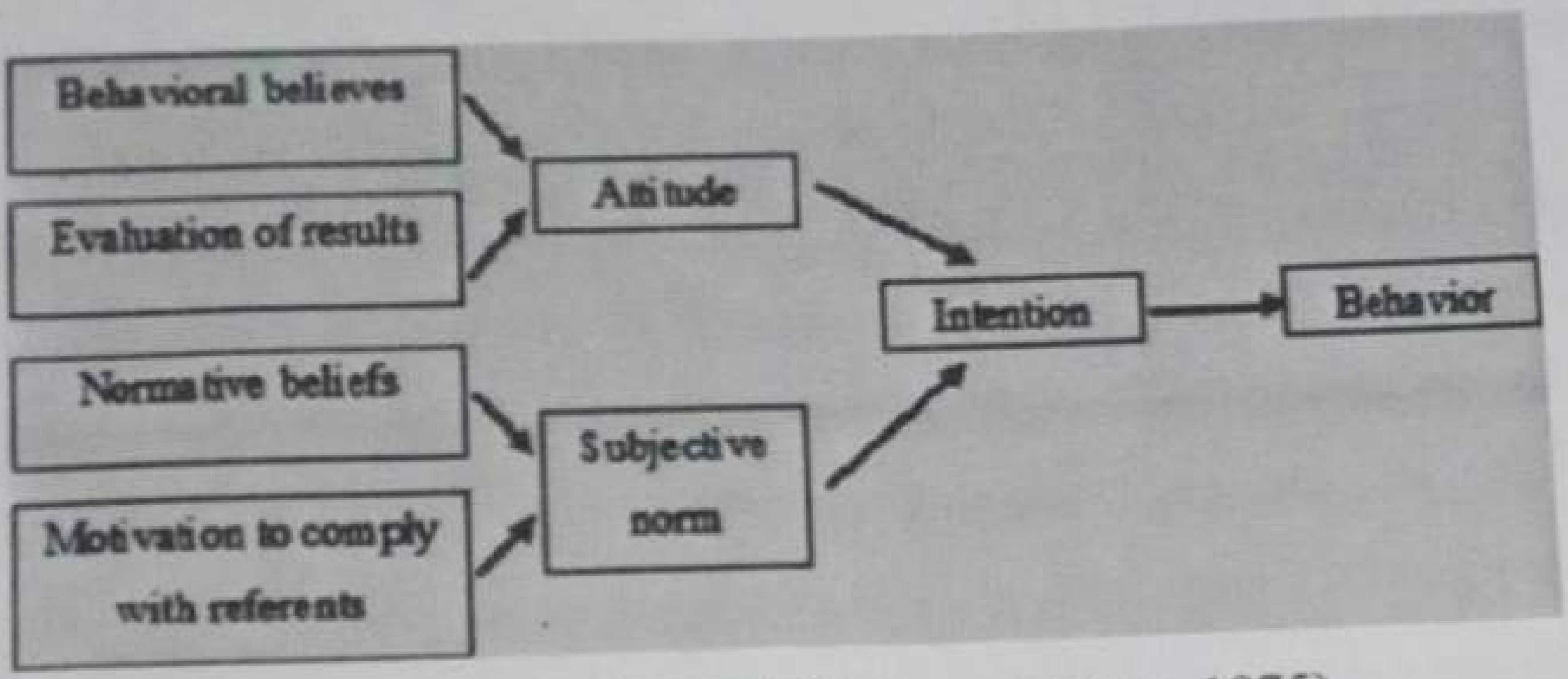
Basically, it's the process of the members of a social system communicated an in
through certain channels over time known as diffusion. The Rogers' (1995) diff
innovation theory explained that the innovation and adoption happened after going
several stages including understanding, persuasion, decision, implementation
confirmation that led to the development of Rogers (1995) S-shaped adoption
innovators, early adopters, early majority, late majority and laggards as shown in
below.



Ajzen (1991) developed Theory of Planned Behavior which is about one factor
determines behavioural intention of the person's attitudes toward that behaviour as shown
Figure 4. The first two factors are the same as Theory of Reasonable Action (Fishbein
Ajzen, 1975). The third factor that is known as the perceived control behaviour is the one
which users perceive that may limit their behaviour (e.g: Can I apply for the credit card
what are the requirements?).

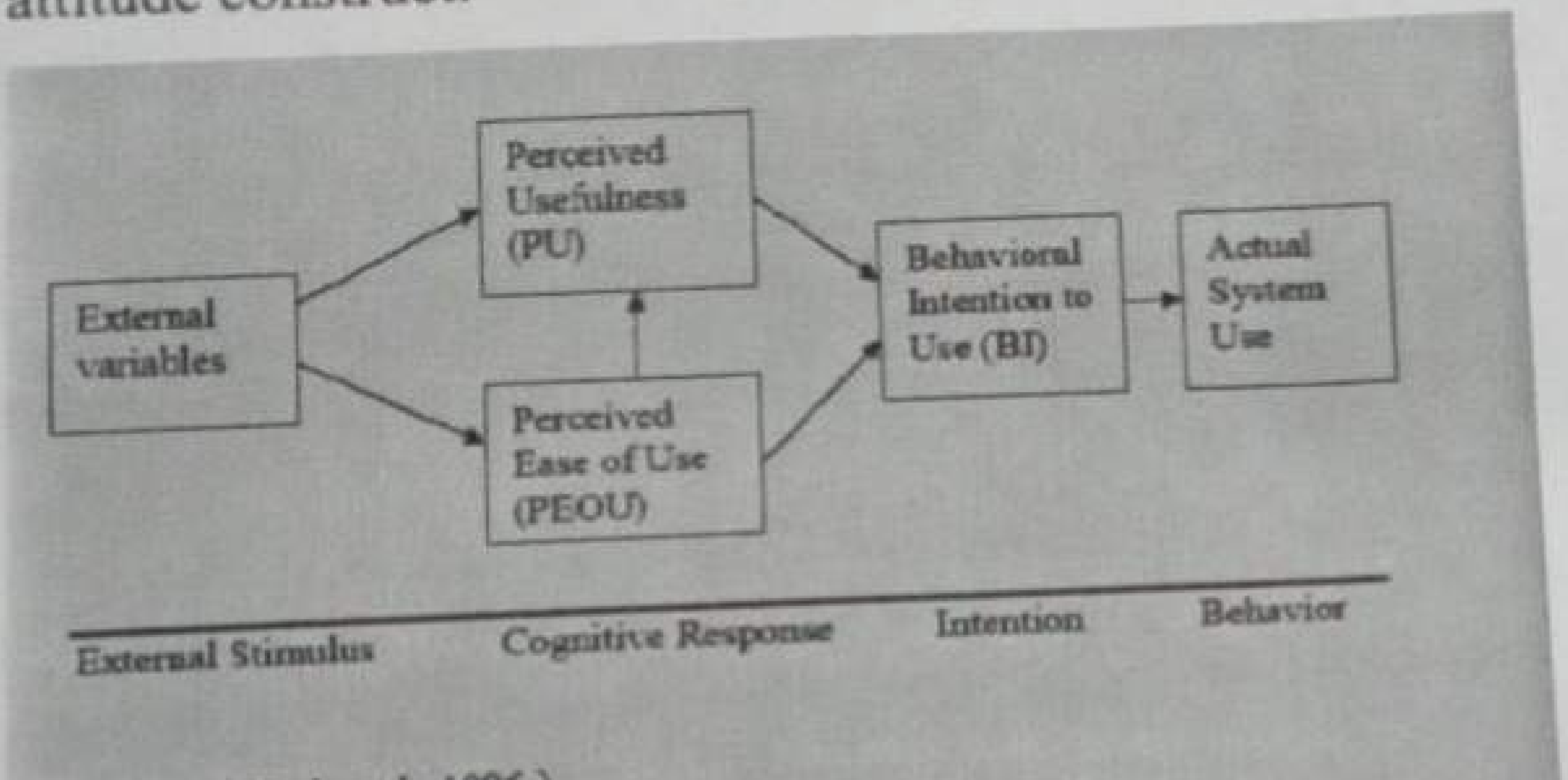


Ajzen (1991) developed Theory of Planned Behavior



Theory of Reasonable Action (Fishbein and Ajzen, 1975).

The final version of Technology Acceptance Model was formed by Venkatesh and Davis (1996) after the main finding of both perceived usefulness and perceived ease of use were found to have a direct influence on behaviour intention, thus eliminating the need for the attitude construct.



(Davis and Venkatesh, 1996;)

Mode of payment and spending behaviour

There is growing literature that points out to the possibility of changes in spending behaviour as a result of moving to instruments other than cash. There are many substitutes for cash in the modern economy ranging from cheques, debit cards, pre-paid cards, credit cards and mobile wallets. When compared to cash, these instruments differ in a number of key characteristics. Temporal separation or degree of coupling is the extent to which a purchase and the payment for the transaction from resources are separated in time. If the two are de-coupled, people may not perceive a sense of separation from money at the time of incurring the expenditure and hence may overspend. The second characteristic is related to the pain of payment flowing from salience. It is argued that people perceive the pain of payment depending on the tangibility or salience of the outflow. A third feature is the stringency of budget constraint – while cash limits one's ability to spend to the amount of cash in hand, a debit card expands it to the balances available in the account and a credit card further re[illegible] it to include future earnings as well.

The characteristics identified of various forms of payments are summarised belo[w] presented in Braga et al.(2013)11.

Features of payment systems

Payment Mechanism	Salience of Form	Salience of amount	Transparency	Temporal Separation	Tempora[l] Orientatio[n]
Cash	Very High	High	High	No, Do not exist	Perceptio[n] present-present
Cheque	Medium	High	High	Low	Perception present-present/fu[ture]
Credit Card	Medium	Medium	Medium	High	Perception present-future
Debit Card	Medium	Medium	Medium	No, Do not Exist	Perception present-present
Store Value Card	Low	Low	Low	Medium	Perception present-present
Auto Pay(direct debit from bank account)	Very Low	Very Low	Very Low	Low	Perception present-present
Digital Wallet	Medium	Medium	Medium	High	Perception present-present/futu[re]

Source: Braga et al.(2013)

The results studies revealed the following outcomes when comparing the behaviour consumers using alternative instruments as follows:

a. In a comparison of debit cards with cash, studies suggest that with the use of debit cards, the level of consumption tends to be higher.

b. In a comparison of credit cards with cash, this effect is more pronounced.

c. Credit cards often are associated with more spending resulting in an increase in debt as well.

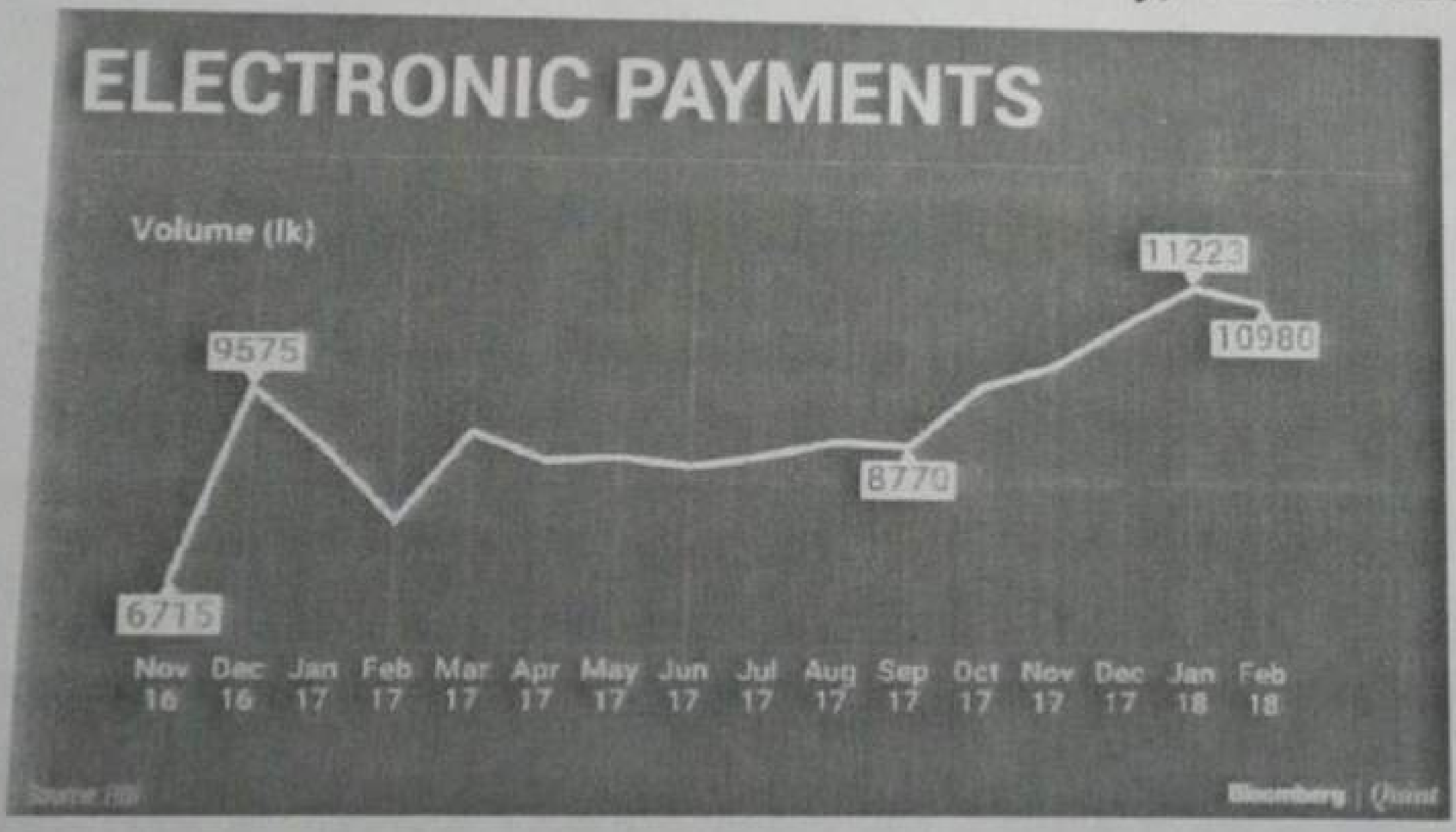
d. Further, spending with cards seems to encourage spending on non-essentials.

These changes in consumer behaviour can have long-term consequences on the economy as well as on the budgets and lifestyles and priorities of agents in the economy. It could, for instance, lead to a ballooning of consumer debt which in turn could push the financial system towards a crisis if not suitably managed. Further, if available debt in the economy is channeled towards consumer debt, while at the same time lowering saving in the economy, it could adversely affect the investment within the domestic economy.

Did Demonetizations Change India's Cash Habits?

According to RBI, three non-cash modes of payment picked up following demonetization. These segments are retail electronic payments, card usage at point-of-sale terminals and cheques.

"The increased usage of these three instruments during the demonetisation period has been sustained in the post-demonetisation period as well, suggestive of a fundamental shift being underway in payment habits of the Indian economy," said the RBI report.



The government is providing lots of support to the customers to help them change their spending orientation and move towards digital transaction. There are few areas where govern ment is providing support to consumers and to the infrastructure for smoth adoption and diffusion of the online transaction process by consumers.

According to reports, there are six areas that need an immediate attention from government to finally add up to the digitisation process of the country.

1. **Corporate Tax Reduction:** The Union Budget for 2018-19 must reduce corpora for startups and companies promoting digital payments ecosystem. At the momen flat at 35 percent.
2. **Sops for Fintech companies:** There should also be a reduction in income ta individuals and companies promoting secure digital payments. The Budget sh announce sops for fintech companies providing data protection.
3. **Expansion of Broadband connectivity in India:** The government should anno measures to expand broadband connectivity rapidly and accelerate the pace of migra to digital platforms.
4. **Less-complicated online financial solutions:** People in urban and rural areas shoul able to easily access financial services like loans and investment products on th smartphones.
5. **Knowledge of a cashless economy:** The benefits of digital services value chain m percolate to the unbanked and underbanked population as the country transforms int knowledge-driven economy. This will encourage more merchants and consumers transact on non-cash, online platforms.
6. **Digital Literacy:** We need to improve digital literacy and connect cities, towns a villages with high-speed Internet networks so that every citizen is empowered wi access to a mobile Internet connection. This will move a large portion of ca transactions to the formal economy.

Measures taken by government to promote digital Transaction:

1) Digital Payment Division

The Digital India programme is a flagship programme of the Government of India with vision to transform India into a digitally empowered society and knowledge econom "Faceless, Paperless, Cashless" is one of professed role of Digital India. Promotion of digit payments has been accorded highest priority by the Government of India to bring each an every segment of our country under the formal fold of digital payment services. The Vision to provide facility of seamless digital payment to all citizens of India in a convenient, easy affordable, quick and secured manner.

Several activities for the promotion of digital payments including setting a target of 2,50 crore digital payment transactions in FY 2017-18, through Unified Payments Interface (UPI

Unstructured Supplementary Service Data (USSD), Aadhar Pay, Immediate Payment Service (IMPS) and Debit Cards was introduced.

Ministry of Electronics & Information Technology (MeitY) has been entrusted with the responsibility of leading this initiative on "Promotion of Digital Transactions including Digital Payments". MeitY is working on various strategies, ideation with multiple stakeholders including Banks, Central Ministries/Departments and States, to create an ecosystem to enable digital payments across the country.

MeitY is working on strengthening of Digital Payment infrastructure and creating awareness through promotions of digital payments with all the stakeholders to achieve Government's vision of making citizens of this country digitally empowered. Citizens have been provided multiple options to make digital transactions. A dedicated 'Digidhan Mission' has been setup in MeitY for building strategies and approaches in collaboration with all stakeholders to promote digital payments and create awareness.

2) Incentive/Promotional Schemes

To promote digital payments Meity has launched several initiatives including monetary incentive schemes as below:

i. **Promotional Scheme of BHIM Aadhaar:** Incentive of 0.5% of the transaction value per transaction will be provided to merchant, for Aadhaar based biometric merchant transactions up to Rs 2000/- (Minimum incentive Rs 1/- and maximum Rs 10/- per transaction). The maximum incentive per merchant per month will be restricted to Rs 2000/-.

ii. **BHIM-Cashback Scheme for Merchants:** Merchants to get cashback on minimum 50 transactions (at least 20 transactions from unique customers) with minimum transaction value of Rs 25/-. Merchant can earn up to INR 1000 per month through this scheme.

iii. **BHIM-Referral Bonus Scheme for Individuals:** Individual get Referral Bonus on completion of minimum three unique successful Transactions with aggregate value of INR 50 to any 3 unique users. Both the referrer and referee get INR 25 each as Referral Bonus. The bonus will be paid to any new individual doing first three unique transactions without any referrer also.

iv. **Digital Jagriti** : Common Service Centre is conducting Digital Financial Inclusion Awareness and Access (Digital Jagriti) programme for citizens for usage of digital payments modes and supporting merchant on-boarding for acceptance of digital payments.

v. **DigiShala** - Free Doordarshan DTH educational channel available in Hindi, English and regional languages for creating awareness regarding various forms of electronic payment.

DigiShala is available through GSAT15 (DD Direct DTH), 93.5 degree East, Receiving frequency: 11590 MHz.

Schemes of other Ministries of Government of India

- ✓ **Ministry of Railways Incentive Schemes:**
  - **Exemption from payment of service charge** on booking of E Ticket up to 30th September 2017.
  - Exemption of INR 30 service charge for all journey tickets booked from UTS counters. Applicable for all tickets booked through usage of debit and credit cards.
  - Withdrawal of INR 30 service charge to be applicable on transactions against credit and debit cards for purchase of tickets at PRS counters.
  - Extension of free of cost travel insurance up to 30.09.17 for confirmed/RAC railway passengers who buy their journey tickets from IRCTC.
  - Online discount of 5% on online/digital booking of retiring rooms wef from 1st January '17.
  - Provision of .5% discount on booking of seasonal suburban tickets through digital means extended up to 30.09.17.
  - Extension of 5% discount on payment for booking of paid catering services extended up to 30.09.17.

Conclusion:

We can conclude that the consumer behavior is greatly influenced by the external and internal factors. A change in the external environment when supported by the government is leading to substantial change in the buying and spending behavior of consumers. Though the adoption process is slow but the diffusion has begun which will gradually cover the whole gamut of consumers.

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The Cycle of Violence through Belief Systems: The Critical Analysis of Perumal Murugan's *One Part Woman* (2014)

Dr. Jaspal Singh, Assistant Prof of Engl

Desh Bhagat College Bardwal (Dhuri), Pu

Dr. Nirpjeet Singh, Associate Prof of Engl

Akal Degree College Mastuana Sahib, Sangrur, Pu

Abstract

The research paper *attempts to analyze the socio-religious dynamics of violence inflicting o life of central female character Ponna. Her inability to deliver the child, brings forth t Indian drama and condition where a married woman's motherly path becomes incident The analysis lays bare the fact that wifehood that fails to lead to motherhood creates th ripples of socio-cultural violence. The Violence has Janus like structure whose covert an overt operations clatter and scatter the myriad forms of human experience and existence.*

Key words: Tiruchengode, Covert and Overt operations,

The textual analysis brings forth the condition where the central female character Ponn situated in the Southern part of India along with her husband Kali placed in the rust environment does all that is necessary and rudimentary for bringing the prospect o motherhood. However, the mysterious and utterly flabbergasting process of bringing a chil on the happy planet seems to perpetuate its complexity as the science involved in it is perhap beyond the reach of 'mortal intelligence'. The natural process of begetting a child becomes a the more dramatic when the local gods and goddesses are invoked to bring order into th disordered motherly process of motherhood. The journey of filial adventure becomes an are of utter enchantment and disenchantment when the odyssey seeks to find its route to th Tiruchengode festival. Its unique religiosity is one of the strangest and new forms o exploitation of the psyche and gendered body of the ambitious women. The scars that Ponn and a host of other women have worn are not visible to the eye but are buried deep withi entrenched in the psyche. The socio-religious circuitry of power is the perfect blend o legitimized violence that swings its pendulum with its own haphazard volitions.

Ponna, the central female character, passes through a perfect storm of covert and overt violence started by indigenous patriarchy and religious jingoism. It surreptitiously starts its covert operations at the Tiruchengode festival where the gods are believed to reach out captivatingly from the mountains to cure the infertility of women. These godly figures camouflage their real identity to present a facade of innocence in order to prey upon the ardent devotees. The infertility in the womb of Ponna becomes the point to be discussed at all the religious and social forums. The psychological drama starts straight from the plains to high altitudes and shows the rainbow of diverse socio-religious ideologies that may or may not be powerful for the particular terrain of thoughts.

Begetting a child in ultra- modern times with the help of technology has produced awe-inspiring results as even the septuagenarians can dream of becoming geriatric parents. However, in this text the technological bonanza does not seem to have reached upto Ponna's threshold. The textual analysis shows that tradition and modernity do co-exist in different geographical locations of the country. The call for making the womb fertile comes from the Tiruchengode festival that has its own unique concept and way of mingling with the celestial figures and take back all that does not promise to exist in the normal world as the miracles and godly race and cosmic power may also harness the energy in a point that might burst and find its culmination point of utter ultra- normal quotient.

Ponna's cyclical movements from one place of ritual to another are and remain to be seen as the vertical and horizontal measurements that she adopts to reach the filial point from where the normative circles of society will start accepting her as a better woman and efficient wife. The ritualistic journey of Ponna from the local deities to the supreme powers at Tiruchengode festival is the carnival and drama of the predicament of a woman whose very being and identity is minutely and closely associated with being a mother. Ponna's husband Kalli requests the local deity 'Pavatha' to look into the matter and spread her benign blessings on him so that he may not be the butt of ridicule. He bemoans "Please save me from being the talk of the town. I am unable to answer everyone's wretched questions. Ponna is wasting away. I am the one who is born in this useless lineage." (38). The intense religious drama at the Tiruchengode carnival does not seem to find any parallel in any other part of the world. The gods that are believed to descend from the hills is the libidinal side of that patriarchy that finds some covert measures to insatiate their carnal pleasures and it goes on with a lot of gusto as it is supported and legitimized by the cloak of religiosity. These religious headed figures camouflage their real identity to present a façade of 'godly power and grace' to prey upon their object of gratification. Ponna unwaveringly upholds the sanctity of this pious bond and builds consensus where corrective physical touch is not the norm. The innings of this form of patriarchy is supported by partial umpires who never raise any objections in the foul play and deem the sportsmanship to be the immaculate process that goes on showing its entertaining qualities with a lot of gumption and sporting spirit. The writer's intention to show this form of exploitative technique takes art to be the critique of particular societal formulations that draw the lines in order to never mitigate them.

The camaraderie finds its succor and indulges itself in utter profligacy. Kali, Ponna's husband, the owner of the thatched gateway only sticks himself to the rudimentary acts of realizing the prospects of parenthood. The linear waves of time have always brought in some new terrains of thought that have changed the world in an awe-inspiring manner. But here, the revolution is even slower than evolution and the general human nature seems to find the solution not from some bright and promising areas but from the traditional practices that have little scientific and rational background. These practices seem to stick to their own formula that are made to look brighter than the scientific formulations as science only works at the physical and material level. The defect in Ponna's womb can only be corrected by resorting to metaphysical forces. Ponna's mother-in-law comes out with a permanent solution to remove the devilish clairvoyant deformity. She utters "Ponna, this is a tradition that has been going on for ages. Don't worry about anything. Just think of god". (136). The acts of treading tradition are the acts of treading upon the way of religiosity.

The rise and fall of Ponna's feelings at her in-laws and Tiruchengode is as volatile as a stock market. Ironically the festival serves the dual purpose of libidinal drama and religious ablutions. The godly figures roaming in every nook and corner of the festival never lift the veil of anonymity. Nevertheless, Ponna feels magically transported to the heavenly bliss that enthralls her captivatingly. Ponna's sexual encounter with the so-called gods shows the condition where sexual activity spiritualizes itself with its own colours of spirituality. As Slavoz Zizek opines "…sex spiritualizes itself only when it abstracts from its natural end and becomes an end-in-itself." (51).

The end of the text is taut and keeps the suspense going. The character of Ponna is complete with aspirations and fears. She introduces us to the world where the unflinching belief is the catalyst force and means everything and holds the key to her secure future. The readers start to enjoy a tale that has been spun in a universe where the future has been written down for ambiguous speculations. Ponna and her well-wishers make choices that could be interpreted as blunders ensconced in tradition where the anti-virus paraphernalia does not promise to make the operating system smooth. The never-ending exploitation to which Ponna is subjected to is obvious. The strange practice of brainwashing women into beliefs that gods will descend to the earth and help them conceive is unthinkable in the context of the twenty first century. The oppressive forces of patriarchal belief are evidently at play here.

One Part Woman by Murugan also brings into focus that how a writer's voice may be suppressed because of the inflammatory subject-matter of the text. *One Part Woman* invited a lot of controversy because of its portrayal of socio-religious picture. The freedom of expression as envisioned by the writers may scuttle the projects of unacceptable creativity that invites the wrath of people at many critical junctures. The writers like Salman Rushdie have faced this kind of situation by touching upon the sensitive issues. His work *Satanic Verses* is the prime example of the suppression of the creative voice and freedom of expression.

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Over-exploitation of the Natural Resources: Problems and Prospe

Dr. Pooja

Assistant Profe

Department Of Political Sc

Sri Guru Granth Sahib World University, Fatehgarh S

Abstract

This paper describes through the term tragedy of the commons given by Garrett Hardin th how human beings harness nature to own benefit, exploit natural resources to improve their lifesty and impose his dominance over all other species. No area of the earth was left untouched. The earn non-renewable resources, common pastures, waters and fossil fuels were being used up at a fas and faster rate. The overuse of the common resources can lead to everyone's destruction. The pap also gives some solutions to avoid this tragedy.

Key words: Tragedy, Common, Over-exploitation, Resources, Environment.

Introduction

Over exploitation, also called overharvesting refers to harvesting a renewable resource the point of diminishing returns. Our earth is filled with limited resources that are exploiting personal gain in the human race. Oil, Fish Stocks, Forests, Clean Air, and Water are just a few of th resources that nobody owns, but everybody needs in order to survive. However, in our curre system, anybody who is taking away these natural resources continued over exploitation can lead the destruction of the resource has to pay back to the natural. Thus, there is a great incentive consume all of the available resources up to optimum limit. All this has been rightly explained an illustrated by the concept of "Tragedy of the Commons" given by Garrett Hardin in 1968 to descri overgrazing in 19th century in English villages. Garrett Hardin called this nuance the "Tragedy of th Commons".

The Tragedy of the Commons is a metaphor that highlights the potential impact of human behavior on the planet's resources and its delicately balanced ecological systems. In 17^{th} century in New England villages were formed in which villagers had privately owned homesteads and gardens, but they also set aside community owned pastures, called commons, where all of the villagers animals could graze, this was an incentive to the settlers to avoid overuse of their private lands, so that it would remain productive in the future. However, this self-interested care of private lands did not extend to the commons. As a result, the commons were overgrazed and degenerated to the point that they were no longer able to support the villager's cattle. This failure of private incentives to provide adequate maintenance of public resources is known to economists as "The Tragedy of the Commons."

However, it is important to note, that common ownership does not necessarily lead to the exploitation of resources. In many areas where resources are commonly owned, strong social and cultures rules have evolved to control the use of resources. In situations like this, resource degradation usually occurs because the traditional rules for the control of the resource break down for some reason. Reasons include migration to a new area, changes in ownership rights, and global population growth.

Meaning of the Common and Tragedy

The term commons refers to the shared pastures, fields, forests, irrigation systems, and other resources that are found in many rural areas. Similar communal farming arrangements exited in most of Europe, and the still exit today in various forms around the world, particularly in indigenous communities. The term commons has been in vogue for quite some time and was commonly used for tract of ground shared by the residents of a village. It included the grazing grounds or village square which did not belong to any one person but to the whole community and used by all. In recent years the term 'global commons' has been used for the natural systems which maintain the biosphere of the world in which we live. It includes the atmosphere, hydrosphere, lithosphere and biosphere, which are shared by all. The indiscriminate use of the atmosphere by the advanced countries has created serious problem.

Hardin used the word "tragedy" as Aristotle did, to refer a dramatic outcome that is the inevitable but unplanned result of a character's actions. He called the destruction of the commons through overuse occurred a tragedy because it is the inevitable result of shared use of the pasture. Hardin also applied the tragedy of the commons metaphor to the population explosion, then he conclude that countries with rapidly growing populations were overcrowding the earth. Because population growth in the developing nations is outstripping the ability of the world to feed its people, the Third World's population explosion posed challenges similar to those of the expanding population in the village green. Hardin suggest that to avoid tragedy states needed to abando "freedom to breed."

The tragedy of the commons analogy has important implications for global society. earth is regarded as a "global commons," in which states share such resources as the ocea atmosphere, and the deep seabed, then states should cooperate for reasons of morality as w self-interest in protecting the collective goods. The overuse or misuse of common resources ca to their deterioration and even destruction. The challenge, then, is for world is to coopera managing and protecting the global environment, especially those collective goods like atmosphere and the oceans.

Contemporary society has a number of current examples of the tragedy of the comm the depletion of fish stocks in international waters, congestion on urban highways, and the of resistant diseases due to careless use of antibiotics.

The tragedy of the commons provides insight into numerous environmental issu ranging from excessive fishing of the oceans by a few at the expense of others to tra boundary pollution caused when industries spew toxic water into the atmosphere. M broadly, the metaphor is a kind of shorthand for situations in which people so impinge each other in pursuing their own interests that collectively they might be better off if th could be restrained, but no one gains individually by self restraint.

The tragedy of the commons metaphor is also useful in understanding some of t obstacles to environmental problems because it points out the difficulties of collective intere of all, despite the short-term interest to undermine preservation environmental conditions li clean air, clean water, health supplies of natural resources and a common grazing area a similar to collective goods. All people benefit from collective good regardless of the participation in maintaining the good. For example, national defense is a collective good th everybody benefits from regardless of how much tax they pay to support the national defen system. Indeed, even citizen who cheat and don't pay taxes, benefit from this collective goo Global Environmental problems are similar to collective goods, but are technically known common pool resources, since, unlike true collective goods, they can be spoiled by an acto Common pool resources are afflicted by an additional problem that is not encountered situations of public goods: use of the resource by one individual may have advers consequences for others. Both collective goods and common resources, however, face th problem of who is to provide for the good or resources.

The notion of the 'tragedy of the commons' can be explained using a hypothetical example- or 'parable'- of the use of common fish resources. In brief the notion shows how it is possible that rational individual actions can lead to irrational collective practices resulting in catastrophic over-exploitation of common resources. Where access to a common resource is open and unregulated, each user continues to have an individual interest in exploiting it to the maximum. Each user gains the full extra benefit of further resource extraction, while the cost of over-exploitation is shared by all of the communities that use the resource.

The tragedy of the commons demonstrates the vulnerability of open access resources to over exploitation and it exemplifies the dilemma of common interests. The commons are pasture and grazing grounds open to all and the tragedy is the overgrazing that resulted from unrestrained individual use.

Suggestions

After knowing the conditions that lead to a tragedy, does not insure one can easily avoid it. Clearly, the nature of a resource is fixed. While one can limit withdrawal of resource units to a sustainable rate for renewable and a repairable rate for those that physically deteriorate, a sub tractable resource cannot be made non-subtract able. Furthermore, managing access involves the complex task of excluding others from using the resource. Thus averting a tragedy involves restraining both consumption and access.

At the global level, to overcome the environmental problems include exploitation of natural resources, there are some solutions.

1. The most significant solution is regulation by an authority. Frequently, such regulation is in the form of governmental regulations limiting the amount of a common good available for the use by an individual.
2. Permit systems for extractive economic activities including mining, fishing, hunting, and livestock rising and timber extraction are examples of this approach.
3. Part from this, limits to pollution are examples of governmental intervention on behalf of the commons. Alternatively, resource users themselves can cooperate to conserve the resource in the name of mutual benefit.
4. Another approach involves privatization of the commons, which less severe, also involves external actors, and the force of law to defend the rights of the private enterprises to manage the commons as they see it.[12] Following this prescription, governments have intervened to impose centralization or privatization on specific common pool resources.

5. The next best approach is to promoting environmental conservation and sustain management of the commons is to establish systems of governance to prev unsustainable or damaging practices. This approach tackles the problem by regula access to shared resources rather than by changing patterns of ownership.

However, neither of these approaches is certain to prevent a tragedy. Privatiza does not insure sustainability. There will always remain the temptation to exhaustively har a resource and bank the money obtained, particularly if the money grows faster than t resource. Moreover, it is argued that centralized solutions that employ powerful coercion to reckon with the general human phenomenon of reactance against compulsion. Force involvement in compulsory systems without consent motivates people to want the forbidd and creatively resist the demanded. Lack of awareness among society of the negative impa of environment degradation is another major problem in the way of policy implementati regarding environment sustainability.

To solve some of the most important environmental problems requires th coordination of humanity. Realists and liberalists generally agree on the importance of th development of international rule based behavior. Masses must focus their attention towa the sustainability of environment and other (commons) natural resources to ensure the fortune their efforts together in this regard.

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|CUSTOMERS PERCEPTION ON CORPORATE GOVERNAN PRACTICES FOLLOWED BY PUBLIC AND PRIVATE SECTO BANKS IN INDIA

Ravneet Kaur
Assistant Professor,
Desh Bhagat College,
Bardwal (Dhuri)

Dr. Rajinder Kaur
Professor,
Department of Comme
Punjabi University, Pati

Abstract

Corporate governance is a mechanism which involves the management an controlling of company in such a way that company complies with corporate law and is accountable to stakeholders. From a banking industry perspectiv corporate governance involves the way in which boards of directors and senio management govern the business and affairs of individual banks, affecting ho banks set their corporate objectives, run day-to-day operations, consider th interests of various stakeholders and corporate activities with the expectation th banks will operate in a safe and sound manner and in compliance with applicab laws and regulations and protect the interests of depositors. In the present stud an attempt has been made to study the perception of customers regardin corporate governance practices followed by public and private sector banks i India. It was found that customers of both public and private sector banks we somewhat aware about the corporate governance practices followed by banks, bu they consider corporate governance to be important in protecting their interest Customers of private sector banks were satisfied with the working of custome complaints and grievance committee but customers of public sector banks wer neither satisfied nor dissatisfied.

Key Words: Corporate Governance, Customers, Public Banks, Private Banks, Stakeholders

INTRODUCTION

The concept of corporate governance is concerned with the management and controlling o company in such a way that company complies with corporate laws and is accountable t stakeholders. The most immediate and targeted stakeholder for banks are its customers. A organization would be successful only if its customers are satisfied with the services and products provided to them. The customers can be made satisfied by providing quality service for which organizational commitment from boards' side is required. Good corporate governance guarantee that customers are getting value for their money and better quality products and services are provided to them. It also ensures that all the customers are endowed with product features which are promised to them and welfare of customers is also guaranteed by offering low cost products. Corporate Governance leads to fair treatment of all the customers and helps in timely resolution of customers' complaints through grievance redressal cells. Corporate governance ensures that customers are treated with real and actual product features and no unrealistic and impossible promises are made to customers. It is a system which provides the fundamental value framework for the culture of an organization and ensures efficient functioning of enterprises on sound ethical values and principles. Corporate Governance is required to form a corporate culture of transparency, consciousness and openness. It refers to adoption of combination of, laws, rules, regulations and voluntary procedures which enable the organizations to create customer satisfaction, shareholder value and wealth. From a banking industry perspective, corporate governance involves the way in which boards of directors and senior management govern the business and affairs of individual banks, affecting how banks set their corporate objectives, run day-to-day operations, consider the interests of various stakeholders and corporate activities with the expectation that banks will operate in a safe and sound manner and in compliance with applicable laws and regulations and protect the interests of depositors. In the present study an attempt has been made to study the perception of customers regarding corporate governance practices followed by public and private sector banks in India.

REVIEW OF LITERATURE

Prasuna (2002) concluded that in India companies have started losing their credibility as they are not following good corporate governance practices. He suggested that the accountability of independent board of directors, audit committee and chief executive officer should be considered in order to restore lost credibility and win shareholders confidence.

McKinsey (2003) in his study surveyed 200 institutional investors from United Kingdom and Indonesia. He found that three- quarter of investors surveyed consider board practices of the concern along with its financial performance while taking investment decision. It was also found that the share premium institutional investors also prefer the companies with good corporate governance practices over equivalent companies without corporate governance practices.

Natarjan (2011) studied the perception of stakeholders of software companies which includes Wipro, TCS, HCL, Infosys and Mahindra Satyam. The finding of the study revealed that awareness about the corporate governance practices of Infosys was high and Wipro, TCS, HCL was moderate and Satyam was low. He suggested that companies can educate the stakeholders by way of literature and through investor meetings about various aspects of corporate governance practices prevailing in the companies.

Kumar and Shunmugasundaram (2015) found that the employees of private sector banks were more aware regarding corporate governance than that of public sector banks. The employees of both public and private sector banks were not highly satisfied with the corporate governance norms issued by SEBI in order to protect the interest of investors. They suggested that the employees of both public and private sector banks should be trained through workshops and conferences about the corporate governance practices.

RESEARCH METHODOLOGY

The primary data was collected through questionnaire from sample of 100 customers each from public and private sector banks. Non probability convenient sampling method has been used. A sample of 4 banks, 2 each from public and private sector banks on the basis of banks having maximum total assets has been selected. The banks from public sector included State Bank of India and Bank of Baroda. In private sector, the banks included ICICI Bank and HDFC Bank. The sample covered customers of selected banks from the district of Ludhiana, Sangrur and Patiala of Punjab, Ambala of Haryana and customers of selected banks from union territory Chandigarh. T-test and Chi-square test has been used to analyze the data.

FINDINGS AND DISCUSSION

The results relating to the perception of customers regarding corporate governance practices by banks are discussed as below:

Table- 1

Age-wise Distribution of Customers

Age (years)	Public Sector Banks	Private Sector Banks
	No. of Customers	No. of Customers
25-35 yrs.	12 (12.00)	18 (18.00)
35-45 yrs.	30 (30.00)	40 (40.00)
45-55 yrs.	36 (36.00)	32 (32.00)
More than 55 yrs.	22 (22.00)	10 (10.00)
Total	100 (100.00)	100 (100.00)

Chi Square Value =7.36, d.f. =3, not significant at 5 per cent level

Note: The figures in parentheses denote percentage, Source: Sample Survey

From Table 1 it is observed that in case of public sector banks that that majority of customers i.e. 36% have fallen in the age group of 45-55 and minimum i.e. 12% in the age group of 25-35 years. On the other side, in private sector banks, maximum number of customers i.e. 40% lies in age group of 35-45 years and minimum number of respondents' i.e.10% respondents were from more than 55 years category. The pattern of distribution of respondents according to age was similar in both public and private sector banks as indicated by chi square value.

Table-2

Gender- wise Distribution of Customers

Gender	Public Sector Banks	Private Sector Banks
	No. of Customers	No. of Customers
Male	62 (62.00)	58 (58.00)
Female	38 (38.00)	42 (42.00)
Total	100 (100.00)	100 (100.00)

Chi-Square Value = 2.15, d.f. = 1, not significant at 5 percent level

Note: The figures in parentheses denote percentages, Source: Sample Survey

The above table reveals gender of respondents. Out of 100 respondents of public sector banks 62% are male and 38% are female. Whereas out of 100 respondents of private sector banks 58% are male and 42% are female. Since the chi square value is less than tabled value at 5% significance level therefore, therefore there is no significant difference between genders of employees of public and private sector banks.

Table-3

Education- wise Distribution of Customers

Education	Public Sector Banks	Private Sector Banks
	No. of Customers	No. of Customers
Matric	16 (16.00)	0 (0.00)
Graduate	42 (42.00)	38 (38.00)
Postgraduate	24 (24.00)	46 (46.00)
Professional	18 (18.00)	16 (16.00)
Total	100 (100.00)	100 (100.00)

Chi square value = 11.20, d.f. = 2, significant at 5 percent level

Note: The figures in parentheses denote percentage, Source: Sample Survey

From Table 3 it is found that maximum number of respondents i.e. 42% having graduation as education qualification in public sector banks, whereas, least number of respondents i.e. 16% studied up to matric. However, in private sector banks, majority of customers i.e. 46% were postgraduates and 16% were professionals. No respondent in private sector was under graduate. The education level was significantly higher in private sector banks as compared to that in public sector banks as chi value is more than the tabled value at 5% significance level.

Table- 4

Occupation- wise Distribution of Customers

Occupation	Public Sector Banks	Private Sector Banks
	No. of Customers	No. of Customers
Farmer	10 (10.00)	0 (0.00)
Government Employee	40 (40.00)	30 (30.00)
Private Employee	24 (24.00)	48 (48.00)
Businessman	26 (26.00)	22 (22.00)
Total	100 (100.00)	100 (100.00)

Chi-square value = 13.33, d.f. = 2, Significant at 5 percent level

Note: The figures in parentheses denote percentages, Source: Sample Survey

So far as occupation of customers of banks is concerned majority of respondents i.e. 40% in case of public sector banks were Government Employee, while the percentage of respondents working as Businessman, Private Employee and farmer were 26%, 24% and 10% respectively. However in case of private sector banks the respondents working as Private Employee were higher i.e. 48%, followed by 30% working as Government Employee and 22% respondents were Businessman. No customers among selected respondents in case of private sector banks were Farmers. It is further analysed that there is significant difference in occupational distribution of respondents of public and private sector banks as chi- square value is more than the tabled value at 5% significance level.

Table- 5

Level of Awareness about Corporate Governance Practices in Banks

Level of Awareness	Public Sector Banks	Private Sector Banks
	No. of Customers	No. of Customers
Highly Aware	42 (42.00)	45 (45.00)
Somewhat Aware	54 (54.00)	52 (52.00)
Not Aware	4 (4.00)	3 (3.00)
Total	100 (100.00)	100 (100.00)
Mean Score	2.38	2.40
T- Test	1.38	

Note: The figures in parentheses denote percentages, Source: Sample Survey

Table 5 shows that majority of respondents of both public sector banks i.e. 54 % and private sector banks i.e. 52 % were somewhat aware about the corporate governance practices followed by bahks. Only 4% of customers in public sector banks and 3% in private sector banks were not ware about the corporate governance practices. Mean scores of 2.38 for public sector banks and 2.40 for private sector banks shows that customers of both the banks were somewhat aware about the corporate governance practices followed by banks. It is also found that there is no significant difference in level of awareness of respondents of public and private sector banks as T- value is less than the tabled value at 5% significance level.

Table 6

Importance of Corporate Governance to protect the interests of Stakeholders

Level of Importance	Public Sector Banks	Private Sector Banks
	No. of Customers	No. of Customers
Very Important	22 (22.00)	26 (26.00)

Important	40 (40.00)	42 (42.00)
Moderately Important	32 (32.00)	26 (26.00)
Slightly Important	6 (6.00)	6 (6.00)
Not important	0 (0.00)	0 (0.00)
Total	100 (100.00)	100 (100.00)
Mean Score	3.78	3.88
T-Test	0.82	

Note: The figures in parentheses denote percentages, Source: Sample Survey

Table 6 shows that large number of customers i.e. 40% in case of public sector b and 42% in private sector banks believed that corporate governance is important in protec interest of customers, whereas 32% in public sector banks and 26% in private sector b felt that corporate governance is moderately important in protecting their interests. 22% public sector banks and 26% in private sector banks considered corporate governance important, while only 6% in both public and private sector banks felt that corpor governance is slightly important in protecting the interest of customers. There were respondents in case of public and private sector banks who felt that corporate governanc not important in protecting the interest of customers. Mean Score of both banking sec shows that customers of public and private sector banks felt that corporate governance important in protecting the interest of customers. No significant difference in opin regarding importance of corporate governance among customers of both banking sectors found as T- value is less than tabled value at 5% level of significance.

Table 7

Extent of agreement on statements related to corporate governance in banks

Statement	Public Sector Banks		Private Sector Banks		T-Test
	Mean Score	Mean Level of Agreeability	Mean Score	Mean Level of Agreeability	
Banks keep on maintaining high level of justice and honesty in business through corporate	3.74	Agreed	3.80	Agreed	0.64

governance					
Transparency and Fairness is maintained in the business transactions	3.62	Agreed	3.72	Agreed	1.03
Customers are treated with actual and real product features	3.60	Agreed	3.34	Neutral	2.56*
Corporate Governance prevents the banks to cheat the customer with the impossible promises or unrealistic expectations	3.50	Agreed	3.26	Neutral	2.18*
Unfair promotional means are not used to increase the sales volume	3.32	Neutral	3.18	Neutral	1.42

*Significant at 5% level of significance, Source: Sample Survey

From Table 7 it is clear that customer of both public (3.74 and 3.62) and private (3.80 and 3.72) sector banks were agreed that 'banks keep on maintaining high level of justice and honesty in business through corporate governance' and 'transparency and fairness is maintained in the business transactions' respectively. The respondents of public sector banks were agreed (3.60 and 3.50) on 'customers are treated with actual and real product features' and 'corporate governance prevents the banks to cheat the customer with the impossible promises or unrealistic expectations' respectively whereas customers of private sector banks were neutral (3.34 and 2.18 respectively). Extent of agreement was significantly higher in public sector banks than private sector banks for statements 'customers are treated with actual and real product features' and 'corporate governance prevents the banks to cheat the customer with the impossible promises or unrealistic expectations' as T- value is higher than tabled value at 5% level of significance. The respondents of both public (3.32) and private sector banks (3.18) were neutral on 'unfair promotional means are not used to increase the sales volume'. No significant difference was found between level of agreement among respondents of public and private sector banks for 'banks keep on maintaining high level of justice and honesty in business through corporate governance', 'transparency and fairness is maintained in the business transactions' and 'unfair promotional means are not used to increase the sales volume'.

Table 8

Level of satisfaction on effectiveness of Customer Complaints and Grievances Committee

Satisfaction Level	Public Sector Banks	Private Sector Banks
	No. of Customers	No. of Customers

Highly Satisfied	2 (2.00)	0 (0.00)
Satisfied	56 (56.00)	62 (62.00)
Neutral	26 (26.00)	28 (28.00)
Dissatisfied	16 (16.00)	10 (10.00)
Highly Dissatisfied	0 (0.00)	0 (0.00)
Total	100 (100.00)	100 (100.00)
Mean Score	3.44	3.52
T-Test	0.78	

Note: The figures in parentheses denote percentages, Source: Sample Survey

Banks formulate customer complaints and grievance committee for timely elucidati the problems of customers and provide improvement in quality of customer services. Table shows that majority of respondents of public sector banks i.e. 56% and private sector bank i.e. 62% were satisfied with the working of customer complaint and grievances committee Only 2% of respondents were highly satisfied with the working of committee in public sector banks. No respondent was highly satisfied or highly dissatisfied with the working of committee in private sector banks. Mean score (3.44) of public sector banks depicts that on an average customers were neither satisfied nor dissatisfied with the working of committee and mean score (3.52) of private sector banks depicts that on an average customers were satisfied with the working of committee. No significant difference on the level of satisfaction was found between public and private sector banks as shown by the t-value of 0.78 which is insignificant.

Table 9

Contribution of corporate governance practices to improve customers' satisfaction

Contribution	Public Sector	Private Sector
	No. of Customers	No. of Customers
Full	0 (0.00)	4 (4.00)
To Great Extent	30 (30.00)	42 (42.00)
To Somewhat Extent	56 (56.00)	46 (46.00)
Can't Say	14 (14.00)	8 (8.00)
Insignificant	0 (0.00)	0 (0.00)
Total	100 (100.00)	100 (100.00)
Mean Score	3.16	3.42

T-Test		2.73*

*Significant at 5%level, Source: Sample Survey

In order to make continuous improvement in the quality of services provided by banks and providing timely solution to the problems of customers, banks formulate customer service committee of the Board and consumer complaints and grievance cell under corporate governance practices. Table 9 shows the perception of respondents on contribution of corporate governance to improve customers' satisfaction. It was found that majority of respondents i.e. 56 % in public sector banks and 46% in private sector banks were of the opinion that corporate governance practices contribute to some extent in improving customer satisfaction. No respondent in the public sector banks said that corporate governance practices contribute to improve customers' satisfaction to full extent or these practices were totally Insignificant. In private sector banks 4% respondents said that corporate governance practices contribute to improve customers' satisfaction to full extent. No respondent in private sector said that corporate governance practices are totally insignificant to improve the customer satisfaction. Mean scores of both public sector banks (3.16) and private sector banks (3.42) indicates that overall the customers of both banks felt that corporate governance contribute to somewhat extent in enhancing of customer satisfaction. Although the mean score of contribution was similar in both the sectors, the tendency of public sector might turn towards 'can't say' at any point of time. Statistically significant difference has been found in the opinion of respondents of public and private sector banks regarding contribution of corporate governance in enhancing customer satisfaction.

Table 10

Constraints and Apprehensions in effectively implementing corporate governance

Constraints	Mean Scores		Rank		T-Test
	Public Sector Banks	Private Sector Banks	Public Sector Banks	Private Sector Banks	
Fragile Accounting Disclosure	2.08	2.00	4	5	0.83
Lack of Awareness among stakeholders	2.22	2.30	2	1	0.88
Corruption	2.28	2.22	1	3	0.58
Lack of moral behavior	2.10	2.28	3	2	1.71
Ineffective complaint redressal system	2.04	2.08	5	4	0.42
Manipulation in Annual Report Disclosure	1.90	1.80	6	6	1.03

Source: Sample Survey

Table 10 shows that customers of both public and private sector banks perceive that all the factors were moderately significant in hampering efficient execution of corporate governance. In public sector banks, customers recognize that corruption was biggest constraint. But in private sector banks, lack of awareness among stakeholders was biggest constraint. In public sector banks, second most important factor was lack of awareness among stakeholders, whereas, in private sector banks, second most important factor hampering execution of corporate governance was lack of moral behavior disclosure. Manipulation of annual report disclosure was considered as least effective factor in hampering execution of corporate governance. Both the sectors were statistically at par on all the statements relating to constraints and apprehensions in effective implementation of corporate governance as shown by the respective t-values.

CONCLUSION

Corporate governance incorporates the culture of transparency, consciousness and openness. It is a phenomenon which ensures satisfaction of customers by protecting their interests. Customers of both public and private sector banks were somewhat aware about the corporate governance practices followed by banks, but they consider corporate governance to be important in protecting their interests. Customers of private sector banks were satisfied with the working of customer complaints and grievance committee but customers of public sector banks were neither satisfied nor dissatisfied. So, consumer complaint and grievance cell should be made more effective in public sector banks. Also in public sector banks corporate governance practices should be improved as customers feel that corporate governance practices followed contribute to some extent in improving customer satisfaction.

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GST: A study of Post implementation Scenario in India

Amanpree
Assistant Prof
Mata Gujri College, Fatehgarh

Abstract

GST stands for Goods and Services tax. GST is an indirect tax. The journey of GST beg the year 2000 when a committee was constituted to draft this law but it took 17 years then for the law to evolve. The implementation of GST is a milestone in Indian structure.GST had replaced various multiple cascading taxes levied by the Central and Government. In this research paper an attempt is made to study the evolution implementation of GST in India. It also highlights the post implementation effects of G India

Keywords: GST (Goods and Services Tax), India.

Introduction

Goods and Services Tax (GST) is an indirect tax levied on the supply of goods services. Goods and Services Tax is levied on each stage of supply which make it a multis tax. GST was first introduced in France in 1954. The introduction of Goods and Services is a revolutionary step in the field of indirect tax reforms in India. IT has amalgamated a la number of Central and State taxes into a single tax. Its aim was to eliminate cascading (dou taxation) effect in a major way. From the consumer point of view, the biggest advan would be in terms of a reduction in the overall tax burden on goods, which was estimate be around 25% to 30%. Introduction of GST would also make Indian products competitiv the domestic and international markets. Studies show that this would have a positive imp on economic growth. Because of its transparent and self-policing character, would be easie administer.

Article 265 of the Constitution of India provides that no tax shall be levied or collec except by authority of law. As per Article 246 of the Constitution, Parliament has exclus powers to make laws in respect of matters given in Union List (List I of the Seve Schedule) and State Government has the exclusive jurisdiction to legislate on the ma containing in State List (List II of the Seventh Schedule). In respect of the matters conta in Concurrent List (List III of the Seventh Schedule), both the Central Government and S

Governments have concurrent powers to legislate. Before advent of GST, the most important sources of indirect tax revenue for the Union were customs duty (entry 83 of Union List), central excise duty (entry 84 of Union List), and service tax (entry 97 of Union List). The Union also levied tax called Central Sales Tax (CST) on inter-State sale and purchase of goods and on inter-State consignments of goods by virtue of entry 92A and 92B respectively. CST however is assigned to the State of origin, as per Central Sales Tax Act, 1956 made under Article 269 of the Constitution. On the State side, the most important sources of tax revenue were tax on sale and purchase (entry 54 of the State List), excise duty on alcoholic liquors, opium and narcotics (entry 51 of the State List), Taxes on luxuries, entertainments, amusements, betting and gambling (entry 62 of the State List), entry tax (entry 52 of the State List) and electricity tax (entry 53 of the State List). CST was also an important source of revenue though the same was levied by the Union.

Table-1

Taxes subsumed under GST

Taxes levied and collected by the Centre	**Taxes levied and collected by the State**
Central Excise duty	State VAT
Duties of Excise (Medicinal and Toilet Preparations)	Central Sales Tax
Additional Duties of Excise (Goods of Special Importance)	Luxury Tax, Entry Tax (all forms)
Additional Duties of Excise (Textiles and Textile Products)	Entertainment and Amusement Tax (except when levied by the local bodies)
Additional Duties of Customs (commonly known as CVD)	Taxes on advertisements
Special Additional Duty of Customs (SAD)	Purchase Tax
Service Tax	Taxes on lotteries, betting and gambling
Central Surcharges and Cesses so far as so far as they relate to supply of goods and services	State Surcharges and Cesses so far as they relate to supply of goods and services.

The above all taxes has subsumed under GST. Now the following taxes are in effect:

i) CGST & SGST – Central goods and services tax (CGST) & State goods and servic
(SGST) are imposed on Intra State supply of goods or services. Intra State supply m
supply of goods or services within a state. Central Government will collect CGST and
Government will collect SGST.

ii) IGST – Integrated goods and services tax (IGST) is imposed on Inter State supply
goods or services. Inter-State supply of goods or services is when the location of the sup
and the place of supply are in different states. Central Government will collect IGST
revenue from IGST will be apportioned among Union and States on basis of recommenda
of Goods and Service Tax Council.

Review of Literature

Poirson (2006) in IMF working paper titled "The Tax System in India: Could Reform S
Growth" studied the Indian tax system with regard to its effectiveness and effect on grow
The author has compared the Indian tax system to other countries. He concluded that indir
tax is a major source of revenue in Indian economy. The study has concluded that indir
taxation in India can be improved, it may be regressive.

R. Vasanthagopal (2011) conducted a study in his paper entitled "GST in India: A Big Le
in the Indirect Taxation System" and concluded that there are so many flaws in the curr
indirect tax system so neutral and rational design of the GST will bring positive impacts
booming Indian economy.

Saravanan Venkadasalam (2014) studied with a purpose to analyse the post effects of t
goods and service tax (GST) on the national growth. A secondary data for selected fro
World Bank. He conducted analysis using least squares dummy variable model. Findin
revealed that not all countries in ASEAN are experiencing a national growth af
implementation of the GST.

Garg and Gupta (2017) in their paper titled "An exploratory study on evolution
implementation of GST in India" concluded that GST is the most logical steps towards t
growth of Indian economy. It will give relief to final consumers, industry, trade a
agriculture through a more comprehensive and wider coverage. It is going to remove t
cascading effect .Prices will go down that will benefit the common man a lot.

Objectives of the study

i) To study the Evolution & Implementation of GST in India.

ii) To analyse the post implementation effects of GST.

Research Methodology

This study is based on secondary data. Data is taken from the various published reports available with Central Board of Indirect Tax and Customs(CBIC), Ministry of Finance etc.

Evolution and Implementation of GST in India

The reform of India's Indirect tax regime was started in 1985 with the introduction of Modified value added Tax (MODVAT). In India, the idea of adopting GST was first suggested by the Atal Bihari Vajpayee's Government in 2000. An Empowered Committee (EC) comprised by state finance ministers was set up to create a structure for GST. Representatives from the Centre and states were requested to examine various aspects of the GST proposal and create reports on the thresholds, exemptions, taxation of inter-state supplies, and taxation of services. In 2004 a task force that was headed by Vijay L. Kelka, the advisor to the finance ministry, indicated that the existing tax structure had many issues that would be mitigated by the GST system. In February 2005 the finance minister, P. Chidambaram, said that the medium-to-long term goal of the government was to implement a uniform GST structure across the country, covering the whole production-distribution chain. In February 2006 the finance minister P. Chidambaram set 1 April 2010 as the GST introduction date. In November 2006 Parthasarthy Shome, the advisor to P. Chidambaram, mentioned that states will have to prepare and make reforms for the upcoming GST regime. The 1 April 2010 deadline for GST implementation was retained in the union budget for 2007-08. At the union budget session for 2008-09, the finance minister confirmed that considerable progress was being made in the preparation of the roadmap for GST. The targeted timeline for the implementation was confirmed to be 1 April 2010.On July 2009 Pranab Mukherjee, the new finance minister of India, announced the basic skeleton of the GST system. The 1 April 2010 deadline was being followed then as well. In November 2009 the EC that was headed by Asim Dasgupta put forth the First Discussion Paper (FDP), describing the proposed GST regime. The paper was expected to start a debate that would generate further inputs from stakeholders. In February 2010 the government introduced the mission-mode project that laid the foundation for GST. This project, with a budgetary outlay of Rs.1133 crores, computerised commercial taxes in states. Following this, the implementation of GST was pushed by one year. In March 2011 the government led by the Congress party puts forth the Constitution (115th Amendment) Bill for the introduction of GST. Following protest by the opposition party, the Bill was sent to a standing committee for a detailed examination. In June 2012 the standing committee starts discussion on the Bill. Opposition parties raise concerns over the 279B clause that offers additional powers to the Centre over the GST dispute authority. In November 2012 P. Chidambaram and the finance ministers of states hold meetings and set the deadline for resolution of issues as 31 December 2012.During February 2013 the finance minister, during the budget session, announces that the government will provide Rs.9,000 crore as compensation to states. He also appeals to the state finance ministers to work in association with the government for the implementation of the indirect tax reform. On August 2013 the report created by the standing committee is submitted to the parliament. The panel approves the regulation with few amendments to the provisions for the tax structure and the mechanism of resolution. In October 2013 The state of Gujarat opposes the Bill, as it would have to bear a loss of Rs.14,000 crore per annum, owing to the destination-based taxation rule. On May 2014 The Constitution Amendment Bill lapses. This is the same year that Narendra Modi was voted into power at the Centre.

In December 2014 India's new finance minister, Arun Jaitley, submits the Constitution (122nd Amendment) Bill, 2014 in the parliament. The opposition demanded that the Bill be sent for discussion to the standing committee .On February 2015 Jaitley, in his budget speech indicated that the government is looking to implement the GST system by 1 April 2016. The Lok Sabha passes the Constitution Amendment Bill on May 2015. Jaitley also announced that petroleum would be kept out of the ambit of GST for the time being. Then this bill got forwarded to Rajya Sabha. The Bill is not passed in the Rajya Sabha. Arun Jaitley mentioned that the disruption had no specific cause. Jaitley says that he is in agreement with the Congress's demand for the GST rate not to be set above 18%. But he is not inclined to fix the rate at 18%. In the future if the Government, in an unforeseen emergency, is required to raise the tax rate, it would have to take the permission of the parliament. So, a fixed rate of tax is ruled out. In June 2016 the Ministry of Finance releases the draft model law on GST to the public, expecting suggestions and views. The Congress-led opposition finally agrees to the Government's proposal on the four broad amendments to the Bill. The Bill was passed in the Rajya Sabha on 8 august 2016. The Honourable President of India gives his consent for the Constitution Amendment Bill to become an Act on 8 September 2016.Finally Goods and

Services act became applicable from 1 July 2017.Presently GST has 4 rates as GST tax slabs. These are 5%, 12%, 18% and 28 %.

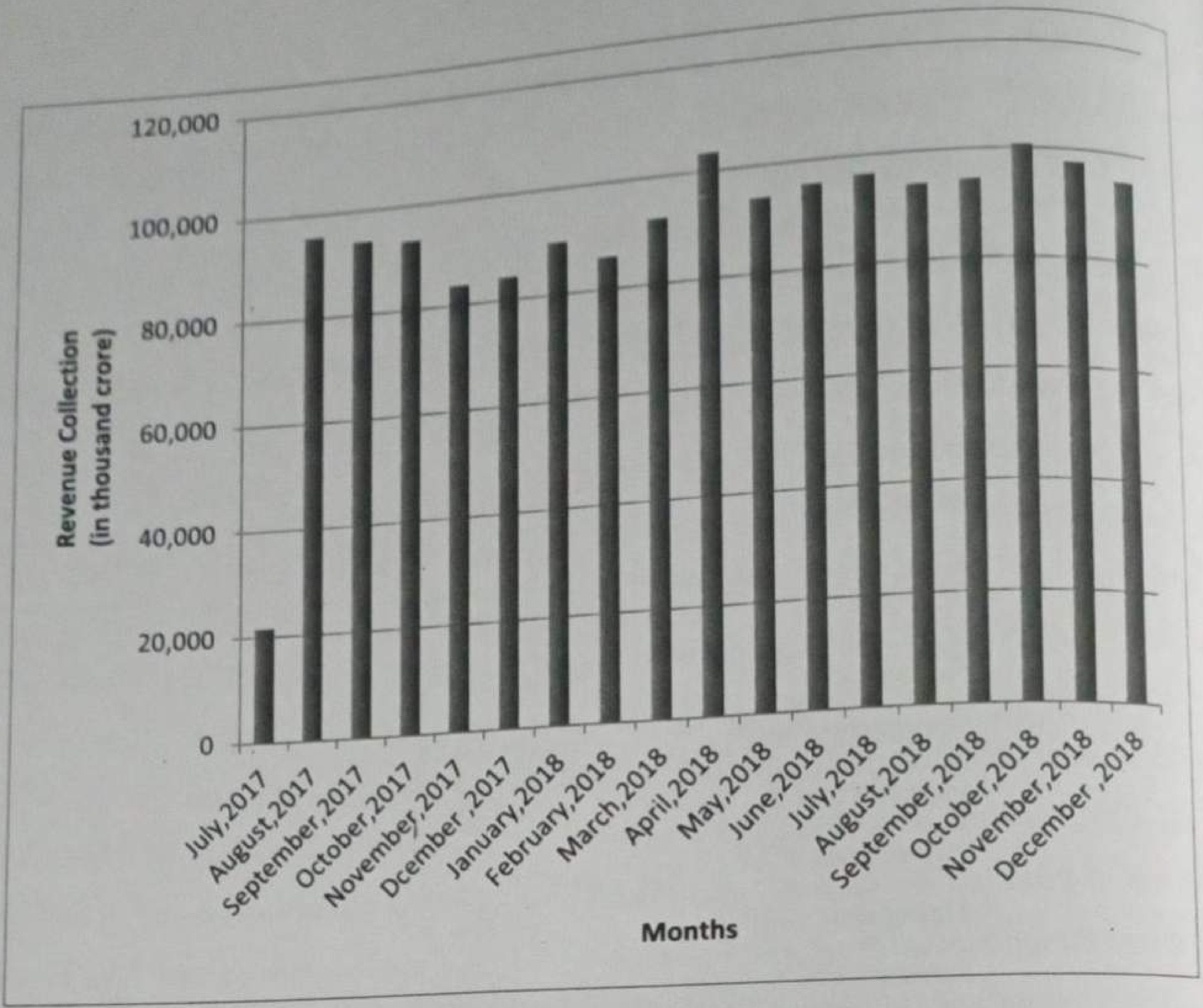
GST Collection in India:

Table-2

Collection of GST since its implementation:

Months	**Revenue Collection (In Rs. Thousand Crore)**
July 2017	21,572
August 2017	95,633
September 2017	94,064
October 2017	93,333
November 2017	83,780
December 2017	84,314
January 2018	89,825
February 2018	85,962
March 2018	92,167
April 2018	1,03,459
May 2018	94,016
June 2018	95,610
July 2018	96,483
August 2018	93,960
September 2018	94,442
October 2018	1,00,710
November 2018	97,637
December 2018	94,725

Source : Concept and Status report of CBIC



The above data depicts that the GST Collection in April 2018 is highest as it crossed 1,00,000 thousand crore. Also in October 2018 GST collection was 1, 00,710. But after GST Collections went down. But it will be too early to comment on the changes in the collection as a result of changes in the tax base.

Successes of implementing GST

Inflation rate didn't rise: GST, it was widely feared, would cause inflation to rise, as wi many countries that launched a single tax regime. That hasn't happened in India. The rece spike in consumer inflation has been due to high food and fuel prices, unrelated to GST.

Single national market: Long queues of trucks at state borders disappeared as check pos were dismantled, creating a seamless national market. These barriers had restricted moveme of goods across the country, leading to huge delays and increasing transaction costs for t logistics sector, eventually translating into higher costs for consumers
One tax nationally: A consumer in Kanyakumari now pays the same tax on an item as one Jammu & Kashmir. GST has also allowed businesses to streamline distribution system production, supply chain, storage to make them more efficient, having previously been force to design them keeping state taxes in mind.

Formalisation kicks off, tax base begins to widen: One of the expected benefits was that GST would encourage formalisation of the economy. Evasion would stop because of transparent digital processes and incentive of input credit and invoice matching. With number of registrations crossing 10 million, it seems more businesses are signing up for GST.

Everyone wins: As many as 17 taxes and multiple cesses were subsumed into GST, aligning India with global regimes. Central taxes such as excise duty, services tax, countervailing duty and state taxes including value added tax, Octroi and purchase tax were all rolled into one. The new regime provided for free flow of tax credits and did away with cascading due to tax on tax, boosting company financials and resulting in reduced prices for consumers.

Failures after implementation of GST

Compliance has miles to go: The biggest dampener was the compliance process, as information technology glitches took more than the anticipated time to be resolved. The filing system that was put in place in the beginning was quickly abandoned as businesses struggled with compliance. A new return form is being crafted to help make the process much less painful for businesses and is likely to be available soon.

Cumbersome registration system: Multiple registration requirements have complicated things for industry, which was expecting simplicity. In many cases, registration is required in all states. Companies fear that multiple audits and assessments due to multiple registrations could make life more difficult for them going forward.

New cesses crop up: While GST scrapped a multiplicity of taxes and cesses, a new levy in the form of compensation cess was introduced for luxury and sin goods. This was later expanded to include automobiles. A new cess on sugar is also being examined.

Refunds problem for exports: The refund mechanism for exporters, including data matching law, besides procedures governing them, have irked the sector, particularly smaller entities that saw their working capital requirements rise. Though several efforts have been made to address the issue, it may require more intervention.

Conclusion

Any new change is accompanied by difficulties and problems at the outset. A change as comprehensive as GST is bound to pose certain challenges not only for the government but also for business community, tax administration and even common citizens of the country. Some of these challenges relate to the unfamiliarity with the new regime and IT systems, legal challenges, return filing and reconciliations, passing on transition credit. Lack of robust IT infrastructure and system delays makes compliance difficult for the taxpayers. Many of the processes in the GST are new for small and medium enterprises in particular, who were not used to regular and online filing of returns and other formalities. Based on the feedback received from businesses, consumers and taxpayers from across the country, attempt has been made to incorporate suggestions and reduce problems through short-term as well as long-term solutions. After rectifying system glitches, E-way bill for inter-State movement of goods has been successfully implemented from 1st April 2018. The introduction of GST is truly a game changer for Indian economy as it has replaced multi-layered, complex indirect tax structure with a simple, transparent and technology–driven tax regime. It will integrate India into a single, common market by breaking barriers to inter-State trade and commerce. By eliminating cascading of taxes and reducing transaction costs, it will enhance ease of doing business in the country and provide an impetus to "Make in India" campaign. GST will result in "ONE NATION, ONE TAX, ONE MARKET"

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EFFICACY OF TECHNIQUES ADOPTED BY VARIOUS BANKS FOR MANAGEMENT OF NPA

Manvir Kaur
Assistant Professor,
Mata Gujri College, Sri Fatehgarh Sahib,

Abstract

The present study has been conducted to examine various analysing techniques adopted by various bankers of public and private sector banks to manage Non Performing Assets. For this purpose primary data was collected through a structured questionnaire from 100 bankers on the basis of random sampling technique through interview schedules which includes 50 public sector banks and 50 private sector banks to examine analysing techniques adopted by various banks to manage NPAs. The collected data have been analysed with the help of chi square to check the frequency of each attribute.

Keywords: NPAs, appraisal, Controlling, Strategies, Management

Introduction

The importance of financial institutes in any economy is very significant. These financial institutes not only providing credit facility in the economy but also boost the efficiency by uplifting the investment in different sectors of country (Richard, 2011). Economic growth of any economy is not supposable without a sound financial segment (Rajaraman and Visishtha, 2002). Global experience shows that if NPAs are not managed properly, it will leads to bank failures and nationwide financial instability. Regular monitoring of quality of loan is thus necessary to confirm a sound growth of financial system and provides signal to governing authorities of banking institutions (Prasanna, 2014).

Public sector banks are taking many steps to reduce the level NPAs as per the guidelines of Reserve Bank of India and the recommendations given by various Committees with the aim of reducing NPAs. It is necessary to adopt suitable strategies for recovery of outstanding dues otherwise, these doubtful asset would deteriorate value of asset and at last only scrap value of these assets would be realised (Korde, 2014). The main reason for high NPAs in banking institutions are poor selection of borrowers. This is an issue of harmful exposure in the initial stage. This gap can be fill up with due diligence about the genuineness of customer, track record and verification of various documents and records accessible in public domain. Investigation of economic viability and technical feasibility of project is also significant. This needs a noteworthy amount of technical skills. Another important task is correct assessment of requirement of funds, cash flows and product marketability (Bank Quest, 2016).

The growing NPAs in the public sector banks and private sector banks have been in the eminence for a decade now. Several studies have been conducted to identify the causes and solutions for NPAs. All the studies observed that the banks were put at blame and none has enquired to look at the analysis techniques adopted by branch managers to manage NPAs. The present study is an intensive work to bring out the Banker's analysing techniques regarding management of NPAs. Primary data through a structured questionnaire was collected from the 100 bankers (50 from public sector banks and 50 from private sector banks) to examine the analysing techniques adopted by various banks for NPAs management.

Review of literature

Bhakare (2010), made an attempt to study inter sectoral comparison of NPAs of private sector banks and urban cooperative banks in Maharashtra State. The study depends upon both primary and secondary data. The study had taken a sample of 27 private sector banks and 57 urban cooperative banks operated in Maharashtra. The primary data was collected through questionnaire which was administered to bankers and NPA borrowers of the banks. The secondary data for the study obtained from the year 1998 to 2007 from annual reports of the sampled banks and RBI publications. The study concluded that standard assets of private sector and co- operative banks showed that private sector banks have higher standard assets as compared to Co- operative sector banks. It means the quality of standard assets possessed by private sector was better than Co- operative sector banks.

Kalra (2012), find out the many determinants responsible for NPAs. The primary data was gathered to recognizing the reasons of NPAs. With the help of questionnaire, direct interviews were conducted with different bankers and secondary data, was obtained from many sources such as various publications of RBI. The study found that a number of factors were responsible for non-performing advances like poor selection of borrowers, poor pre-sanction appraisal, poor legal system, frequent changes in government policies, poor follow-up, diversion of funds, etc.

OBJECTIVES OF THE STUDY

Following are the major objectives of the study:

1. To study the theoretical framework regarding management of Non-Performing Assets in Indian Banking Sector.
2. To examine the appraisal techniques adopted by various banks while sanctioning loan for management of NPAs.

RESEARCH METHODOLOGY

To achieve the objectives of present research, primary data has been used. To study the theoretical framework regarding management of Non-Performing Assets in Indian Banking Sector mainly existing literature has been studied. Primary data was collected through a structured questionnaire from 100 bankers on the basis of random sampling technique through interview schedules which includes 50 public sector banks and 50 private sector banks to examine the appraisal techniques adopted by various banks while sanctioning loan for management of NPAs. The collected data have been analysed with the help of Mean score and Rank.

APPRAISAL: Branch managers of Public and Private sector banks choose various appraisal techniques to manage Non-Performing Assets and appraising the different aspect of loan application of borrower like Technical feasibility, economic viability, quality of management, past experience with borrowers, Financial position of borrowers, Appraising the value of collateral, Pre Sanction Scrutiny and Efficient credit appraisal. Analysis of respondent's opinion has been shown in table 1.1 to 1.8

Level of Consideration of Technical Feasibility: Table 1.1 shows the opinion of banker's regarding the extent to which technical feasibility is considered while sanctioning of loans to customers by the bank officers (managers) to manage non- performing assets.

Table- 1.1

Opinion of Banker's regarding Technical Feasibility during Appraisal Process

Extent of Consideration	Greater Extent	Some Extent	Lesser Extent	Not at all	Total
Private Bank	38 (76)	10 (20)	2 (4)	0(0)	50 (50)
Public Bank	45 (90)	5 (10)	0 (0)	0(0)	50 (50)
Total	83 (83)	15 (15)	2 (2)	0(0)	100 (100)

Chi Square = 4.257, p value= .119 Not Significant at 5% level

Source: Survey

In Private Sector Banks, 76 per cent of respondents considered technical feas while sanctioning loan to customers to greater extent, 20 per cent considered it to some e whereas 4 per cent considered technical feasibility to lesser extent. In public sector bank per cent of respondents considered technical feasibility to greater extent followed by 1 cent who considered technical feasibility to some extent. There were no respondent in p sector banks who considered technical feasibility to lesser extent while sanctioning loa customers. So technical feasibility of any loan application should be sound so that no a can be turn into non-performing. There is no significant difference among leve consideration to technical feasibility between respondents of both public sector banks private sector banks while sanctioning of loan to customers to manage non- performing ass The difference in the average found statistically insignificant as value of p is more than 0 and value of chi square is 4.257.

Level of Consideration of Economic Viability:

Table 1.2 shows opinion of banker's regarding the extent to which Economic Viability considered while sanctioning of loans to customers by the bank officers (managers) to mana non- performing assets.

Table- 1.2

Opinion of Banker's regarding Economic Viability during Appraisal Process

Extent of Consideration	Greater Extent	Some Extent	Lesser Extent	Not at all	Total
Private Bank	43(86)	6(12)	1(2)	0(0)	50(100)
Public Bank	42(84)	8(16)	0(0)	0(0)	50(100)
Total	85(85)	14(14)	1(1)	0(0)	100(100)

Chi Square = 1.297, p value= .523, Not Significant at 5% level

Source: Survey

The sampled respondents were questioned about economic viability of the lo application. In case of Private Sector Banks, 86 per cent respondents answered econom viability to greater extent, 12 per cent chose some extent and 2 per cent selected lesser exte on the other hand, in Public Sector Banks, 84 per cent respondents answered econom viability to greater extent and 16 per cent chose some extent. There were no respondent public sector banks who considered economic viability to lesser extent while sanctioning lo to customers. So bankers of public sector and private sector banks are paying attention aspect of economic viability of loan application while sanctioning loans. Bankers usua check either a project is economically viable or not to whom bankers are going to sanction loan. There is no significant difference among level of consideration to economic viability between respondents of both public and private sector banks while sanctioning of loan to customers to manage non- performing assets. The difference in the average found statistically insignificant as value of p is more than 0.05 and value of chi square is 1.297.

Quality of Management: Table 1.3 shows opinion of banker's regarding the extent to which quality of management is considered while sanctioning the loans to customers by the bank officers (managers) to manage non- performing assets.

Table- 1.3

Opinion of Banker's regarding Quality of Management during Appraisal Process

Extent of Consideration	Greater Extent	Some Extent	Lesser Extent	Not at all	Total
Private Bank	39(78)	8(16)	3(6)	0(0)	50(100)
Public Bank	45(90)	5(10)	0(0)	0(0)	50(100)
Total	84(84)	13(13)	3(3)	0(0)	100(100)

Chi Square = 4.121, p value=.127, Not Significant at 5% level

Source: Survey

The tested respondents were asked about quality of management i.e. staff, who deals with loan application of borrower. In case of Private Sector Banks, 78 per cent respondents answered quality of management to greater extent, 16 per cent chose some extent and 6 per cent selected lesser extent on the other hand, in Public Sector Banks, 90 per cent respondents answered quality of management to greater extent and 10 per cent chose some extent. There were no respondent in public sector banks who considered quality of management to lesser extent while sanctioning loan to customers. So bankers of public sector and private sector banks are paying much attention on aspect of quality of management like efficiency of staff of banks who deals with loan application while sanctioning loans. There is significant difference among level of consideration to quality of management between respondents of both public and private sector banks while sanctioning of loan to customers to manage non- performing assets. The difference in the average found statistically significant as value of p is more than 0.05 and value of chi square is 4.121.

Past Experience with Borrowers: Table 1.4 shows opinion of banker's regarding the extent to which past experience with borrowers is carefully examined while sanctioning the loans to customers to check their honesty and repaying capacity by the bank officers (managers) to manage non- performing assets.

Table- 1.4

Opinion of Banker's regarding Past experience with borrowers during Appra[illegible] Process

Extent of Consideration	Greater Extent	Some Extent	Lesser Extent	Not at all	Total
Private Bank	41(82)	8(16)	1(2)	0(0)	50(100)
Public Bank	46(92)	4(8)	0(0)	0(0)	50(100)
Total	87(87)	12(12)	1(1)	0(0)	100(100)

Chi Square = 2.621 , p value= .270, Not Significant at 5% level

Source: Survey

The tested respondents were asked about past experience with borrowers which aff[illegible] loan application of borrower. In case of Private Sector Banks, 82 per cent responde[illegible] answered past experience with borrowers to greater extent, 16 per cent chose some extent [illegible] 2 per cent selected lesser extent on the other hand, in Public Sector Banks, 92 per ce[illegible] respondents answered past experience with borrowers to greater extent and 8 per cent cho[illegible] some extent. There were no respondent in public sector banks who considered past experien[illegible] with borrowers to lesser extent while sanctioning loan to customers. So bankers of pub[illegible] sector banks and private sector banks are paying maximum attention on aspect of pa[illegible] experience with borrowers while sanctioning of loans. They check their past behavio[illegible] regarding repayment of loan as well as interest amount. There is no significant differen[illegible] among level of consideration to past experience with borrowers between respondents of bo[illegible] public and private sector banks while sanctioning of loan to customers to manage no[illegible] performing assets. The difference in the average found statistically insignificant as value of [illegible] is more than 0.05 and value of chi square is 2.621.

Financial Position of Borrowers: Table 1.5 shows opinion of banker's regarding the exte[illegible] to which financial position of borrowers is measured while granting the loans to customers [illegible] check their repaying capacity by the bank officers (managers) to manage non- performin[illegible] assets.

Table- 1.5

Opinion of Banker's regarding Financial Position of Borrowers during Apprais[illegible] Process

Extent of Consideration	Greater Extent	Some Extent	Lesser Extent	Not at all	Total
Private Bank	47(94)	3(6)	0(0)	0(0)	50 (50)

Public Bank	50(100)	0(0)	0(0)	0(0)	50 (50)
Total	97(97)	3(3)	0(0)	0(0)	100 (100)

Chi Square = 3.093 p value= .079, Not Significant at 5% level

Source: Survey

The sampled respondents were questioned about financial position of borrowers which affects loan application of borrower. In case of Private Sector Banks, 94 per cent respondents answered financial position of borrowers to greater extent, 6 per cent chose some extent and 2 per cent selected lesser extent on the other hand, in Public Sector Banks, 100 per cent respondents answered that financial position of borrowers to greater extent. There were no respondent in public sector banks who considered financial position of borrowers to some extent and lesser extent while sanctioning loan to customers. So bankers of public sector and private sector banks are paying maximum attention on aspect of financial position of borrowers during appraisal process of loan application while sanctioning of loans. Because this is one of the most important factor which predict the capacity of borrower's regarding loan repayment in future. There is no significant difference among level of consideration to financial position of borrowers between respondents of both public and private sector banks while sanctioning of loan to customers to manage non- performing assets. The difference in the average found statistically insignificant as value of p is more than 0.05 and value of chi square is 3.093.

Appraisal the value of collateral: Table 1.6 shows opinion of banker's regarding the extent to which value of collateral has been appraised while granting loans to customers to check the recovery capacity of a collateral by the bank officers (managers) to manage non- performing assets.

Table- 1.6

Opinion of Banker's regarding Appraisal of value of collateral during Appraisal Process

Extent of Consideration	Greater Extent	Some Extent	Lesser Extent	Not at all	Total
Private Bank	43(86)	4(8)	3(6)	0(0)	50 (50)
Public Bank	50(100)	0(0)	0(0)	0(0)	50 (50)
Total	93(93)	4(4)	3(3)	0(0)	100 (100)

Chi Square = 7.527, p value= .023, Significant at 5% level

Source: Survey

The tested respondents were questioned about appraising the value of collateral which affects loan application of borrower. In case of Private Sector Banks, 86 per cent respondents answered appraisal the value of collateral to greater extent, 8 per cent chose some extent and 6 per cent selected lesser extent on the other hand, in Public Sector Banks, 100 per ce respondents answered appraising the value of collateral to greater extent. There were n respondent in public sector banks who considered appraising the value of collateral to som extent and lesser extent while sanctioning loan to customers. So bankers of public sector an private sector banks are paying maximum attention on aspect of value of collateral whic decide the possibility of recovery of loan in near future in case of non-repayment of loa amount by defaulting borrower. There is significant difference among level of consideratio to appraising the value of collateral between respondents of both public and private secto banks while sanctioning of loan to customers to manage non- performing assets. Th difference in the average found statistically significant as value of p is less than 0.05 an value of chi square is 7.527.

Pre Sanction Scrutiny: Table 1.7 shows opinion of banker's regarding the extent to whic pre sanction scrutiny has been judged while sanctioning loans to borrowers by the ban officers (managers) to manage non- performing assets.

Table-1.7

Opinion of Banker's regarding Pre Sanction Scrutiny during Appraisal Process

Extent of Consideration	Greater Extent	Some Extent	Lesser Extent	Not at all	Total
Private Bank	43(86)	4(8)	3(6)	0(0)	50 (50)
Public Bank	44(88)	6(12)	0(0)	0(0)	50 (50)
Total	87(87)	10(10)	3(3)	0(0)	100 (100)

Chi Square = 3.411, p value=.182, Not Significant at 5% level

Source: Survey

The sampled respondents were asked about pre sanction scrutiny which affects loan application of borrower. In case of Private Sector Banks, 86 per cent respondents answered pre sanction scrutiny to greater extent, 8 per cent chose some extent and 6 per cent selected lesser extent on the other hand, in Public Sector Banks, 88 per cent respondents answered quality of management to greater extent and 12 per cent chose some extent. So bankers of public sector and private sector banks are paying maximum attention on aspect of pre sanction scrutiny which is helpful in reducing the chances of NPAs. There were no respondent in public sector banks who considered pre sanction scrutiny to lesser extent while sanctioning loan to customers. There is no significant difference among level of consideration to pre sanction scrutiny between respondents of both public and private sector banks while sanctioning of loan to customers to manage non- performing assets. The difference in the average found statistically insignificant as value of p is more than 0.05 and value of chi square is 3.411

Efficient Credit Appraisal: Table 1.8 shows opinion of banker's regarding the extent to which credit appraisal has been judged efficiently while approving loans to borrowers by the bank officers (managers) to manage non- performing assets.

Table-1.8

Opinion of Banker's regarding Efficient Credit Appraisal during Appraisal Process

Extent of Consideration	Greater Extent	Some Extent	Lesser Extent	Not at all	Total
Private Bank	43(86)	4(8)	3(6)	0(0)	50 (50)
Public Bank	46(92)	4(8)	0(0)	0(0)	50 (50)
Total	89(89)	8(8)	3(3)	0(0)	100 (100)

Chi Square = 3.101, p value = .212, Not Significant at 5% level

Source: Survey

The sampled respondents were questioned about efficient credit appraisal which affects loan application of borrower. In case of Private Sector Banks, 86 per cent respondents answered efficient credit appraisal to greater extent, 8 per cent chose some extent and 6 per cent selected lesser extent on the other hand in Public Sector Banks, 92 per cent respondents answered efficient credit appraisal to greater extent and 8 per cent chose some extent. There were no respondent in public sector banks who considered appraising the efficient credit appraisal to lesser extent while sanctioning of loan to customers. Maximum Bankers adopt efficient credit appraisal system to reduce the chances of NPAs if any discrepancy left during credit appraisal then this discrepancy converts into NPAs. There is no significant difference among level of consideration to efficient credit appraisal between respondents of both public and private sector banks while sanctioning of loan to customers to manage non- performing assets. The difference in the average found statistically insignificant as value of p is more than 0.05 and value of chi square is 3.101.

Conclusion

Entire analysis shows that bankers adopt various analysing techniques to manage Non-Performing Assets. Bankers are paying more attention on appraisal of loan application while proceeding further. Appraisal strategies includes technical feasibility, economic viability of project, quality of management who is dealing with loan application, past experience with borrowers also examined by bankers during appraisal process, Financial position of borrowers also scrutinized carefully during this appraisal process to check the repaying capacity of borrowers, even most importantly scrutinize the value of collateral against loan will be sanctioned, so efficient credit appraisal techniques are adopted by branch managers to control and manage Non Performing Assets. Duty of bankers is not over after sanctioning loan. They have to be more watchful after sanctioning loan to monitor credit, to control fund diversion, post sanction supervision, follow up of NPAs and norms regarding NPAs so that timely action can be taken in case any discrepancy found.

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A STUDY OF CONSUMER EDUCATION AND AWARENESS AMONG WOMEN

Dr. Usha Rani
Assistant Professor
University College, Benra

Radhika Singla
Assistant Professor
Desh Bhagat College, Bardwal, Dhuri

INTRODUCTION

The welfare of the consumers lies in the fulfillment of their normal and legitimate expectation with regards to the goods they purchases and the services they avail. In a country like India where all the consumer protection laws are in place, the consumers are not really aware of them and the mechanism in place to redress their grievances. Those who know the laws know that the process is very slow and cumbersome. The level of awareness of the consumer can be taken as an indicator of the progress of a country. With liberalization and globalization and greater thrust towards privatization accompanied with heightened awareness on account of increased availability of information and media exposure today's consumer has changed radically. However, in spite of best efforts during the course of consumption a consumer may encounter many problems. Unless the consumers are aware of the constitutional provisions by government to protect the rights or the consumers', the effort of the government and voluntary organizations cannot achieve the desired result (Parameshvar, 1988). So consumer education is focused upon these days. Consumer education not only enhances skill or homemaker in better management of resources (Bonner, 1992) but also keeps them alert from being cheated by shopkeepers, vendors etc. The women need to aware of the consumer rights. Safe and fair financial services is important for consumers especially in women consumers, in some situations they may be offered substandard products, overpriced, unsafe or worthless by the product manufacturers.

CONSUMER

Any individual who purchases products or services for his personal use and not for manufacturing or resale is called a consumer. A consumer is one who is the decision maker whether or not to buy an item at the store, or someone who is influenced by advertising and marketing.

CONSUMER EDUCATION AND AWARENESS

Consumer education is basically an education which brings about behavioral changes in a person who goes to market to buy anything. Consumer education is the process of gaining knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions. Consumer education addresses four issues consumer decision making economics, personal finance, rights and responsibilities. Consumer behaviour and decision making have become prominent areas of research. Now a day, the market is glutted with a variety of goods and services which leave the consumer muddleheaded with how to decide and for what and how much? The consumer is constantly exploited by the market men like the producers, traders and the shopkeepers. The unfair and unethical malpractices adopted in the market may be black marketing, food adulteration, under-weighing, misleading advertisements, rising prices, false claims, lucky draws, zero percent finance schemes and a lot more which add to the already existing problems of the consumers. The consumer is totally perplexed what to do and what not to do. Ultimately deciding to buy which he doesn't need at all. Though there is advancement in education yet most of the consumers are unaware of their rights like right to safety, right to be heard, to seek redress, to be adequately informed and consumer education. Most of the consumers still don't utilise the consumer knowledge they have. Therefore consumer awareness is all about making consumers aware of their rights. . Lack of awareness has its root in many things in general and in particular it lies in illiteracy in India. People do not know what they should do in case they are to be subject to fraud by them. They are not aware of the resources available to them under laws provided for redressing such cause, therefore no law will ever be able to provide people their due rights against such bad practices of sellers or manufacturer unless they are being educated and make aware about the available remedies in case of violation of their rights. Moreover those who are aware of their rights escape from taking the legal recourse against the wrongdoer because they know that the legal recourse will consume a lot of time, energy and money redressal of legal matter takes years in India is a common belief. The parties aggrieved either do not approach the consumer court or satisfied after getting a little amount from the dishonest seller. It is therefore, required that the people at a large scale be aware about their rights and available remedies under the Act .Only the real object of the said act may be achieved otherwise by legislative any such act would amount to a futile exercise of the legislature . It is therefore, required that the people should at large scale be aware about their rights and available remedies under the act.

WOMEN'S AS A CONSUMER

Economic world is now thinking in favor of the fairer sex. Now-a-days women are not only playing role of hardcore 'housewives', they are also playing a different role of 'chief purchasing officer' & controlling 85% of buying decisions. In today's world, they are working as multi-tasker by playing a role of house maker as well as professional women with their hard work. With their new role as a professional, there has been a gradual evolution in the status of women & now they are called as marketers. As a professional India, women hold 25% of jobs in different sectors, although in 1980 it was only 10%. An Indian woman today has a greater sense of empowerment and economic freedom, which indicates that their consumption pattern has changed.

REVIEW OF LITERATURE

Sasikumar (2014) studied the effectiveness of consumer education programme for higher secondary senior students. The data was collected from the 50 higher secondary school students from the selected school of Kozhikode district of Kerala using convenient sampling method. It was found that the developed programme was effective in increasing the awareness level but exploitation of consumers has been always at a high rate.

Natrajan and Marishkumar (2017) conducted the study on the awareness of women on consumer rights in the rural context. The data was collected from the sample of 100 rural women using multi stage sampling technique. It was found that there was a significant relationship among the awareness level of the rural women belonging to different education status, age levels, income groups etc. lack of access to information, family constraints, poor networks etc were the main reasons for the poor awareness level among rural women regarding the consumer rights.

NEED AND SIGNIFICANCE OF THE STUDY

- If majority of women are found to be unaware, the remedy would be to educate them
- There is a need to educate the women consumers (whether urban or rural, literate or illiterate and whether household or working) by bringing about awareness and building up their attitude towards being willing to enforce their due rights

OBJECTIVES OF STUDY

1. To study the concept of 'Consumer Education' and its need for women in Indian context.
2. To study the awareness level regarding consumer's rights, roles and responsibilities among working women.
3. To study awareness level regarding various 'Consumer Protection Laws' among working women.
4. To find out the perception of women about 'need for consumer education'.

RESEARCH METHODOLOGY

This section will comprise of four sub sections:- Research Design, Sample, Tools and Techniques, Data collection methods.

Research Design

The present study is based on the exploratory research design. The exploratory research design is used to get the better insight and understanding of the research problem and to provide new direction for the further research.

Sample

The data for the present study is collected from the sample of 100 working women having graduation as their minimum qualification using random sampling technique

Tools and techniques

Average method is used to analyse the data collected.

Data collection method

Questionnaires are used to collect the data from the primary sources.

RESULTS AND FINDINGS

The study shows the following results and findings.

1. 90% of the total working women under study check the price while purchasing any product. 50% of them check manufacturing and expiry date, 39% check the weight of the product while only 10% of the respondents check the standard marks which shows

that majority of the working women do not have the habit of checking standard marks and other information except price and expiry date while buying any product.

2. Majority of the women often find defects after purchasing a product in the form of inferior quality and adulteration.
3. About 90% of the respondents donot know the procedure to file a complaint and none of them has ever file a complaint in a consumer court or approached the same for any help. The study shows that despite of finding defects after purchases women are not aware about the legal proceedings which they can follow.
4. Almost every working woman is aware about the fact that selling adulterated products is a punishable offence but no one is aware about the remedies available to the aggrieved consumers. Only 50% of them are aware about the basic consumer rights available to them and major reason behind unawareness has come out to be lack of time and interest.
5. Majority of the respondents have acquired the knowledge about consumer education from their friends and relatives followed by social media and television.
6. The study shows that 90% of the working women have never bargained on the MRP.
7. Almost every respondent is of the view that consumer laws are not effectively implemented in India. Therefore there is a need of more consumer awareness and educational programmes in the country.

CONCLUSION

The main objective of the present study was to measure the awareness level of the working women regarding consumer education. Majority of the women consumers have low level of awareness and low extent of utilization of consumer rights. The study shows that even educated women are not aware about their rights as consumers and prevalent laws protecting the interests of the consumers. It can be concluded from the findings that the major reason for low awareness among working women consumers is lack of time and interest to acquire knowledge about the concept and failure of the government in providing proper education. Therefore It is the need of hour to enhance consumer awareness and impart consumer education in our country.

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APPENDIX

QUESTIONNAIRE

1. Name:-
2. Do you have the habit of checking following information while purchasing a product (please tick)
   - Price
   - Manufacturing and expiry date
   - Weight
   - Standard marks

- Other information like label, packaging etc.

3. Do you give preference to standardized products while purchasing?
   - Rarely
   - Sometimes
   - Often
   - Very often
   - Never
4. Do you find defects in the goods after purchase?
   - Always
   - Sometimes
   - Often
   - Very often
   - Never
5. What kind of defects do you find in goods?
   - Inferior quality
   - Adulterated
   - High price
   - Cheating
   - Any other(please specify)
6. Do you know how to file a complaint in a consumer court?
   - Yes
   - No
7. If yes, have you ever file a complaint in a consumer court?
   - Yes
   - No
8. Have you ever approached any consumer organization for help?
   - Yes
   - No
9. Are you aware of the fact that selling adulterated goods are a punishable offence?
   - Yes
   - No
10. How do you acquire consumer education in respect to the products purchased or service availed?
   - Print media (like newspapers)

- Consumer organizations
- Government agencies
- Friends or relatives
- Internet or television

11. Are you aware about the basic consumer rights?
    - Yes
    - No
12. What are the reasons of unawareness?
    - Don't have time
    - Not interested
    - No awareness about consumer organizations
13. Do you bargain on MRP of a product?
    - Yes
    - No
14. Do you have knowledge about the remedies available to the aggrieved parties?
    - Yes
    - No
15. Do you think that the consumer laws are effectively implemented?
    - Yes
    - No
16. Do you think that there is a need of more consumer education and awareness programmes?
    - Yes
    - No

Emerging Trends in Agriculyure

Dr. Renuka Rani
Assistant Prof. Govt. Ranbir College
Sangrur
Dr. Gagan Bajaj
Veterinary Officer, Vety Polyclinic
Sangrur

Abstract

Indian agriculture is undergoing rapid transformation since introduction of green revolution technology.The nation that was frequently facing famines and chronic food shortage before green revolution, is now in a position of producing sufficient amount of food grains. From.a food grain production around 55 million tons at the time of independence, we now boost of production of more than 272 million tons of food grain (2016-17). Agriculture is a source of livelihood for more than two thirds of our population. Unlike developed nation, agriculture still remains the backbone of our country. Agriculture in India is not merely a business enterprise; it is more a way of life. Indian agriculture is undergoing rapid transformation since the introduction of green revolution technology. The recent policy of liberalization and globalization has opened up new avenues for agriculture modernization. This has not only stressed on improving agricultural inputs, infrastructural facilities in rural areas but liberalizing inputs reducing subsidies, loosening ceiling laws and generating agricultural surplus for home and international markets. The emerging trends in Indian agriculture are commercialisation of agriculture, diversification of agriculture, organic farming, march towards grey revolution, cooperative farming, declining public investment in agriculture and increasing role of NGOs in agriculture.

Keywords: Globalization, green revolution, liberalization, sufficient, sustainability

Introduction

Unlike in developed nations, agriculture is still the single largestcontributor to the GDP in India, contributing 14.5 per cent asagainst developed nations where the contribution of agricultureto GDP is less than 5 per cent. Although the contribution ofagriculture has been gradually declining, the trend has beenmore visible in last decade. Infect there has been almost twofold increase in the number of persons dependent onagriculture, resulting in less per capita holding which retardeffective utilization of recourses. This implies that the growth ineconomy has not benefited the majority of population and theeconomic disparity is increasing instead of decreasing. Thegrowth rate for the agriculture last decade is just around 2 perccent at par with what it was prior to the economic liberalization.In this lecture, I would like to touch upon three key issues, which I feel are the emerging trends in Indian agriculture, with a view to learn some important lessons from these trends that can hopefully take Indian agriculture on a higher growth trajectory, and help alleviate poverty much faster than has been the case so far. The increasing role of the corporate sector in agriculture by infusing new technologies and accessing new markets. Increasing integration of agriculture with the new emerging agri-system comprising of Rural Business/Service Hubs (RBHs) at the back end, and agro processing industry and organized retailing at the front end – primarily driven by the corporate sector.There is a wide variation in agricultural growth across different states in India at least during the last five-seven years or so. At one end of the spectrum there are states like Gujarat that are showing strong growth of 8%-10% per annum in agriculture, while at the other end are states like Uttar Pradesh, West Bengal, etc., that are growing barely at 1%-2.5% per annum. In view of these facts the emerging trends in the Indianagriculture can be summed up as below:

Commercialization of Agriculture: With the introduction ofGreen Revolution in 1960s and consequent generation ofagricultural surplus a new trend of commercialization startedemerging in the Indian agriculture which was contrary to thetraditional subsistent nature. Conscious farmers to day growcrops not exclusively for their own use but for selling the samein the market and obtain as much profit as possible. They arenot interested in the cultivation of those crops which are nonremunerative or whose yield is very low. The decline in the areaof coarse grains may be cited as an example. Pulses which havecomparatively longer growing period and lower yield also fail toget favourable treatment. So, the glut in the production of a cropone year has adverse effect on its areal coverage and output inthe following year. Higher remunerative prices in non-foodcrops are encouraging farmers to go for horticulture, floriculture, sericulture, viniculture, apiculture and similar activities asa result of which the areal coverage of food crops is declining insome areas. The area under cash crops as a percentage of totalholding will increase. Many farmers are already combiningsocial- forestry, livestock and poultry industry to support theirincome. This trend is likely to accelerate further.

Organic farming is one subject that has generated considerableinterest among the farmers as well as general populace. As there is increasing awareness about the hazards of use of fertilizersand pesticides in the western countries, the demand fororganically produced commodities is on the rise. India here hasan advantage because unlike in developed nations, the size ofholding is very small. As such the farmers are already not ableto provide the necessary inputs for their crops. If the market isassured and the prices are higher, they can very easily shift toorganic cultivation. Some positive trends are emerging in thisactivity. There is a significant area under the organic cotton inthe Yavatmal district of Maharastra and the cultivation isInternational Science Congress Association 37managed by a co-operative society. Their importance is likely toincrease further as they mean higher reward for the farmers.

Diversification of Agriculture: Another emerging trend in the Indian agriculture is leading towards diversification which is opening up the prospects for dairying, horticulture, truck farming, floriculture, aquaculture, sericulture, apiculture and agro-forestry etc. This has been made possible due to the development of irrigational facilities as a result of which multicropping has become the order of the day. Farmers can no longer afford to go for fallowing. Instead they prefer croprotation on scientific lines i.e., nitrogen consuming crops (cereals) followed by nitrogen fixing crops (pulses and beans) or striking a proper combination of tree crops-cereal crops, horticulture-animal husbandry - pisiculture etc.

Among horticultural products grapes, mangoes, oranges, bananas and apples etc. have great export potential. Export of grapes from Maharashtra to the Gulf countries is an encouraging feature. Most of the horticultural products face the problem of glut at the time of harvest.There is enough scope for encouraging floriculture and enhance the quantum of export especially to the Gulf Countries wherethereisgreatdemandforflowers.There are areas in the country where gladioli can be grown round the year. India has 200 varieties of roses and 370 varieties of aroids.

The Government of India has lifted import duty from the import of seeds, tubers, saplings and cuttings of flowers. A floriculture development project covering 200 ha of area and an investment of Rs. 420 million has been initiated near Bangalore with technical assistance from Holland which will be the largest floriculture project in Asia.

There is great potentiality for the development of aquaculture in India which will not only generate employment opportunities, improve the economic conditions of the rural poor but will also improve the quality of the diet and fetch valuable foreign exchange.

Apiculture is a subsidiary occupation to supplement farmers'income and to generate additional jobs for rural youths. In Indiaabout 100 million kg of honey is produced annually whose 10 per cent is derived from the Khadi and Village Industries. Majority of this production comes from Himachal Pradesh, Maharashtra. In India five varieties of bees are found of which is most important. Now melanoma and trogon varieties are gaining popularity. A number of centers have been established in the country to provide technical as sistance and training for bee keeping. Two such centers are functioning at Almora and Haldwani in Uttar Pradesh.

India ranks second in silk production in the world after China. It has the unique distinction of producing all the four commercial varieties (mulberry, tasar, eri and muga) of the silk, of which the first alone accounts for about 90 per cent of the total production. The total raw silk production during 1991-92 was 11,748 tones (10,667 tones as mulberry silk). The main producing states are Karnataka, Andhra Pradesh, Tamil Nadu, West Bengal and Jammu and Kashmir

March towards Grey Revolution: After the success of Green, Yellow, Blue, Brown and White Revolution India is marching towards what is called as

Grey Revolution i.e. use of information technology in agriculture. All the above revolutions have been with the single objective of increasing production. The extensions activity was limited to providing physical inputs viz. fertilizers, seed, pesticides, among others. The government intervened heavily in the market to ensure fair price to the farmers and to make available goods to the consumers at an affordable price, bearing heavy subsidy burden in the process. However all this is undergoing a change. The extension efforts are now directed towards providing farmers with the knowledge of the market conditions, so as to enable him to decide what to produce, how and , how much to produce, when and where to sell. The farmer can also avail information regarding the weather conditions and decide his farm operations. The use of GIS is also being promoted in a big way, which will be helpful in precision farming.

Increasing Importance of Contact Cooperative Farming: With the entry of MNCs in the agriculture sector and their specific requirement of raw materials it is expected that the contract farming will receive a shot in the arm. Although the Pepsi experiment in Punjab has not been entirely successful, for lack of backward linkages, this sector seems to be lucrative one. This will also result in increased farm mechanization and will result in greater economies of scale. Further it will decrease the percentage of population depend on agriculture will decline. Cooperative farming is also making a comeback. The sugar cooperative in Maharashtra, milk cooperatives in Gujrat are the path breakers. Many horticultural products are now marketed by cooperative societies, which reduce the cost of marketing for the farmers by eliminating middlemen. Cooperative farming also reduces the cost of inputs, farm operations and makes possible increased farm mechanization.

Declining Public Investment in Agriculture: The last decade has been a decade of economic reforms for India. It has also seen decline in the public investment in agriculture. Agriculture sector has not been touched by reforms. There is a feeling of receiving step-motherly treatment being meted out to the agriculture sector. If at all there is a talk, it is for all the wrong reasons like support price, subsidies etc. No serious efforts have been made to give a boost to agriculture production. During the ninth plan the Agriculture sector has been allotted 4.9 percent of the total outlay. However in the first four years of the plan the actual allotment has been nowhere near it. This is when we talk of growth rateof over 5 per cent in agriculture. What thegovernment has done instead is hiking the MSP for food grain under political compulsions and at the same dismantled PDS. Now the situation is such that food grain is rotting in FCI stores, while people continue to die of hunger. The increase in rice production in Assam and other eastern states is not the result of the government effort but because of increased private investment in the form of tube wells. The subsidies are likely of reduce further, which will mean that the cost of cultivation will increase.The Much talked crop- insurance scheme has failed to provide the farmers with much needed economic stability. In this regard the Kisan Credit Card (KCC) scheme must be launched. It helps the farmers to have an easy access to cash to procure farm inputs when needed.

Agriculture: A Source of Employment: Agriculture has been an important source of employment for the majority of our population. As mentioned above two-third of our population is directly or indirectly dependent on agriculture for its livelihood. Much of the employment in agriculture in India is a disguised employment meaning, it employs more than what is required and gives a false picture of employment generation. This is primarily due to availability of cheap labor, lack of alternative means of employment. Majority of population thus employed is unskilled labour. This picture is undergoing a change increased farm mechanization has considerably reduced the need for manual labor, but increased cropping intensity thereby generated employment.The packing and processing industry have also emerged at alternative source of employment. The horticulture and meditational crops have secular demand for skilled labor. It is now evident that the percentage of population dependent on agriculture will reduce considerable in the coming year,which is a welcome sign. Even now the government figures do not reflect the ground reality as many have registered themselves as agriculturists or landless laborers only to get benefit of government schemes .

Growing Role of NGOs in Agricultural Development:

The most heartening feature in the present situation is the increasing role being played by NGOs in agriculture and rural development. There is numerous success stories of it, SEWA in GujratTarunBhartSangh in Rajasthan, Anna Hazare in Maharastra are some examples of what NGOs can achieve if they have sincerity of purpose. More such examples are coming to light. As the farmers are primarily poor and backward they need a helping hand in their desire to march ahead. They arehesitant in approaching the government agencies as they do not trust it. NGOs are acting as bridge not only between the government and farmers but also between researchers and farmers. In the new millennium their importance is going to increase further and they will have a major role to play in agricultural and rural development.

Conclusion

After years of unidirectional march towards achieving self sufficiency in food grain production, Indian Agriculture is all set to change its track. There has beenparadigm shift in the way agriculture is done in the last few years and the Indian farmer is gearing up himself to face the challenges of globalization.As researchers, we need to map the spread of these emerging trends, particularly the rise of new and innovative institutional arrangements followed by ascientifi c evaluation of these on the scale of CISS – Competitiveness, Inclusiveness, Sustainability and Scalability. At IFPRI we have made a beginning in this direction, but institutions like NCAP, IIMs, and many others need to launch several such studies with a view to see how best the process of growth can be rendered inclusive. The main challenge for India will be to ensure that the smallholders are mainstreamed in the new emerging agri-system, and how they can gain from these change.

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HIGER EDUCATION IN PUNJAB: A SUPPLY SIDE ANALYSIS

Dr. Sapna Sharma
Assistant Professor of Economics
D.A.V. College, Hoshiarpur.

Introduction

Economic growth is a fundamental requirement for the development of a countryand economic growth is created by people. Integrating as many population groups as possible into the economy is the only way to ensure that growth has a broad effect and is sustainable.The investment in education to develop human capital and its contribution to economic development and growth are evidenced in literature by many authors (Becker, 1964; Chadha, 2004; Hanushek&Kimko, 2000; Kingdon&Soderbom, 2007a, 2007b; Kruger&Lindahl, 2000) well educated and good quality of human capital leads to a country's development by providing it an edge in the global economy

Objective of the Study

The specific objectives of the study are:

- to access the growth of higher education of Punjab;
- to study the growth of Professional colleges/institutes in Punjab:
- to make policy implications regarding the supply-side analysis of higher education in Punjab.

Time Period

Time period selected for the study is from 1971to 2018.

Data Sources

The study is primarily based upon the secondary data. The secondary data were gathered from the published (annually and periodically) and unpublished sources.

Major published sources of data were various issues of the Statistical Abstract of India, Statistical Abstract of Punjab, Economic Survey of India, Economic Survey of Punjab, Analysis of Budget Expenditure of India, Budgetary Documents of Higher Education in India, population Census Reports, Social Statistics of Punjab, Web Sites of Higher Education of India/Punjab, Offices of Department of Education of Punjab and many research studies/reports. Some Secondary data, in unpublished form, was collected from the Office Files of the Economic Advisor; Director, Punjab Instructions (Colleges); Director, Punjab Instructions (Senior Secondary School); Hand Book of Information or Prospectus all the Universities of Punjab.

Present Position of Higher Education in India

With a median age of 25 years, India has over 550 million people below the age of 25 years. According to Census figures, over 32 per cent of the 1.1 billion populations is between the age group 0- 14. This means that the number of people in India needing primary and secondary education alone exceeds the entire population of the USA. Since these students will be seeking higher education in India over the next decade it illustrates the sheer size of the Indian education market. Presently about 11 million students are in the Higher Education system. This represents just 11% of the of the 17-23 year old population. The government hopes to increase this to at least 21% by 2017- a target which still falls short of the world average. With the emergence of India as a knowledge-based economy, human capital has now become its major strength. This has put the spotlight on severe inadequacies of India's infrastructure for delivery of education, particularly higher and vocational education. Demand-Supply Gap Indian society puts a premium on knowledge and its acquisition - spending on education has figured as the single largest outlay for a middle class household after food and groceries. With its rapidly expanding middle class, India's private expenditure on education is set to increase manifold. India's public expenditure on education (centre plus state expenditure) has ranged between 3.26 % and 3.85% from 2004- 05 till 2009-10 and this needs to increase if it were to come at par with the expenditure incurred by the developed economies. While there has been some private investment in setting up educational institutions, there remains a glaring mismatch in demand and supply, particularly in high quality institutions. Example - only 1 out of approximately 150 applicants gets admission into the elite Indian Institute of Management (IIMs) (MHRD, 2018).

Higher Education Sector and Privatization

The entry of private sector in higher education is not new. Private institutions (aided and non-aided) have always remained a central point of higher education system in the Asia. In fact, private higher education sector has played a significant role in the Japan, South Korea, Taiwan, Taipei, Indonesia, and the Philippines. In these countries, majority of students (even up to 80 per cent) attended the private institutions. Indeed, the private sector higher education is reported to be growing rapidly in the China, Vietnam, Cambodia, and other Central Asian republics as well. Many specialized but privately owned institutions came into existence in the fields of management, technology, nursing, medical education, etc., with the aim of offering high quality academic degrees having marketable acceptability. For instance, Asian Institute of Philippines and the National Institute of Information Technology in India fall in such category (Gupta, 2005).

In India, the economic reforms of early 1990s witnessed the growth of the middle class both in numbers and richer in resources. These reforms also saw a rise in the entrepreneurship in the country. The increasing demands for higher education courses from the rising middle classes and growing culture of entrepreneurship together accelerated the pace of growth of private higher education in the country. On the other hand, absence of any significant expansion in the different sectors of higher education by the state has created space for the growth of private providers (Yash Pal Committee, 2009). During this phase, very few universities and colleges were set up in the state sector and a fewer were brought within the ambit of the government funding. In fact, this period of expanding higher education was marked as near withdrawal of the state from taking over of additional responsibility of higher education in the country.

Further, the expansion of higher education in India largely took place through the affiliated colleges till the late 1990s. During this phase, many promoters of private unaided institutes/colleges began to realize that the regulatory framework or mechanism of affiliating universities and of state governments was inhibiting their growth. And, these regulations did not allow them to fully exploit the market potentials. These promoters were not able to generate more money out of these educational enterprises. Such institutions began to explore the possibilities of wriggling out of the control of the state governments and the affiliating universities. And, some institutions adopted the route of deemed-to-be-university status to get the powers to grant degrees. In fact, Indian Institute of Science at Bangalore and Indian Agricultural Research Institute at Delhi were the first two institutions to be declared as deemed-to-be-universities in the late 1960s for spreading education and doing advanced research in the field of basic sciences and agriculture respectively. Further, after the 2000 when the provision for conferring the deemed-to-be-university status to a *de novo* institution was introduced, there was sudden spurt in the growth of deemed-to-be-universities in the private sector in India. For example, between 2000 and 2005, 26 privately sponsored institutions got the deemed-to-be-university status. In Tamil Nadu alone, number of private deemed universities increased from 18 in 2007 to 35 in 2008 (Yash Pal Committee, 2009). In this way, new entities were able to wriggle out of the oversight mechanism of the affiliating universities (UNESCO, 2005). In this way, higher education sector changed substantially during the last two decade or so.

1. General Higher Education in Punjab

Higher education in Punjab – whether formal or non-formal – has a very long and rich history (Kaur, 1992), although its expansion and accessibility to the general people was very limited. After the reorganizationof Punjab in 1966, the state government has made many conscientious efforts to develop and expand educational facilities in the state in a planned manner. All these planned efforts, though limited in nature, have led to establishment of large number of colleges either in the public sector or in the aided private sector. Two new universities – Punjabi University, Patiala (1962) and Guru Nanak Dev University, Amritsar (1969) - were also established. These steps have increased and strengthened the access to general higher education in the state. This strategy has also brought out many significant changes in the delivery modes of higher education system in the state. One of major consequences of state sponsored higher education in the state was that a very large number of students began to attract towards the general courses, particularly to the liberal arts and science streams (Mittar, Singh and Brar, 2002). Moreover, the colleges providing technical and professional education in Punjab were also affiliated to these state universities.

In fact, high growth in higher education institutions in the state have followed a national pattern of imparting higher education in the liberal, technical and professional subjects through the affiliated colleges and different departments of state universities (Mittar, Singh and Brar, 2002). At the national level, the number of higher education related institutes/colleges increased too much. For instance, during 2005-06, there were 348 Universities in India; which includes 18 Central Universities, 209 State Universities, 103 Deemed Universities, and 5 special institutions providing higher education established through the state legislation. Besides, 13 institutions of national importance were working in the fields of higher education and research during the 2005-06 (UGC, 2007). Further, there were 17,625 affiliated colleges, of which 5,386 colleges had been recognized by the UGC under Section 2 (f) and 12 (B) of the UGC Act. In 2005-06, 104.81 lakh students were enrolled in these institutions of higher education against 99.54 lakh students enrolled during the previous year (UGC, 2007).

However, this number increased to 860 universities in India in 2017-18: which includes 47 Central Universities, 123 Deemed to be Universities, 381 State Universities, 291 State Private Universities providing higher education in India. Besides special institutions and institutions of national importance consumes 18 together (UGC, 2018).

In Punjab, at the time of its reorganization on the basis of language in 1966, there were just three universities and 84 affiliated colleges providing general higher education in the state (Ghuman, Singh and Brar, 2009). In 1970-71, number of state universities in Punjab increased to four (Ghuman, Singh and Brar, 2006). These state universities of Punjab were: (i) Panjab University, Chandigarh (1948); (ii) Punjab Agricultural University, Ludhiana (1962); (iii) Punjabi University, Patiala (1962); and (iv) Guru Nanak Dev University, Amritsar (1969). At present (2005-06), of all these state universities, Punjab Agricultural University, Ludhiana is non-affiliating university in the state, whereas the remaining universities are enjoying the powers to affiliate or de-affiliate the college/s imparting higher education in the state.

1.1 Present Position and Ownership Pattern of General Higher Education in Punjab

In Punjabthere are three types ofOwnership is working in Higher education sector such as Government ownership, Private Aided Ownership and Private Unaided ownership. As far as proportionate consumption of each type of ownership is concerned, private unaided ownership consumes the maximum proportion (53.47 per cent) followed by Private Aided (23.76 per cent) and Government ownership (22.77 per cent) in 2005-2006. However, in 2017-18 the state enjoying 379 colleges as compare to 313 in 2005-06 providing general higher education. Out of 379 colleges, 55 are government colleges, 136 private aided colleges and 188 private unaided colleges. Percentage-wise government ownership consumes 14.51 per cent, private aided ownership 35.88 per cent and private unaided ownership 49.61 per-cent respectively. As far as choice of the streams in general higher education is concerned

63.03 per cent students opted Arts followed by Science streams 12.13 per cent and Commerce streams 11.26 per cent (Kalia, 2010).

2. Professional Higher Education in Punjab

The significance of higher professional education in managing the economy, creating new knowledge and raising skills of workforce is well documented in economic literature (Ghuman, Singh and Brar, 2009). In fact, it empowers the novices for highly skilled jobs and favours them to get premium income avenues. Professional education of higher variety has, therefore, become sine qua non for the generation, absorption, preservation, application and dissemination of knowledge (Ghuman, Singh and Brar, 2009). Earlier, three traditional state universities of Punjab were training the students in professional education courses through their campus departments and affiliated colleges. At that time, there was no exclusive professional university in the state and all the colleges of professional variety were affiliated to these three universities, i.e. Panjab University, Chandigarh; Punjabi University, Patiala; and Guru Nanak Dev University, Amritsar. Punjab Agricultural University, Ludhiana is also providing certain professional courses related to the agricultural sciences like the agricultural engineering and agri-business management. In recent years, state government has taken many bold steps to diversify professional education in Punjab state to fulfill the rising demands of technically and professional trained manpower at the national/global levels.

At present, Punjab has seven universities (including the deemed one) providing professional education courses of many varieties. Punjab Technical University (PTU), Jalandhar (1997) and Baba Farid University of Health Sciences (BFUHS), Faridkot, (1998) are affiliating universities. These were established exclusively to develop professional education courses related to the technical and medical sciences respectively. Thapar University, Patiala (earlier an engineering college) has acquired the status of a Deemed University during the year 2000. Now, it has acquired the status of a full-fledged university and managed by the famous Thapar Group of Industries (India) in the field of technical education. Two new Universities – Guru AngadDev Veterinary and Animal Sciences University, Ludhiana (carving out by taking over the department of Veterinary and Animal Sciences of Punjab Agricultural University, Ludhiana) and Rajiv Gandhi National University of Law, Patiala – were established in 2006 and are still at the stage of infancy. Another self-financing private university - Lovely Professional University at Jalandhar- has come into existence in 2006-07. Further, SantLongowal Institute of Engineering and Technology

(SLIET), Longowal (District Sangrur) has acquired the status of deemed-to-be-university in 2007.

All the six universities excluding the SLIET were established under the state legislative statutory acts passed from time to time. These steps highlighted the emerging significance of professional education courses in the state. These universities mostly provide graduate/postgraduate level professional education courses and research as per the requirements of the state, national and global economies. Almost all these universities are functioning as the autonomous bodies. However, the state universities of professional variety are highly dependent upon the state finances for yearly budgetary expenditure and are facing severe resource crunch largely due to the progressive cuts in allocation of state funds since the 1990s (Ghuman, Singh and Brar, 2009).

2.1 Overall Position of Professional Education Colleges/Institutes, 1971-2018

The data (Table 1) on number of colleges/institutes affiliated to these universities show that a significant growth, at least, in terms of number of professional colleges/institutes has occurred very recently in Punjab. Looking at the total number of these colleges/institutes revealed that there were just 13 recognized colleges in 1971 which increased to 19 colleges in 1991 – an addition of six colleges in the two decades (1971-1991). After the 1991, many new professional colleges/institutes were established and their number increased from 19 colleges/institutes in 1991 to 106 colleges/institutes in 2001 to 184 colleges/institutes in 2005 to 589 by the end of 2018. This shows an addition of 405 colleges/institutes in the 13 years time period. If one examined the overall growth of professional colleges/institutes in the state, it was found that the number of professional colleges/institutes in the state jumped up by more than 45 times during 1971-2018 and about 31 times during 1991-2018. Further, leaving aside the medical colleges, number of colleges belonging to other streams like Engineering, MBA/MCA, Pharmacy, Dental, Ayurvedic, Nursing, Physiotherapy, etc had increased, particularly during the last one and a half decades (1991-2018).

Due to the growing number of these colleges, the structure of professional education has changed dramatically in the state. In 1971, medical colleges formed 30.76 per cent share of total number of professional colleges in the state, followed by the Dental, Ayurvedic, Nursing, Engineering (15.39 per cent each) and the MBA/MCA courses (7.68 per cent). In 2018, the MBA/MCA colleges constituted the highest proportion (36.50 per cent), followed by Engineering (25.47 per cent); Nursing (18.00 per cent); Pharmacy (5.94 per cent); Law (4.92 per cent); Dental (2.98 per cent) and Ayurvedic (2.04 per cent) colleges. On the other side, the Homeopathic colleges had the least share of 0.68 per cent only of total colleges/institutes. The percentage share of the rest of streams was as follows: Physiotherapy colleges (1.87 per cent);Medical colleges (1.35 per cent) and Architecture colleges (0.85 per cent). While in 2018, technical stream constitutes the major proportion 68.76 per cent of the professional higher education sector of Punjab and Medical streams consumes 26.32 per cent while Law stream consumes just 4.92 per cent of the total professional higher education of the state. Over-all MBA/MCA colleges consumes the maximum share 36.50 per cent of the professional higher education of the Punjab.

Main Conclusions and Policy Implications

(i) Main Conclusions

Professional higher education sector of the state changed definitely more than the rest of sectors. Changes occurs both in the horizontal and vertical spectrums. In many aspects, the earlier monotony in professional education courses has been taken over by the diversity and vibrancy.

(ii) Policy Implications

The education development experience of world countries establishes beyond any doubt that the quality education with wider access and affordability happens only in the situation of the adequacy of public resources and comprehensive regulatory framework.The Punjab state has been spending less on education from public resources. In the last decades, public expenditure on higher education declined considerably.Their is a strong need to increase the public spending on education to the level of six per cent of the state income in a time bound manner, out of which higher education must get its due share.

Table 1: Distribution of Professional Education Colleges/Institutes in Punjab by Course and Affiliating University, 1971-2018.

College/Institute	1971#	1981#	1991#	2001	2005	2018
Baba Farid University of Health Sciences						
Medical	4 (30.76)	5 (29.42)	5 (26.31)	6 (5.66)	6 (3.26)	8 (1.35)
Dental	2	2	2	9	11	14

	(15.39)	(11.76)	(10.53)	(8.49)	(5.98)	(2.38)
Ayurvedic	2 (15.39)	3 (17.65)	4 (21.05)	9 (8.49)	11 (5.98)	12 (2.04)
Homeopathic	0 (0.00)	1 (5.88)	2 (10.53)	5 (4.72)	5 (2.72)	4 (0.68)
Physiotherapy	0 (0.00)	0 (0.00)	0 (0.00)	3 (2.83)	8 (4.35)	11 (1.87)
Nursing	2 (15.39)	3 (17.65)	3 (15.79)	8 (07.55)	15 (08.15)	106 (18.00)
Sub-Total	**10** **(76.92)**	**14** **(82.35)**	**16** **(84.21)**	**40** **(37.73)**	**56** **(30.43)**	**155** **(26.32)**
Punjab Technical University						
Engineering	2 (15.39)	2 (11.76)	2 (10.53)	25 (23.58)	48 (26.09)	150 (25.47)
Architecture	0 (0.00)	0 (0.00)	0 (0.00)	2 (1.88)	7 (3.80)	5 (0.85)
MBA/MCA	**1** **(7.68)**	**1** **(5.88)**	**1** **(5.26)**	26 (24.53)	42 (22.83)	215 (36.50)
Pharmacy	0 (0.00)	0 (0.00)	0 (0.00)	11 (10.38)	18 (09.78)	35 (5.94)
Sub-Total	**3** **(23.08)**	**3** **(17.65)**	**3** **(15.79)**	**64** **(60.38)**	**115** **(62.50)**	**405** **(68.76)**
Other Universities *						
Law	0 (0.00)	0 (0.00)	0 (0.00)	2 (1.89)	13 (7.07)	**29** **(4.92)**
Grand Total	**13** **(100.00)**	**17** **(100.00)**	**19** **(100.00)**	**106** **(100.00)**	**184** **(100.00)**	**589** **(100.00)**

In these years, all professional colleges were affiliated to the Other Universities* of Punjab.

* Other Universities here mean Panjab University, Chandigarh; Punjabi University, Patiala; and Guru Nanak Dev University, Amritsar.

Figures in parentheses are percentages.

Source: (1) www.babafariduni.com

(2) www.aicte.ernet.in

(3) www.ptu.ac.in

(4) Offices of Dean, Colleges Development Council, 2007-08 (Respective Universities).

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CONTRACT FARMING AND EMERGING AGRARIAN STRUCTURE

Author 1- Prof. Zoya (Assistant professor in commerce dept., university college benra, Dhuri, Sangrur)

Author 2- Prof. Monica (Assistant professor in commerce dept., Desh Bhagat college Bardwal, Dhuri, Sangrur)

Abstract

Level of participation indicates the success or failure of any development programme. Contract Farming was implemented in Punjab with the aim to initiate market measures to help farmers make a transition from Wheat-Paddy cycle. Acceptance of the scheme by the farmers was crucial to its success; its popularity was based on factors like written contract, pre-agreed purchase price of the crop, provision of good quality seed along with consultancy to farmers. Based on the understanding whether the scheme has found wide acceptance or not, has made an impact in the cropping pattern of the villages, can one understand its limitations and determine its success or failure. In this chapter attempt has been made to assess the impact of Contract Farming at the household level in terms of crop-mix, productivity and environmental sustenance.

Keywords

Contract Farming, Agrarian Structure, environment, Farmers.

Objective of the study

The research paper is based on the following objectives:

1) To study the impact of contract farming in few villages of Punjab.
2) To review the difference of contract and non- contract farming.

Review of literature

The literature on Contract Farming covers a wide variety of areas and involves interdisciplinary focus. Large numbers of studies have been carried out evaluating one or the other aspects of the Contract Farming schemes; some have been carried out totally independent of other and little or no cross referencing. However many studies have been carried out with ideological perspective and evaluate Contract Farming in that light. One approach to understand and evaluate Contract Farming utilizes the tools from social as well as natural sciences and gives emphasis on the characteristics of the crop. It holds that technical characteristics of the crop play a key role in determining production relations in Contract Farming

There are number of studies, which have examined Contract Farming schemes from individual project perspectives. Glover and Kusterer (1990) ·have extensively researched Mumias sugar project in Kenya and the projects of Kenyan Tea Development Authority. Similarly Benziger (1996) and Singh (2004, 2002, 2000) have given detailed account of the schemes covering various aspects in their study on Thailand and India respectively. Numerous country specific and project specific studies also have tried to give insight of the schemes implemented by different agencies (Commonwealth Development Corporation, 1989)

Methodology of the study

A multi-pronged methodology has been adopted to analyse various issues. Secondary data collected from various publications, journals and research papers have been analysed using simple statistical techniques. Some of the websites have been used to collect the desired material for the topic.

Introduction

There has been a substantial body of literature which throws light on the market based models of Contract Farming in India and other countries. Though these studies report varied degree of success of the process with respect to, its efficiency, many of them concur that risk sharing by the farmer and the contracting firm may be theoretically one of the redeeming aspects of the Contract Farming model but in practice the risk is borne unevenly by farmers. Although, in the short run, individual farmers might have benefited, but in the long run, the Contract Farming benefits the contracting companies more due to their greater bargaining power. Much of the body of research work suggests that the market driven model needs to be mediated through the Government to ensure that it does not become exploitative. However, there is a lack of studies analysing a model of Contract Farming where Government acts as a regulator as well as a facilitator, trying to ensure that Contract Farming has a strong developmental component which works over and above a narrow profit maximising objective. The Punjab model presents a case in point where the state Government recognised an impending agrarian crisis, emerging out of a scenario of fast depleting ground water table which was the lifeline of the most common cropping cycle of wheat-paddy in the state. Reasons for continuation of this cropping cycle were rooted in a combination of factors, within which Government policies were probably the most stark and significant. The wheat-paddy cropping cycle became the most desirable option for the farmers because of Central Government procurement price policy, which eliminated price risk as well as the State Government power subsidy for electricity, which resulted in artificially depressing the costs of cultivation. It was in this context that the Punjab Government introduced a Contract Farming system with a well defined objective of crop diversification where the Government was an active player, along with farmers and contracting/service providing private firms. This study attempts to fill in the gap present in the literature, touching upon several aspects of this Government supported model, that ranges from analysing policy details of the model, perspective of the contracting firm, impact on farmers, and finally its implication for regional development by identifying factors responsible for selection of micro-regions (villages) for the process.

Table showing the percentage of different crops in contract and non- contract farmers.

Crop	Contract farmers	Non- contract farmers
Paddy	34.33	39.13
Wheat	24.1	33.26
Potato	16.68	10.62
Maize	2.81	1.4
Vegetables	9.6	8.3
Fruits	12.48	7.29
Total	100	100

Source: secondary data form " a comparative study of Punjab crisis" published in 2004-05.

Data analysis and interpretation

This shift in the cropping pattern might support the case of success of the Contract Farming in instilling the diversification in the cropping pattern. However, indepth analysis reveals that the lesser area devoted to wheat and paddy by contract farmers is not entirely because of Contract Farming. A major factor for the decrease in the share of area under wheat is the greater area devoted to potato by the contract farmers. However, shift from paddy to alternate crops like basmati and maize has been less due to non-availability of an alternative profitable crop combination. Nevertheless, greater acceptance of maize under Contract Farming shows willingness of the farmers to shift to alternate crops, given suitable opportunities.

Findings from other studies

The analysis in the study reveals that penetration of the Contract Farming programme launched by the Punjab Government for crop diversification has been far from satisfactory. Only 62.4 percent and 24.5 percent of the acreage target for Crop Diversification was achieved in 2011 and 2012 respectively. Other than basmati, no other crop has elicited widespread interest amongst the private players. In order to protect the interests of the farmers and encourage private sector participation, PAFC has devised several mechanisms like 'comfort price' and paying the service providers on the basis of acreage brought under Contract Farming. Highly protective mechanism devised by PAFC seems to be the extension of Minimum Support Price system which reduces the bargaining power of the private firms. Middle level institutional structure (service provider) seeks to substitute the role of other government agencies and has been quite controversial. In the initial phase several cases of corruption and willful overstatement of the Contract Farming area by service providers were recorded. While mentioning several reasons to introduce Contract Farming, other than the primary one of crop diversification, PAFC has also listed compliance with WTO norms as one of the reasons to introduce Contract Farming. This demonstrates that by giving greater operational space to private players PAFC wants to make Punjab agriculture more investor friendly. Some of the facilitating steps taken by PAFC include setting up mandis and warehousing facilities for procurement of produce from the contract farmers. In order to make the procurement of agri-produce very competitive for the processors, the state government has reduced taxes and levies like market fees and rural development cess from 2.0 to 0.25 percent each, thus leading to a reduction by 3.5 percent in the aggregate.

With the emergence of new opportunities in agriculture several agri-business ventures have come up. These ventures include not only food processing industries but also agri-input industries. Most of these ventures operate on the basis of service centre model and consider Contract Farming as a client-building preposition, useful for backward chain consolidation and an instrumental rural penetration. These ventures do / not take into account agricultural specificity and cultural variability of the Indian agrarian operations. Instead of adopting the wide area reach approach, they try to reach some of the best and most capable farmers, which will not only fulfil the requirements for agricultural operations but will also, minimize transaction cost. These agri-business ventures have adopted 'consumer differentiation' model for maximizing returns. All the firms engaged in the Contract Farming programme were highly appreciative of the programme and believed that it can help in improving the competitiveness of Indian agriculture in the world market. Firms believed that Contract Farming has a great potential not only to increase India's export income but also for the expansion of the food business. Traditional rice exporters viewed Contract Farming as a major institutional intervention to make India's export competitive in the world market. They believed that through Contract Farming, they can not only achieve substantial cost reduction in their input sourcing operations but can also secure reliable supply chain through it. All the companies agreed that Contract Farming has a beneficial impact on agriculture and farmers should participate actively.

- 48 % of all farmers' suicides were of those below 35 while it was 57 % for agricultural labourers, says study.

- A recent study by the Indian Council for Social Science Research of the growing number of farmers' suicides in Punjab has revealed that the agrarian crisis is hitting farmers and labourers below the age of 35 the hardest.
- "Nearly 48.6 per cent of farmers who have committed suicide in Punjab in recent years are below 35 years of age, while the percentage is as high as 57.5 per cent in case of agricultural labourers," says the recently conducted study "Agrarian distress and farmers suicides in North India".

Gone are the days when Punjab had earned the title of "India's bread basket." The state was viewed as the most dynamic and progressive state of the country, particularly on account of its success in the agrarian sector during the green revolution. Of all the states of India, Punjab's agricultural growth rate was the highest during the 1960s to the middle of the 1980s which was the first phase of the green revolution. Today's Punjab is the story of farmers' suicide, youth unrest and the storey of a dying civilisation. The Badal government has put the whole community of Punjabis to slow death. Farmers and the youth are the worst victims of this crisis. 15 farmers have committed suicide in the State within a span of 45 days.

Reasons behind Contract Farming

Main reasons given by the companies for the farmers to adopt Contract Farming are as under-
- Protection from price fluctuations
- Availability of fixed buyer in the market
- Availability of modem farm inputs at reasonable prices
- Easy availability of loans
- Facilitation in the adoption of eco-friendly practices.

Consideration of factors by contacting firms

Firms considered Contract Farming as a platform which can be used as a launch pad for new technology and machinery. With the contract farmers as their secured client, they can minimise on the advertisement cost and can get some base customers for development of the technology. Most important factors considered by the firms while selecting the villages were existing cropping pattern in the village, infrastructure availability and agro-climatic suitability of the crop.

Among infrastructure, main factors considered by the Contracting firms were-
- Accessibility of the village,
- Education and general awareness level in the villages (presence of school and colleges in the village or in nearby area),
- Nearness to urban area,
- Quality of perennial irrigation.

Conclusions

Contract Farming represents a paradigm shift in the Indian policy making. Engagement of corporate players to bring about crop diversification and achievement of more sustainable agricultural practices has been a novel experiment, unparalleled in the history of independent India. 'Multipartite' model of Contract Farming adopted by PAFC is highly protective and risk minimising both for private players and farmers and in a sense, extension of MSP approach. This represents an unusual marriage of socialistic developmental thought and profit maximising capitalistic view.

Contact farming cannot totally eliminate the agrarian crisis but yet provide some relief. However, it restricts the farmers to grab better opportunities as they are forced to sell to the contracting companies as per the terms of contract. Although, it provides some safety to farmers but on the other hand, unable the to gain more benefits in the market prices are more than the contact price.

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Changing Pattern ofUnorganized Retail Trade

Dr Parmod K. Aggarwal

Assistant Professor, Department of Economics

Punjabi University, Patiala

Harnam

Research Scholar

School of Management Studies

Punjabi University, Patiala

Abstract

This paper has been devoted to understand the heights into new experiences of the unorganized retail traders with emergence of the organized retail traders. For, the liberal policy towards the organized retail trade has facilitated the growth of organized trade in Indian set up. It is expected to increase further in near future. Divergent opinions are evolving regarding the impact of organized retail trade on the functioning and existence of unorganized retail trade. Some see towards the negative impacts and others are in favor of the organized retail trade. It is an attempt to analyse the changing scenario of unorganized retail trade under the impact of organized retail trade. 100 unorganized retailers spread over Patiala and Ludhiana are surveyed. This survey is basically concerned about seeking the opinion of traders in the context.

Introduction

Unorganized retailing, by business definition, is the non-licensed and conventional format of low cost retailing. It includes the local Karana shop and restaurant, general and provision stores. Single owner manned medical store, the local dhobi and even the hand cart and pavement vendors. These unorganized retailers are the core of trade and commerce in this country. They manage their inventory quite well and run profitable businesses without any external funding. They provide personalized service to their customers and optimize their resources in the best way possible.It has been established in the previous that organized retail trade has substantially crept into the Indian system. This sector is, basically, dominated by the unorganized retail trade. Hence, there is a question of co-existence of organized and unorganized trade formats. The liberal policy towards the organized retail trade may reflect in the future increase in the share of this segment. Any change in the existing setup, especially when variety of people are stake holders, may have scares, apprehensions and questions of survival for the unorganized sector in the retail trade. Consequently, it is a matter of concerns for the policy makers, academia and politicians.

Divergent opinions are evolving regarding the impact of organized retail trade on the functioning and existence of unorganized retail trade. Efforts have been made to establish that organized retail trade will, gradually, eat the unorganized retail trade. They will be out of business in due course. The organized retail trade are owned by large corporate sector firms and they have strong financial and capital strength. The scale of business is very large; hence, economies of scale are available to the organized retailers. Besides, they run the business on professional lines with the support of professionals and high end technology with horizontal and vertical controls. Moreover, they have strong supply chains and are able to acquire things at lesser costs. They may indulge in predatory prices also. So, there is always a question mark on the designs of the organized retail traders.

On the other hand, there are optimistic views too that justify the entry and existence of organized retail trade. Organized retail trade has put a pressure on the unorganized retail traders to perform. They are also inclined to learn and use the business models and technology. Moreover, sooner or later, it is imminent that system has to be standardized. So, unorganized retail traders are expected to change the way of doing business.

Objective

To analyse the changing scenario of unorganized retail trade under the impact of organized retail trade.

This study also explores the opinion of unorganized retailers regarding the changes and impact of the organized retail on their business formats, volume and so on. In this regard, primary sources of data has been used through structured questionnaire i.e. sample is obtained from 100 respondents (shopkeepers) from Patiala and Ludhiana. The components of the questionnaire are as follows:

I. Changes in retail trade in response to the emergence of the organized retail trade have been examined. Respondents have been asked to respond on 5 point Likert's Scale in terms of their agedness. They have been asked to demonstrate their opinion on structure, system, services, tastes, beliefs, options and loyalty and so on.

II. The impact of the organized retail trade (positive as well as negative) on the unorganized retailers has been assessed through various parameters. Respondents have been asked to respond on 5 point Likert's Scale in terms of their agedness. They have been asked to register their opinion on the parameters-space, billing system, ambience, credit card use, credit facility, high/low prices, parking, variety and brands, proximity, relationship, number of counters, helping staff, home delivery, discounts, advertisements and promotions.

Changes in Retail Trade in response to the Existence of Organized Retail Trade

This has been established in the development theory that policy for one sector has the echo effect on the other sectors also. Hence, unorganized sector may not be exception. In this context, sampled 100 unorganized retailers have been enquired regarding the attributes of change in their business. They have been asked to respond on five point Likert'sscale. They have been asked to mark 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree and 5 for strongly agree. The results so obtained are summarized in table 1.

Table-1: Changes in the Retail Trade in lieu of the Emergence of Organized Retail Trade

(Perceptions of the Unorganized Retail Traders)

Perception→ Attribute of Change↓	No. of Respondents						Average Rating	C.V.
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total		
Retailing Industry is Observing a Change in terms Structure	02 (2.0)	12 (12.0)	02 (2.00)	59 (59.0)	25 (25.0)	100 (100.0)	3.930	0.246
Retailing Industry is Observing a Change in terms System	00 (0.0)	12 (12.0)	06 (6.0)	61 (61.0)	21 (21.0)	100 (100.0)	3.910	0.221
Retailing Industry is	00	21	03	47	29	100	3.838	0.280

Observing a Change in terms Services	(0.0)	(21.0)	(3.0)	(47.0)	(29.0)	(100.0)		
Customers' Taste is Changing	02 (2.0)	09 (9.0)	08 (8.0)	52 (52.0)	29 (29.0)	100 (100.0)	3.970	[illegible]
Customers' Beliefs are Changing	00 (0.0)	19 (19.0)	16 (16.0)	47 (47.0)	18 (18.0)	100 (100.0)	3.640	[illegible]
Customers' having more Options	00 (0.0)	09 (9.0)	02 (2.0)	56 (56.0)	33 (33.0)	100 (100.0)	4.130	[illegible]
Customers' loyalty is Changing	01 (1.0)	22 (22.0)	07 (7.0)	57 (57.0)	13 (13.0)	100 (100.0)	3.590	[illegible]

Note: Figures in Parentheses are percentages

Change in Structure of Retail Trade

Change in policy and emergence of new formats may lead to change in the structure of the entire sector. It is obvious that unorganized retailers may be feeling change in the structure of the business. This opinion has been vindicated by the opinion of sampled small shopkeepers. Out of 100 individuals in the sample, 84 percent answered in affirmative. Rests of them are either neutral or disagree. Besides, the average rating (3.930) is also tilted towards the agreed segment with very low value of coefficient of variation (0.246) (table 6.1). That is there is homogeneity in the opinion of the respondents. It can be concluded that the structure of the unorganized retail trade is changing dramatically.

Changes in the System of Retail Trade

System of retail trade is also witnessing change. This has been proved in the opinionated survey of 100 shopkeepers. The table 6.1 reveals that 82 percent of the surveyed individuals have confirmed this opinion. However, 12 percent are disagreeing with this opinion but this is very small number. Variation in the opinion of the surveyed individuals is also very small

For, the value of coefficient of variation is mere 0.221. Therefore, it can be inferred that system of retail trade is changing with emergence of organized retail trade.

Changes in the form of Services

Services provided by the organized retail trade are largely different from the traditional form of business. These services are gradually percolating in the entire retail trade business. As table 6.1 depicts that 76 percent have endorsed this opinion in the survey of 100 individuals. Though, 21 percent have disagreed with this opinion. But the overall rating is inclined towards the agreed segment. So, it has been established that the forms of services are observing changes with the existence of organized retail trade.

Changes in the taste of Customers

The customers have different exposures in the new scenario of organized retail trade. This experience is percolating to the entire retail trade. In the survey of 100 unorganized retail traders, 81 percent have displayed their agedness. Rest of them were either disagree or neutral. Moreover, overall average rating was remarkably in the agreed segment (3.970). There was not much difference among the respondents in depicting this opinion. As, the value of coefficient of variation was very low (0.241) (table-6.1). Therefore, it can be concluded that the taste of customers is changing with the entry of the organized retail trade.

Changes in Beliefs

The entry of organized retail trade is expected to have changed the beliefs of the unorganized retail traders as well as of the consumers. It is very obvious that Indian people have witnessed new scenario and ultimately may be reflected in changes in their beliefs. The results of the survey show that 65 percent of the surveyed individuals (100) are agree with the opinion of change in beliefs. Overall average rating is also tending towards the agreed segment. As the value of overall average rating is 3.640 with low levels of variation among the respondents. Though, 35 percent people are either neutral or disagree but cannot be denied that beliefs are changing.

Customers are having more options

Availability of more options is a feature of modern markets. People have choice to visit different forms of retail trade formats (organized or unorganized). Such scenario may create an environment of competition and may change the entire structure and system of the retail trade. This has been proved true in our survey of 100 unorganized retail traders. 89 percent of the sampled individuals have endorsed the opinion of more options to the customers. This has, further, been vindicated by the high value of overall average rating (4.130) and opinions are not much diverging (CV=0.202). Therefore, there is no hesitation to conclude that customers are enjoying more options than before.

Changes in the customers' loyalty

With the emergence of the organized retail trade on the scene, the customers with wide range of purchasing power are not loyal to one type of retailers. They want to have new experiences and varieties. Therefore, it is not expected that they will maintain loyalty. This has been proved to in the enquiry of 100 unorganized retailers, for, 70 percent of the respondents are agreed to this opinion. Different opinion is also revealed in the 22 percent cases (table-6.1). Even then it can be concluded with authority that there is a tendency towards change in the loyalty of the customers. In other words, the customers do not stay with the same traders for long.

Changes in retail Format: Impact of Various Parameters

Unorganized retail traders are ingrained in their traditional mode of doing business. They were not very aware of changing the style of business overtime. The entry of the organized retail trade has considerable impact on their thinking on what they already have. In this context 100 unorganized retail traders have been enquired to reveal their opinions regarding various parameters (shown in table-6.2). They have been asked to display their opinion on five point Likert's Scale.They have been asked to mark 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree and 5 for strongly agree. The survey results have been summarized in table-2.

Table-2: Change in the Retail Format as an Impact of Various Parameters

(Opinions of the Unorganized Retail Traders)

Opinion→	No. of Respondents	Average	C

Parameters	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Rating	
Self Space	00 (0.0)	25 (25.0)	04 (4.0)	52 (52.0)	19 (19.0)	100 (100.0)	3.650	0.287
Billing System	00 (0.0)	40 (40.0)	12 (12.0)	40 (40.0)	08 (8.0)	100 (100.0)	3.160	0.332
Ambience	01 (1.0)	33 (33.0)	08 (8.0)	44 (44.0)	14 (14.0)	100 (100.0)	3.370	0.331
Credit Card System	04 (4.0)	33 (33.0)	10 (10.0)	40 (40.0)	13 (13.0)	100 (100.0)	3.250	0.358
Credit Facility	04 (4.0)	46 (46.0)	12 (12.0)	30 (30.0)	08 (8.0)	100 (100.0)	2.920	0.382
Quality Commodity Prices	03 (3.0)	38 (38.0)	15 (15.0)	32 (32.0)	12 (12.0)	100 (100.0)	3.120	0.365
Packing Arrangement	02 (2.0)	14 (14.0)	07 (7.0)	59 (59.0)	18 (18.0)	100 (100.0)	3.770	0.257
Variety and Brands in Grocery	00 (0.0)	15 (15.00	10 (10.0)	47 (47.0)	28 (28.0)	100 (100.0)	3.880	0.254
Proximity	00 (0.0)	31 (31.0)	27 (27.0)	32 (32.0)	10 (10.0)	100 (100.0)	3.210	0.310
Relationship with Customer	02 (2.0)	64 (64.0)	04 (4.0)	13 (13.0)	17 (17.0)	100 (100.0)	2.700	0.439
Loose Quality	03 (3.0)	50 (50.0)	12 (12.0)	30 (30.0)	05 (5.0)	100 (100.0)	2.840	0.370
No. of Counters	21 (21.0)	22 (22.0)	40 (40.0)	16 (16.0)	01 (1.0)	100 (100.0)	3.820	0.839
Helping Staff	00	35	09	33	23	100	3.440	0.346

	(0.0)	(35.0)	(9.0)	(33.0)	(23.0)	(100.0)	
Home Delivery	02 (2.0)	50 (50.0)	09 (9.0)	25 (25.0)	14 (14.0)	100 (100.0)	2.990
Discount	03 (3.0)	50 (50.0)	11 (11.0)	22 (22.0)	14 (14.0)	100 (100.0)	2.940
Advertisement and Promotion	00 (0.0)	23 (23.0)	04 (4.0)	41 (41.0)	32 (32.0)	100 (100.0)	3.820

Note: Figures in Parentheses are percentages

Less Space

The organized retail trades have large spaces to do business. They have considerable advantage of space. In this context, majority of the unorganized retail traders are feeling that they are doing business with very meager space and unable to demonstrate their full potential. For, 71 percent of the sampled individuals agreed that they are doing business with less space. However, 25 percent have refuted this opinion (table 6.2). Before the emergence of organized retail trade they were not having such feeling. Therefore, it can be concluded that unorganized retail traders are doing business with relatively less space.

Billing System

The organized retail traders adopt the mechanized/computerized billing system with complete transparent manner. This system has some influence on the unorganized retail traders. In this context, the opinion of unorganized retailers has been sought. Out of the sample of 100 individuals, 48 percent have agreed that there is change in their billing system. However, 40 percent did not endorse this opinion and 12 percent have shown neutrality towards this opinion (table-6.2). Hence, it can be inferred that there is tendency towards changes in the billing system in unorganized retail trade.

Ambience

The organized retail traders create an enjoyable ambience within the store. It may have considerable influence on the foot fall of customers. Foot fall is expected to be converted into actual purchase. The unorganized retail traders also have developed the opinion that ambience has considerable influence on the retail trade format. The large unorganized retailers are also striving to create such ambience. In the survey of 100 unorganized retailers, 58 percent are agreeing to this opinion; however, 33 percent did not agree (table-6.2). This can be concluded with some reservation that ambience have considerable influence on the trade format.

Credit card System

The use of plastic money has increased in the recent decades. This period coincides the growth of organized retail trade. The organized retail traders accept the credit and debit cards for payment. There is the emergence of new era. Such feature may have influence on the entire sector of retail trade. This has not been proved in the survey of 100 unorganized retailers. As,37 percent of the sampled individuals did not agree with the use of credit card system influence the retail trade format. Though, 53 percent of the sampled individuals are agreeing with the opinion of 'credit card facility having influence on the retail format' even then it can be partially accepted (table-6.2).

Credit Facility

The unorganized retail trade, generally, extends credit facility to their customers to survive in business. Moreover, this facility provides the shopkeepers a niche market to persist on. To verify this aspect, 100 unorganized retail traders have been posed a question regarding the credit facility as a strength of unorganized retail trade. Table 6.2 reveals that 38 percent of the respondents agreed that it is their strength. However, 50 percent have negated this fact and 12 percent did not give their decisive opinion. Moreover, overall average rating is also tilted towards disagreed segment. Here, it is inferred that, contrary to the established belief, credit facility is not strength of the unorganized retail traders.

Costlier Commodity Prices

The organized traders have the benefits of economies of scale and bulk purchases. They can cut the costs in many ways, hence, they are able to sell the products at lesser prices. Moreover, they also indulge in predatory prices. Therefore, unorganized retail traders are unable to compete with the organized retail traders so far as the prices are concerned. This has not been proved in the survey of 100 unorganized retailers. The table 6.2 shows that 44 percent have endorsed this opinion and 41 percent did not agree. Meaning there by, some have displayed their capacity to compete and others show their incapacity. It seems that unorganized retailers with better resources are able to compete with the organized retailers and traders with less resources failed to compete.

Parking Arrangement

The organized retail traders are established in open spaces with suitable parking arrangements. Such an arrangement may have considerable influence on the sales of the retailers. On the other hand, the unorganized are, generally, devoid of such facility and this might have negative effect on the sales prospects. This has been proved true in the survey of 100 unorganized retailers. Table 6.2 shows that 77 percent of the sampled individuals agreed to this opinion. However, 18 percent did not agree with this fact. The overall average rating (3.770) is considerably inclined towards the agreed segment. It can be deduced that lack of parking arrangements disfavour the unorganized retailers.

Variety and Brands

As we know, the organized retailers do the business on large scale and they provide variety of products of various brands. It gives suitable choice for the customers. Hence, they are inclined to purchase from them. In contrast, the unorganized retail traders do business with less capital and less space. Therefore, they do not provide wide range of products. So, their sales are negatively affected. In this context, the survey of 100 unorganized retailers has revealed that they are disfavored due to less variety and brands. 75 percent of the sampled respondents agreed to this fact (table-6.2). So, the unorganized retailers are at the losers end due lack of variety and brands.

Proximity

The organized retailers are away from the customer's places. Therefore, customer favours the unorganized retailers in their proximity. Hence, we can say that proximity is a strength of unorganized retail format. This question was directly posed to the 100 small shopkeepers in the survey. 42 percent of the sampled individuals favored this opinion. However, 31 percent did not agree. More interestingly, 27 percent could not give a decisive answer. But the overall average rating is inclined towards the agreed segment. It can be concluded that proximity to the customers is strength of the unorganized retailers.

Relationship with Customers

The organized retail traders do not develop personal relations with the customer's due nature of their business format. In contrast, unorganized retailers serve particular locality and develop close relations with the customers which are ultimately proved as loyalty of customers. The survey of 100 unorganized retailers did not vindicate this perception. As,66 percent of the sampled individuals directly negated this opinion and four percent could not give their clear opinion. Others (30 percent) are agreed with this opinion (table-6.2). So, it can be inferred that relationship with customers is not any remarkable strength of the small retailers.

Number of Counters

It has already been proved that large business houses do the business in organized manner on large scale. The foot fall is also substantial. They have multiple sale and billing counters. Hence, they have advantage in terms of sale and growth. To confirm this view, the opinion of the sampled 100 unorganized retailers has been obtained. The survey did not confirm, meaning there by the number of counters do not have any role in the level and growth of the business of the unorganized retailers. For, 83 percent of the sampled individuals are either neutral in their response or disagree.

Helping staff

The organized retail traders deploy sufficient number of staff to help the customers at the store. Therefore, they are having edge. The unorganized retailers do not deploy such type of staff. It has been asked from the sampled 100 unorganized retailers. 56 percent of the sampled individuals confirmed this opinion that organized retailers have helping staff to support the customers. However, 35 percent did not agree. But the overall average rating is tilted towards agreed segment, as its value is 3.440.It can be concluded that helping staff is strength of the organized retailers and the unorganized retailers are sufferers on this front.

Home Delivery

The organized retail traders hardly provide the service of home delivery. But this facility is commonly available at the unorganized retail trades. It is, generally, considered as a strength of the unorganized retailers. This has been partially proved true in the sample survey of unorganized retailers.Of the 100 sampled individuals, 52 percent did not agree with the opinion; however, 39 percent displayed their agedness.

Discounts

It is generally felt that organized retailers give discounts to their customers and able to fetch the market. In this context, the opinion of the unorganized retailers has been sought. 53 percent of the 100 sampled individuals did not agree with the opinion that organized retailers give heavy discounts to the customers and 11 percent did not register their decisive opinion. And overall average rating also corroborate that discount is not a forte of organized retailers (table-6.2).

Advertisement and Promotion

The organized retailers have considerable financial strength and they can advertise and promote their business vigorously. Hence, it is in the favour of organized retailers to enhance their sales. However, advertisement and promotions are beyond the capacity of the unorganized retailers. This opinion has been proved true in the survey of 100 unorganized retailers. Of the 100 sampled individuals, 73 percent have agreed with this opinion that advertisement and promotions are in the favour of organized retailers (table-6.2).The overall average rating (3.820) also corroborate this finding.

Conclusion

This has been established in the survey results that the system, structure and services of the retail format are experiences changes with the emergence of organized retail trade. Moreover, the customers are enjoying more options than before. There is tendency among the customers to change their loyalty from one form of retail trade to the other. That is, customers are not staying with the same trader for long. Besides, beliefs of the customers are also changing with coexistence of organized and unorganized traders. The unorganized traders feel that ambience within the store has considerable influence on business. And the organized retailers have edge over unorganized retailers. The organized retailers advertise and promote their business vigorously. Credit card facility which is generally provided by the organized retailers is in favour of organized retailers. Under the influence of the organized retail, the billing system is experiencing changes in the unorganized retails. The unorganized traders, generally, do the business with relatively less space; hence, may feel problem in facing the competition from the large business organisations.

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वैदिक साहित्य में नैतिक मूल्यः एक अनुशीलन

डॉ. रणधीर कौशिक, (उपाचार्य)
अध्यक्ष, संस्कृत विभाग
राजकीय रणबीर महाविद्यालय
संगरूर। (पंजाब)

सृष्टि के आदि में ऋषियों द्वारा दृष्ट ईश्वरीय ज्ञान वेद समस्त नैतिक मूल्यों का आधार है। वैदिक मानव नैतिक मूल्यों के प्रति सदैव सजग और जागरूक रहा है। ऋत, सत, अहिंसा, मानव प्रेम, विश्व बन्धुत्व एवं लोक कल्याण आदि की नैतिक भावना ही मानवता की आधारशीला है। नैतिकता का मूल सिद्वान्त वैदिक मन्त्रों में ही दृष्टिगोचर होता है। वैदिक जीवन सादगी एवं उच्चता से ही ओत–प्रोत था। वैदिक परम्परा के मानवीय मूल्य सम्पूर्ण विश्व को अपनी ओर आकर्षित करते है। वह किसी एक जाति, एक समुदाय, एक धर्म के सुख की कामना नहीं करते अपितु वे तो सभी धर्मो, सभी वर्णो एवं प्राणीमात्र के कल्याण की कामना करते हैं। वेदों ने पृथ्वी पर वर्ण संघर्ष का नहीं अपितु मैत्री का शँख फूंका है, पारस्परिक द्वेष का नहीं अनन्य प्रेम का संदेश दिया है।

नैतिक मूल्यों का चित्रण चारों वेदों, उपनिषदों, ब्राह्मण ग्रन्थों आदि में पग–पग पर दिखाई देता है। ऋग्वेद में मानव जाति के सुख समृद्वि का आधार ऋत और सत्य को माना गया है।[1] राष्ट्र की प्रतिष्ठा का आधार भी ऋत ही है भजन्तविश्वेदेवत्वं नाम ऋतं सपन्तों अमृतमेव[2] अर्थात ऋत शब्द परमात्मा के शाश्वत विधान के साथ उन नैतिक मूल्यों का भी वाचक है जिन पर चलकर मानव देवत्व एवं अमृतत्व की प्राप्ति कर सकता है। मानव कल्याण के लिए यह नैतिक आचरण भी सृष्टि के विधाता ईश्वर अथवा उसकी वाणी वेद में ही मिलता है। अमृतत्व की प्राप्ति एक ऐसा मार्ग है जिसे सदाचार के द्वारा ही प्राप्त किया जा सकता है। दुष्ट व्यक्ति ऋत के मार्ग को पार नहीं कर सकता।[3] सत्य और

नैतिक मूल्यों का आधार है उसको उच्च स्थान देकर असत्य की निन्दा की है, असत्यवादी को पापी माना है।[4] 'सत्यं वद् धर्म चर' अर्थात् सदैव सत्य का वाचन करके धर्म का आचरण करना चाहिए। ये हमें वेदों ने ही सिखलाया है। ऋग्वेद में परमात्मा को मानव का बन्धु, मित्र, प्रिय एवं सखा कहा है जो नैतिक मूल्यों की पराकाष्ठा को दर्शाता है।[5] ऋग्वेद के अन्तिम सूक्त में मन, वचन, कर्म से एकता की भावना पर बल दिया गया है, वहां कहा है कि हम सब साथ-साथ चलें साथ-साथ बोलें और हमारे मन एक समान हों, उनके विचारों, संकल्पों एवं क्रियाओं में भी एकता, समानता एवं सहृदयता लाने की प्रार्थना की गई है।[6] एकता एवं समानता का यह वैदिक आदर्श ही संसार को एकसूत्र में बांधने का मूलसूत्र है। इसी में लोक कल्याण की भावना के दर्शन होते है। यहां ऐसी बुद्धि एवं सम्पदा की याचना की गई है जो विश्व कल्याण एवं सार्वजनिकहित का सम्पादन करने वाली है।[7] वेदों में ही दान एवं उदारता आदि ऐसे नैतिक मूल्यों का भी संकेत है जो भारतीय संस्कृति के आधारस्तम्भ कहे जाते हैं।

यजुर्वेद में मानवता के लिये प्रेम का संदेश दिया गया है वहां कहा गया है कि जो सभी भूतों को अपने में और अपने में सभी प्राणियें को देखता है वह किसी से घृणा नहीं करता अर्थात सभी से प्रेम करता है।[8] यहां हम सब एक दूसरे को मित्र भाव से देखें "मित्रस्य चक्षुषा समीक्षामहे"[9] एवं हमें किसी के धन का भी लालच नहीं करना चाहिए मा गृध कस्यस्विद्धनम्। साथ ही यह भी कहा है कि हम कानों से कल्याणकारी वचन सुने, आखों से सत्य का साक्षात्कार करें, हमारी इन्द्रियां एवं मन शुभ कर्मों के विषय में ही चिन्तन एवं मनन करें।[10] इस प्रकार सभी का कल्याण चाहता हुआ मेरा मन शुभ संकल्पों वाला हो।[11]

अथर्वेद में भी नैतिक मूल्यों को सर्वोपरि माना है। यहां सबको प्रम करने का या सबको प्रेम से देखने का संदेश दिया गया है प्रियं सर्वस्य पश्यत् उतशुद्रे उतार्ये।[12] अथर्वेद की वैत्तादशाखा ने नैतिक मूल्यों का घर में सबसे अधिक

महत्व बताया है, इनके बिना घर शमशान के समान होता है। जिस घर में रहने वाले लोग परस्पर मधुर और शिष्ट सम्भाषण करते है वहां सब तरह का सौभाग्य निवास करता है, वहां सभी हंसी खुशी से रहते है, कोई भूखा–प्यासा नहीं रहता, न हि किसी तरह के भय का संचार होता है।[13] साथ ही यह भी कामना की गई है कि पुण्य की कमाई मेरे घर की शोभा बढ़ाए, पाप की कमाई को हम नष्ट करें।[14]

सामवेद में भी सभी देवताओं से लोक कल्याण की भावना की ही प्रार्थना की गई है जैसे कि इन्द्रदेव हमारा कल्याण करें, विश्वज्ञानी, सबका पोषण करने वाले सूर्यदेव हमारा कल्याण करें, विष्णु देव हमारा कल्याण करें, वाणीपति या देवों के गुरू बृहस्पति हमारा कल्याण करें।[15] मनुस्मृति तो मानों नैतिक मूल्यों का खजाना ही है, वहां मनु जी कहते हैं कि जो अपने से बड़ों का सत्कार करता है, उनको नित्य प्रणाम करता है उनकी सेवा करता है, उसके आयु, विद्या, यश और बल स्वाभाविक रूप से बढ़ते हैं।[16] आगे और भी कहते हैं कि जो नित्य शुभ आचरण करता है, मन को वश में रखने वाला है तथा जो मानव कल्याण के लिए यज्ञ आदि करता है उसका कभी पतन ही नहीं होता।[17] अहिंसा, सत्य, चोरी न करना तथा इन्द्रियों को वश में रखना ये मानवीय मूल्यों की आधारशीला है।[18] उपनिषदों में हमें नैतिक मूल्यों का दर्शन हमें अनेकों जगह होता है, कठोपनिषद में कहा है कि "उतिष्ठत् जागृत प्राप्य वरान विबोधत" अर्थात् उठो जागो और श्रेष्ठ पुरूषों को प्राप्त करो या मानवीय कल्याण का कार्य करो। यहां श्रेष्ठ एवं अच्छे लोगों की संगति करना मानवीय मूल्यों का आधार है।

वेदोत्तर कालीन साहित्य में भी नैतिक आदर्शो की प्रतिष्ठा हो चुकी थी, यहां पर भी वेदों की भान्ति अहिंसा की भावना पर बल देकर हिंसा से दूर रहने की सलाह दी है, क्योंकि कभी–2 हिंसा सर्वनाश का कारण बन जाती है। इसलिये वेदों में मुक्ति उसी को मिलती है जो अहिंसा में विश्वास रखते हों,

जिनमें प्राणिमात्र के प्रति दया की भावना हो। इस प्रकार हम कह सकते हैं कि "अहिंसा परमोधर्म" के सिद्धान्त को वेदों की देन कहा जा सकता है। यहां पर मानव प्रेम एवं विश्वबन्धुत्व की भावना को भी सर्वोपरि मानकर नैतिक एवं मानवीय मूल्यों की स्थापना के अनेकों प्रसंग मिलते है। वेदों में परमात्मा को ही मानव मात्र का बन्धु, मित्र, प्रिय एवं सखा कहा है19 स्तुति करते समय कहा भी है–

त्वमेव माता च पिता त्वमेव
त्वमेव बन्धु व सखा त्वमेव
त्वमेव विद्या द्रुविणं त्वमेव
त्वमेव सर्व मम देव देव।[20]

अर्थात्, आप ही मेरे माता, पिता, बन्धु, मित्र, धन, दौलत, विद्या अर्थात् सब कुछ आप ही है इसी में विश्वबन्धुत्व की भावना निहित है। लौकिक साहित्य में तो महर्षि बालमीकि ने रामायण में राम का अपनी प्रजा के प्रति जो प्रेम एवं वात्सल्य दिखाया गया है वह तो नैतिक मूल्यों की पराकाष्ठा है। राम सभी प्राणियों के प्रति अपना अपने कर्तव्य का पालन करते है। प्रजा ने मानवीय भावनाओं का संचार करते हैं, उनके इसी प्रेम से प्रसन्न होकर उनकी प्रजा कहती है जहां–जहां श्री राम होगें हम भी वहीं होगें। कहा भी है–

न हि तद भविता राष्ट्रं यत्र रामों न भूपति
तद वनं भविता राष्ट्रं यत्र रामों निवत्स्यति।

अर्थात् जहां राम राजा नहीं वह राष्ट्र नहीं कहला सकता परन्तु वह जंगल भी राष्ट्र हो जायेगा जहां श्री राम जी का निवास होगा। इस प्रकार रामायण में भी राजा प्रजा के मध्य का सम्बन्ध राजनीति के नैतिक मूल्यों की पराकाष्ठा है। सभी मन्त्रों में, एकता, समानता, सह्वदयता, लोक कल्याण की कामना, दान एवं उदारता के भावों को महत्व दिया है। क्योंकि वेदों में कहा है कि अकेला खाने

वाला अनुदार एवं अदानी व्यक्ति पापी है।21 अर्थात् दान न करने वाले अनुदार व्यक्ति मानवता के शत्रु हैं। यहां दान न करने वाले आदमी की निन्दा एवं दानी व्यक्ति की प्रंशसा की है। यदि आज हम वैश्विक समाज को देखें तो मनुष्य ने अज्ञानतावश या जान बूझकर मानवीय मूल्यों की उपेक्षा करना आरम्भ कर दिया है जिसके परिणाम स्वरूप आज सम्पूर्ण मानव जाति दुखों का सन्ताप भोग रही है अर्थात पतन की ओर बढ़ रही है, वृद्वो का माता–पिता का सम्मान नही हो रहा है। देश में वृद्वाश्रमों की बाढ़ सी आ गई है। भ्रष्टाचार, आंतकवाद, लूट खसौट अविश्वसनीयता आदि कुरीतियों ने देश को खोखला कर दिया है, युवा पीढ़ी हारकर विदेशों में पलायन को मजबूर है, राजनेता एवं अफसरशाही देश को खोखला बना रही है। किसान मजदूर प्रतिदिन आत्महत्या करने को मजबूर है, इन सबके पीछे सबसे बड़ा कारण यही है कि आज का मनुष्य वैदिक संस्कृति को छोड़कर पश्चिमी सभ्यता एवं संस्कृति के भोगवाद का अनुसरण कर रहा है, सम्पूर्ण रिश्ते नाते समाप्त कर रहा है।

अब प्रश्न उठता है कि इन उपरोक्त समस्याओं का निदान क्या है? इस विषय पर यही कहा जा सकता है कि आज के मूल्यविहिनं परिवेश में मानव को सही अर्थो में पूर्ण आनन्द और शान्ति की प्राप्ति करनी है तो उसे वेद विहित नैतिक मूल्यों का अपनाना होगा।

यहीं पर मातृ देवो भव! पितृ देवो भव! आचार्य देवो भव! अतिथि देवो भव। अर्थात् जहां माता, पिता, गुरू एवं अतिथि को भी देव का दर्जा मिलता है, वहीं नैतिक मूल्यों की आश्रय स्थली मानी गई है, जिस परम्परा में सभी के सुखी रहने की कामना की गई है जैसा कि कहा है–

सर्वेभवन्तु सुखिनः सर्वेसन्तुनिरामयाः।
सर्वेभदाणि पश्यतु मा कश्चिद् दुःख भाग्मवेत्।।22

वहां नैतिक एवं मानवीय मूलय वस्तुतः मानव समाज एवं मानवता की आधारशीला है। मानव धर्म एवं आचार शास्त्र के शाश्वत सिद्धान्तों का बीज हमें वेद में दृश्टिगोचर होता है। इस दृष्टि से महर्षि मनु की – "वेदोगखिलो धर्ममूलम्" आदि उक्तियां वेद के विषय में पूर्णताः चरितार्थ होती है। इस प्राकर हम कह सकते हैं कि सत्य, अहिंसा, मानव प्रेम, लोक कल्याण, दान एवं उदारता तथा परहित आदि सभी नैतिक आदर्शों का आदिश्रोत वेद ही है, जिन्हें बाद में संसार के अनेक धर्मग्रन्थों एवं धर्माचार्यों ने मानव धर्म अथवा शाश्वत आचार के रूप में स्वीकार किया। सम्पूर्ण भूमण्डल इस दृष्टि से वेद भगवान् का ऋणी है। वैदिक आचार एवं व्यवहार के द्वारा ही विश्व में सुख एवं शानित की स्थापना सम्भव है।

महाराज मनु जी भी कहते है कि पिता गार्हपत्य अग्नि, माता दक्षिणग्नि तथा गुरू को आहवान अग्नि की संज्ञा देकर इनको पूजनीय एवं श्रेष्ठ बताया है कहा भी है–

पिता वै गार्हपत्योऽग्निर्मातााग्नि दक्षिणः स्मृतः।[23]

गुरू राहवनीयस्तु साग्निनत्रेता गरीयसी

आगे और भी कहते हैं कि ये ही तीनों लोक है, ये ही तीनों आरम है, ये ही तीनों वेद एवं ये तीनों अग्नि कहे गये है अर्थात् मनु जी माता, पिता गुरू को सम्पूर्ण विश्व का आधार माना है, इनके होने से ही हमारा अस्तित्व है।24 मनुष्य को नैतिकता के बारे में समझाते हुए आगे कहते है कि जिसने इन तीनों का आदर किया उसने सभी धर्मो का आदर किया है और जिसने इन तीनों का आदर नही करते उसके सम्पूर्ण कार्य निष्फल हो जाते है जैसे कि कहा है –

सर्वे तस्यादृता धर्मायस्यैते त्रय आदृताः।

अनादृतास्तु यस्यैते सर्वास्तस्याफलाः किया।।25

मनु महारज और भी कहते है कि मनुष्य यदि इन तीनों की सेवा करते तो इनकी सेवा से ही व्यक्ति का कर्तव्य कर्म पूर्ण होता है, यही साक्षात मनुष्य का धर्म है इसके अतिरिक्त सब धर्म गौण है क्योंकि माता पिता की सेवा से व्यक्ति संसार में श्रेष्ठता को प्राप्त होता है। इसका जीता जागता उदाहरण हमें श्रीराम के चरित्र में दिखाई देता है वे अध्यात्म रामायण में बन जाते समय माता कैकेयी से कहते है–

पित्रेर्थ जीवितं दास्ये पिबेयं विषभुल्बणम्।

सीतात्यक्ष्येऽथ कौशल्यां राज्यं चाति त्यजामहम।।26

अर्थात् मैं अपने पिता के लिये अपने प्राण भी दे सकता हूँ। भयंकर विषपान कर सकता हूँ तथा सीता एवं कौशल्या और राज्य को भी छोड़ सकता हूँ।

इस प्रकार श्रीराम चन्द्र जी ने अपने पिता के लिये जो शब्द कहे है वह पितृ सेवा एवं नैतिक मूल्यों की पराकाष्ठा है। महाभारत में भी पाण्डवों की अपने बड़े के प्रति सेवा पूजा एवं नमस्कार का भाव बहुत विलक्षण एवं आदर्श था। धर्म व्याध एवं मूक चण्डाल आदि ने भी माता पिता की सेवा करके ही परम गति को प्राप्त किया था। श्रवण कुमार ने तो माता पिता की सेवा करके ऐसी अनुपम ख्याति प्राप्त कर ली कि आज भी यदि कोई माता पिता की विशेष रूप से सेवा करता है तो उसे श्रवण कुमार की उपाधि दी जाती है।

सन्दर्भ ग्रन्थ सूची

1. ऋतेन राजान्ननृतं विविह्ञ्चन मम राष्ट्रस्यधिपत्ममेहि। ऋग्वेद 10/125/5
2. ऋग्वेद 1/68/2
3. ऋृतस्य पन्यां न तरन्ति दुष्कृतः ऋृग्वेद 9/72/6
4. पापासः सन्तो अनृता असत्याः। वही 4/5/5
5. त्वं जामिर्जनानामग्ने मित्रो असि प्रियः, सखा सखिभ्य ईड़यः। ऋृ. 1/75/4
6. संगच्छध्वं संवदध्वं सं वो मंनासि जानताम्।

देवाभागं यथा पूर्वे संजानाना उपासते।।

7. तामस्मभ्यं प्रमातिं जातवेदो। ऋ. 01/191/2

वसो रास्व सुमतिं विश्वजन्याम्।।

8. यस्तु सर्वाणि भूतान्यात्मत्येवानुपश्यति। ऋ. 3/57/6

सर्वभूतेषु चात्मानं ततो न विजगुप्सते।।

9. वहीं – 36/18 यजुर्वेद 40/6

10. भद्रं कर्णेभिः श्रृणुयाम

11. तन्मे मनः शिव संकल्पमस्तु यजुर्वेद 25/21

12. यजुर्वेद 64/1

13. सूनृतावन्तः सुभगा इरावन्तो हसामुदाः।

अक्षुध्या अतृष्यासो गृहा मास्मद् विभीतन।। अथर्ववेद पै.शा. 3/26/3

14. अथर्ववेद – 7/115/4

15. स्वस्ति न इन्द्रो वृद्वाश्रवाः स्वस्तिनः पूषा विश्ववेदाः।

स्वस्ति न स्ताक्ष्र्यो अरिष्टनेमिः स्वस्ति नो बृहस्पतिर्दधातु।। सामवेद 21/1/9

16. अभिवादन शीलस्य नित्य वृ,ोपोविनः।

चत्वारि तस्य वर्धन्ते आयुर्विद्यायशो बलम्।। मनुस्मृति 2/12/

17. वही.

18. मनुस्मृति – 2/123/

19. प्रचीमु देवाश्विना धियं में मृघ्रा सातये कतुं वसूयुम।

20. पाण्डव गीता – 1/12

21. तैतिरीय उपनिष्द – 1/11/2 हिन्दू संस्कृति अंक – पृ. 61

22. अथर्ववेद – 3/15/1

23. मनुस्मृति – 2/131

24. वही, 2/230

25. वहीं, 2/234

26. अध्यात्म रामायण, अयोध्या काण्ड 3/59

ਪ੍ਰਬੰਧਕਤਾ ਅਤੇ ਅਧਿਆਤਮਕਤਾ ਦਾ ਅੰਤਰ-ਸੰਬੰਧ

ਡਾ.ਰਾਸ਼ਿਦ ਰਸ਼ੀਦ

ਐਸੋਸੀਏਟ ਪ੍ਰੋਫੈਸਰ

ਮਾਤਾ ਗੁਜਰੀ ਕਾਲਜ,

ਫਤਿਹਗੜ੍ਹ ਸਾਹਿਬ।

ਗਿਆਨ-ਸ਼ਾਸਤਰੀ ਨਜ਼ਰੀਏ ਤੋਂ ਵਿਚਾਰ ਕੀਤਾ ਜਾਵੇ ਤਾਂ ਮਨੁੱਖੀ ਜੀਵਨ ਅਤੇ ਉਸ ਨਾਲ ਸੰਬੰਧਤ ਸਮੁੱਚੀਆਂ ਸਰਗਰਮੀਆਂ ਦਾ ਗਿਆਨ ਇਕ ਇਕਾਈ ਮੰਨਿਆ ਜਾ ਸਕਦਾ ਹੈ। ਦੂਸਰੇ ਸ਼ਬਦਾਂ ਵਿਚ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਗਿਆਨ ਅਖੰਡ ਹੈ ਭਾਵ ਦੁਨੀਆਂ ਦੇ ਸਾਰੇ ਗਿਆਨ ਅਨੁਸ਼ਾਸਨ-ਮਾਨਵ ਵਿਗਿਆਨ, ਸਮਾਜ ਵਿਗਿਆਨ, ਜੀਵ-ਵਿਗਿਆਨ, ਸ਼ੁੱਧ ਵਿਗਿਆਨ ਅਤੇ ਤਕਨਾਲੋਜੀ, ਸਾਹਿਤ, ਭਾਸ਼ਾਵਾਂ, ਧਾਰਮਿਕ ਸਾਹਿਤ ਅਤੇ ਆਧੁਨਿਕ ਗਿਆਨ-ਵਿਗਿਆਨ ਦੇ ਸਮੁੱਚੇ ਅਨੁਸ਼ਾਸਨਾਂ ਦਾ ਸੰਬੰਧ ਮੁੱਢਲੇ ਅਤੇ ਅੰਤਿਮ ਰੂਪ ਵਿਚ ਮਨੁੱਖੀ ਜੀਵਨ ਨਾਲ ਹੈ। ਗਿਆਨ-ਸ਼ਾਸਤਰੀਆਂ ਨੇ ਅਧਿਐਨ ਦੀ ਸੁਵਿਧਾ ਅਤੇ ਵਿਸ਼ੇਸ਼ ਗਿਆਨ-ਖੇਤਰ ਵਿਚ ਮੁਹਾਰਤ ਪ੍ਰਾਪਤ ਕਰਨ ਦੇ ਨਜ਼ਰੀਏ ਤੋਂ ਮਨੁੱਖੀ ਜੀਵਨ ਨਾਲ ਸੰਬੰਧਤ ਗਿਆਨ ਨੂੰ ਵੱਖ-ਵੱਖ ਵਰਗਾਂ ਵਿਚ ਵੰਡ ਲਿਆ ਹੈ। ਇਸ ਵੰਡ ਦਾ ਮਤਲਬ ਇਹ ਹਰਗਿਜ਼ ਨਹੀਂ ਕਿ ਇਹਨਾਂ ਗਿਆਨ-ਅਨੁਸ਼ਾਸਨਾਂ ਦਾ ਆਪਸ ਵਿਚ ਕੋਈ ਸੰਬੰਧ ਹੀ ਨਹੀਂ, ਸਗੋਂ ਇਹ ਸਾਰੇ ਕਿਸੇ ਨਾ ਕਿਸੇ ਰੂਪ ਵਿਚ ਇਕ ਦੂਜੇ ਦੇ ਪੂਰਕ ਹਨ, ਸ਼ਾਇਦ ਇਸੇ ਕਰਕੇ ਭਾਰਤ ਦੀ ਸਰਵ-ਉੱਚ ਅਕਾਦਮਿਕ ਅਥਾਰਟੀ ਯੂਨੀਵਰਸਿਟੀ ਗ੍ਰਾਂਟਸ ਕਮਿਸ਼ਨ ਨੇ ਅਕਾਦਮੀ ਪੱਧਰ 'ਤੇ ਅੰਤਰ ਅਨੁਸ਼ਾਸਨੀ ਪਹੁੰਚ ਨੂੰ ਉਤਸ਼ਾਹਿਤ ਅਤੇ ਪ੍ਰਫੁੱਲਤ ਕਰਨ ਦੀ ਸਿਫ਼ਾਰਿਸ਼ ਕੀਤੀ ਹੈ। ਓਪਰੀ ਨਜ਼ਰੇ ਵੇਖਿਆਂ ਅਧਿਆਤਮਕਤਾ ਅਤੇ ਪ੍ਰਬੰਧ ਦੋ ਵੱਖ-ਵੱਖ ਅਨੁਸ਼ਾਸਨ ਜਾਪਦੇ ਹਨ ਪਰੰਤੂ ਇਹਨਾਂ ਦੋਵਾਂ ਦਾ ਆਪਸ ਵਿਚ ਬਹੁਤ ਡੂੰਘਾ ਸੰਬੰਧ ਹੈ ਅਤੇ ਇਸ ਧਾਰਨਾ ਨੂੰ ਕਈ ਪੱਖਾਂ ਤੋਂ ਸਥਾਪਿਤ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ ਜੋ ਨਿਰਸੰਦੇਹ ਇਕ ਪੂਰੀ ਪੁਸਤਕ ਦਾ ਵਿਸ਼ਾ ਹੈ। ਖੋਜ-ਪੱਤਰ ਦੀ ਸੀਮਾ ਨੂੰ ਧਿਆਨ ਵਿਚ ਰੱਖਦਿਆਂ ਅਗਲੇ ਪੰਨਿਆਂ ਵਿਚ ਅਧਿਆਤਮਕਤਾ ਅਤੇ ਪ੍ਰਬੰਧਕਤਾ ਦੇ ਅੰਤਰ ਸੰਬੰਧਾਂ ਬਾਰੇ ਕੂੰਜੀਵਤ ਅਤੇ ਸੰਖਿਪਤ ਚਰਚਾ ਕਰਨ ਦਾ ਯਤਨ ਕੀਤਾ ਗਿਆ ਹੈ। ਬੁਨਿਆਦੀ ਤੌਰ 'ਤੇ ਅਧਿਆਤਮਕ ਦਰਸ਼ਨ ਮਨੁੱਖੀ ਜੀਵਨ ਦੇ ਮੁੱਢ-ਕਦੀਮੀ ਮਸਲਿਆਂ ਨੂੰ ਮੁਖ਼ਾਤਬ ਹੁੰਦਾ ਹੋਇਆ ਉਹਨਾਂ ਦੇ ਹੱਲ ਮਨੁੱਖ ਦੇ ਜੁਗਾਦਿ ਖੜ੍ਹੇ ਆਦਿ ਕਾਲੀਨ ਪ੍ਰਸ਼ਨਾਂ-ਮਨੁੱਖ, ਪ੍ਰਕ੍ਰਿਤੀ ਅਤੇ ਰੱਬ ਦੀ ਹਕੀਕਤ, ਜੀਵਨ ਦੀ ਨਾਸ਼ਮਾਨਤਾ, ਗਿਆਨ ਦੇ ਸੋਮੇ ਅਤੇ ਉਹਨਾਂ ਦੀ ਤਤਕਾਲੀਨ ਸਾਰਥਕਤਾ, ਜੀਵਨ ਵਿਚ ਖ਼ੁਸ਼ੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦੇ ਅਧਾਰਾਂ, ਆਦਰਸ਼ ਜੀਵਨ-ਜਾਂਚ ਅਤੇ ਮਨੁੱਖ ਦੀ ਸਮਾਜਿਕ ਭੂਮਿਕਾ ਆਦਿ ਸੰਬੰਧੀ ਮਨੁੱਖੀ ਜੀਵਨ ਨੂੰ ਸੇਧ ਪ੍ਰਦਾਨ ਕਰਦਾ ਹੋਇਆ ਜੀਵਨ ਦੇ ਰਹੱਸਾਂ ਨੂੰ ਸਮਝਣ ਦੀ ਅੰਤਰ-ਦ੍ਰਿਸ਼ਟੀ ਪ੍ਰਦਾਨ ਕਰਦਾ ਹੈ।

ਮਨੁੱਖ ਦੀਆਂ ਕੁਝ ਬੁਨਿਆਦੀ ਲੋੜਾਂ ਅਤੇ ਅਕਾਂਖਿਆਵਾਂ ਹਨ। ਜਿਵੇਂ ਸਰੀਰਕ ਲੋੜਾਂ ਦੀ ਪੂਰਤੀ ਲਈ ਕੁਝ ਪਦਾਰਥਕ ਸਾਧਨਾਂ ਦੀ ਲੋੜ ਹੈ ਓਵੇਂ ਹੀ ਮਨੁੱਖ ਦੀਆਂ ਕੁਝ ਅਧਿਆਤਮਕ ਲੋੜਾਂ ਵੀ ਹਨ ਜਿਨ੍ਹਾਂ ਦੀ ਤ੍ਰਿਪਤੀ ਦਾ ਸਾਧਨ ਅਧਿਆਤਮਕਤਾ ਹੈ। ਅੱਜ ਦੇ ਵਿਕਸਤ ਦੌਰ ਵਿਚ ਮਨੁੱਖ ਨੇ ਪਦਾਰਥਕ ਪੱਧਰ 'ਤੇ ਬਹੁਤ ਵੱਡੀਆਂ ਪ੍ਰਾਪਤੀਆਂ ਕਰਕੇ ਆਪਣੇ ਜੀਵਨ ਨੂੰ ਪਦਾਰਥਕ ਪੱਖ ਤੋਂ ਬਹੁਤ ਸੁਵਿਧਾਵਾਂ-ਪੂਰਵਕ ਬਣਾ ਲਿਆ ਹੈ ਪਰੰਤੂ ਉਹ ਆਪਣੇ ਜੀਵਨ ਦੇ ਅਧਿਆਤਮਕ ਪੱਖ ਤੋਂ ਕਾਫ਼ੀ ਹੱਦ ਤੱਕ ਅਵੇਸਲਾ ਹੈ। ਜੀਵਨ ਵਿਚਲੀਆਂ ਸਥਿਤੀਆਂ ਦੀ ਅਨਿਸ਼ਚਿਤਤਾ, ਅਚਨਚੇਤੀ ਆਉਣ ਵਾਲੇ ਸੰਕਟਾਂ ਅਤੇ ਭਵਿੱਖ ਦਾ ਵੱਸ ਤੋਂ ਬਾਹਰ ਜਾਂ ਪਕੜ ਵਿਚ ਨਾ ਹੋਣਾ ਮਨੁੱਖੀ ਜੀਵਨ ਦੀ ਬੇਯਕੀਨੀ ਅਤੇ ਤਰਲਤਾ ਨੂੰ ਪ੍ਰਗਟ ਕਰਦਾ ਹੈ। ਜੀਵਨ ਦੀਆਂ ਇਹਨਾਂ ਗੁੰਝਲਾਂ ਨਾਲ ਨਜਿੱਠਣ ਅਤੇ ਸੰਕਟਾਂ ਤੋਂ ਉੱਭਰਨ ਲਈ ਮਨੁੱਖ ਨੂੰ ਅਧਿਆਤਮਕ ਪੱਖ ਤੋਂ ਸ਼ਕਤੀਸ਼ਾਲੀ ਅਤੇ ਅਡੋਲ ਹੋਣ ਦੀ ਜ਼ਰੂਰਤ ਹੁੰਦੀ ਹੈ। ਮਾਨਵੀ ਵਜੂਦ ਸਰੀਰ ਅਤੇ ਆਤਮਾ ਦਾ ਮਿਸ਼ਰਣ ਹੈ, ਜਿੰਨੀ ਮਨੱਖੀ ਜੀਵਨ ਦੀ ਸਰੀਰਕ ਹੋਂਦ ਮਹੱਤਵਪੂਰਨ ਹੈ, ਓਨੀ ਹੀ ਉਸ ਦੀ ਅਧਿਆਤਮਕ ਹੋਂਦ ਵੀ ਅਹਿਮੀਅਤ ਰੱਖਦੀ ਹੈ। ਅਧਿਆਤਮਕ ਤੌਰ ‘ਤੇ ਬਲਵਾਨ ਵਿਅਕਤੀ ਕੇਵਲ ਸਰੀਰਕ ਤੌਰ ‘ਤੇ ਸ਼ਕਤੀਸ਼ਾਲੀ ਵਿਅਕਤੀ ਨਾਲੋਂ ਵਧੇਰੇ ਸਹਿਜ, ਅਡੋਲ, ਪ੍ਰਮਾਣਿਕ ਅਤੇ ਮਜ਼ਬੂਤ ਹੁੰਦਾ ਹੈ। ਮਨੁੱਖ ਆਪਣੀ ਹੋਂਦ ਨੂੰ ਸਮਝੇ ਬਗ਼ੈਰ ਜੀਵਨ ਦੀ ਹਕੀਕਤ ਨੂੰ ਨਹੀਂ ਸਮਝ ਸਕਦਾ। ਸ਼ਾਇਦ ਇਸੇ ਲਈ ਸੇਂਟ ਅਗਸਟਨ ਨੇ ਵੀ ‘ਸਵੈ ਨੂੰ ਜਾਣੋ’ (Know thy Self) ‘ਤੇ ਜ਼ੋਰ ਦਿੱਤਾ ਹੈ। ਉਸ ਦਾ ਵਿਚਾਰ ਹੈ ਕਿ ਰੱਬ ਦੀ ਖੋਜ ਤੋਂ ਪਹਿਲਾ ਸਵੈ ਦੀ ਖੋਜ ਕਰੋ। ਇਸ ਸਵੈ ਨੂੰ ਜਾਣਨ-ਸਮਝਣ ਦੀ ਪ੍ਰਕਿਰਿਆ ਦਾ ਸੰਬੰਧ ਮਨੁੱਖੀ ਜੀਵਨ ਦੇ ਅਧਿਆਤਮਕ ਪੱਖ ਨਾਲ ਹੈ। ਜੀਵਨ ਵਿਚ ਅਧਿਆਤਮਕਤਾ ਦੀ ਕਾਰਜ਼ਸ਼ੀਲਤਾ ਮਨੁੱਖ ਦੇ ਜੀਵਨ ਦੀਆਂ ਸਮੁੱਚੀਆਂ ਗਤੀਵਿਧੀਆਂ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਅਤੇ ਸੰਚਾਲਿਤ ਕਰਨ ਦੀ ਸ਼ਕਤੀ ਰੱਖਦੀ ਹੈ ਜਿਸ ਬਾਰੇ ਸੋਚਣ, ਸਮਝਣ ਅਤੇ ਵਿਚਾਰ ਕਰਨ ਦੀ ਜ਼ਰੂਰਤ ਹੈ।

ਸਾਡੇ ਵਿੱਦਿਅਕ ਢਾਂਚੇ ਅਤੇ ਅਕਾਦਮਿਕ ਗਿਆਨ-ਅਨੁਸ਼ਾਸਨਾਂ ਵਿਚ ਮਨੁੱਖੀ ਜੀਵਨ ਦੇ ਅਧਿਆਤਮਕ ਪੱਖ ਨੂੰ ਅਣਗੌਲਿਆ ਕੀਤਾ ਜਾ ਰਿਹਾ ਹੈ ਇਸੇ ਕਰਕੇ ਅੱਜ ਦੇ ਯੁੱਗ ਵਿਚ ਬਹੁਤ ਸਮਰੱਥ ਕਿੱਤਾ-ਮਾਹਿਰ, ਤਕਨਾਲੋਜੀ ਸੰਪੰਨ ਵਿਗਿਆਨੀ, ਡਾਕਟਰ, ਇੰਜਨੀਅਰ ਅਤੇ ਵੱਖ-ਵੱਖ ਖੇਤਰਾਂ ਦੇ ਵਿਸ਼ੇਸ਼ੱਗ ਤਾਂ ਪੈਦਾ ਹੋ ਰਹੇ ਹਨ ਅਤੇ ਇਸਦੇ ਨਾਲ-ਨਾਲ ਪੜ੍ਹੇ-ਲਿਖੇ ਲੋਕਾਂ ਦੀ ਗਿਣਤੀ ਵਿਚ ਵੀ ਚੋਖਾ ਵਾਧਾ ਹੋ ਰਿਹਾ ਹੈ ਪਰੰਤੂ ਸਮਾਜ ਵਿਚ ਸੱਮਸਿਆਵਾਂ ਵੀ ਦੁੱਗਣੀ ਗਤੀ ਨਾਲ ਵੱਧ ਰਹੀਆਂ ਹਨ, ਜੁਰਮਾਂ ਵਿਚ ਇਜ਼ਾਫ਼ਾ ਹੋ ਰਿਹਾ ਹੈ। ਲੋਕਾਂ ਵਿਚ ਪਦਾਰਥ ਇਕੱਠੇ ਕਰਨ ਦੀ ਨਾ ਖ਼ਤਮ ਹੋਣ ਵਾਲੀ ਦੌੜ ਚੱਲ ਰਹੀ ਹੈ, ਮਨੁੱਖੀ ਕਦਰਾਂ-ਕੀਮਤਾਂ ਦਾ ਗਰਾਫ਼ ਲਗਾਤਾਰ ਸੁੰਗੜਦਾ ਜਾ ਰਿਹਾ ਹੈ, ਮੁਕਾਬਲੇ ਦੀ ਅੰਨ੍ਹੀ ਦੌੜ ਵਿਚ ਦੂਜਿਆਂ ਪ੍ਰਤੀ ਸੰਵੇਦਨਸ਼ੀਲਤਾ, ਸਹਿਣਸ਼ੀਲਤਾ ਅਤੇ ਭਾਈਚਾਰਕ ਸਾਂਝ ਖ਼ਤਮ ਹੋ ਰਹੀ ਹੈ। ਇਹਨਾਂ ਸਭ ਸਮੱਸਿਆਵਾਂ ਦਾ ਇਕ ਪ੍ਰਮੁੱਖ ਕਾਰਨ ਸਾਡੇ ਜੀਵਨ ਵਿਚੋਂ ਅਧਿਆਤਮਕਤਾ ਦਾ ਘੱਟਦੇ ਜਾਣਾ ਅਤੇ ਉਪਭੋਗਤਾਵਾਦ ਦਾ ਵੱਧਦੇ ਜਾਣਾ ਹੈ। ਅੰਦਰੂਨੀ ਖ਼ਲਾਅ ਦੇ ਸ਼ਿਕਾਰ ਅਤਿ ਆਧੁਨਿਕ ਮਨੁੱਖ ਅਤੇ ਅਜੋਕੀ ਸੱਭਿਅਤਾ ਦੀ ਕੇਵਲ ਬਾਹਰੀ ਤਰੱਕੀ ਨੂੰ ਕੁੱਝ ਸ਼ਬਦਾਂ ਵਿਚ ਸਮੇਟਦਿਆਂ ਅਜੋਕੇ ਦੌਰ ਦੇ ਕਿਸੇ ਸ਼ਾਇਰ ਨੇ ਖ਼ੂਬ ਲਿਖਿਆ ਹੈ:

ਇਸ ਦੌਰ-ਏ-ਤਰੱਕੀ ਕੇ ਅੰਦਾਜ਼ ਨਿਰਾਲੇ ਹੈਂ,

ਜ਼ਿਹਨੋਂ ਮੇਂ ਅੰਧੇਰੇ ਹੈਂ ਸੜਕੋਂ ਪੇ ਉਜਾਲੇ ਹੈ।

ਸਾਰੰਸ਼ ਰੂਪ ਵਿਚ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਜੇ ਸਮਕਾਲੀ ਗਿਆਨ-ਅਨੁਸ਼ਾਸਨ ਮਨੁੱਖ ਨੂੰ ਬਾਹਰੀ ਜਗਤ ਦੀ ਸੂਚਨਾ ਅਤੇ ਇਸ ਨੂੰ ਹੋਰ ਬਿਹਤਰ ਬਣਾਉਣ ਦੀ ਸਿੱਖਿਆ ਪ੍ਰਦਾਨ ਕਰਦਾ ਹੈ ਤਾਂ ਅਧਿਆਤਮਕਤਾ ਸਾਨੂੰ ਆਪਣੇ ਮਨ ਨੂੰ ਰੁਸ਼ਨਾਉਣ ਅਤੇ ਸਮੁੱਚੀ ਮਾਨਵਤਾ ਦੇ ਹਿੱਤਾਂ ਲਈ ਆਪਣੇ ਸਾਧਨਾਂ ਨੂੰ ਵਰਤਣ ਦੀ ਸੂਝ ਪ੍ਰਦਾਨ ਕਰਦੀ ਹੈ। ਮਨ ਦੇ ਹਨੇਰਿਆਂ ਨੂੰ ਦੂਰ ਕਰਨ ਨਾਲ ਹੀ ਇਸ ਦੁਨੀਆਂ ਦਾ ਪ੍ਰਬੰਧ ਵਧੀਆ ਚੱਲਣ ਦੀ ਆਸ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ। ਅਧਿਆਤਮਕਤਾ ਦਾ ਆਧਾਰ ਧਾਰਮਿਕ ਦਰਸ਼ਨ ਹੈ। ਦੁਨੀਆਂ ਦਾ ਕੋਈ ਵੀ ਧਰਮ ਮਨੁੱਖਤਾ ਦੀ ਕੀਮਤ 'ਤੇ ਪੈਸਾ ਕਮਾਉਣ, ਮਨੁੱਖਤਾ ਦਾ ਸ਼ੋਸ਼ਣ ਕਰਨ, ਵਿਅਕਤੀ ਅਤੇ ਸਮਾਜ ਦੇ ਹੱਕਾਂ ਦਾ ਘਾਣ ਕਰਨ ਅਤੇ ਮੁਕਾਬਲੇ ਦੀ ਦੌੜ ਵਿਚ ਇਨਸਾਨੀ ਕਦਰਾਂ-ਕੀਮਤਾਂ ਨੂੰ ਤਿਲਾਂਜਲੀ ਦੇਣ ਨੂੰ ਵਾਜਿਬ ਨਹੀਂ ਠਹਿਰਾਉਂਦਾ। ਅਧਿਆਤਮਕਤਾ ਮਨੁੱਖ ਅੰਦਰ ਮਨੁੱਖਤਾ ਦਾ ਪ੍ਰੇਮ ਅਤੇ ਦਰਦ ਪੈਦਾ ਕਰਨ ਦਾ ਇਕ ਮਾਤਰ ਸਾਧਨ ਹੈ। ਕਿਸੇ ਅਦਿੱਖ ਸ਼ਕਤੀ ਅੱਗੇ ਜਵਾਬਦੇਹੀ ਦਾ ਸੰਕਲਪ ਮਨੁੱਖ ਨੂੰ ਪਸ਼ੂਪੁਣੇ ਤੋਂ ਬਚਾ ਕੇ ਰੱਖਣ ਅਤੇ ਉਸ ਅੰਦਰ ਜਵਾਬਦੇਹੀ ਦੀ ਭਾਵਨਾ ਨੂੰ ਪ੍ਰਪੱਕ ਕਰਕੇ ਉਸ ਕੋਲ ਸਮਰੱਥਾ ਅਤੇ ਸ਼ਕਤੀ ਹੋਣ ਦੇ ਬਾਵਜੂਦ ਗਲਤ ਕੰਮ ਅਤੇ ਫ਼ੈਸਲੇ ਕਰਨ ਤੋਂ ਰੋਕਦਾ ਹੈ।

ਅਧਿਆਤਮਕਤਾ ਅਤੇ ਪ੍ਰਬੰਧ ਦੇ ਆਪਸੀ ਸੰਬੰਧਾਂ ਬਾਰੇ ਪਿਛਲੇ ਕੁੱਝ ਸਮੇਂ ਤੋਂ ਚਰਚਾ ਆਰੰਭ ਹੋਈ ਹੈ। ਅਤਿ ਅਧਿਕ ਕਿੱਤਾ-ਮੁੱਖੀ ਪਹੁੰਚ ਨੇ ਕੁੱਝ ਅਜਿਹੇ ਸੰਕਟਾਂ ਅਤੇ ਸਮੱਸਿਆਵਾਂ ਨੂੰ ਜਨਮ ਦਿੱਤਾ ਹੈ ਜਿਹਨਾਂ ਦੇ ਹੱਲ ਕੇਵਲ ਅਧਿਆਤਮਕ ਦਰਸ਼ਨ ਵਿਚੋਂ ਹੀ ਪ੍ਰਾਪਤ ਹੋ ਸਕਦੇ ਹਨ। ਇਸ ਦੇ ਨਾਲ-ਨਾਲ ਅਧਿਆਤਮਕਤਾ ਮਨੁੱਖ ਨੂੰ ਕੁੱਝ ਅਜਿਹੀਆਂ ਅੰਤਰਝਾਤਾਂ (insights) ਵੀ ਪ੍ਰਦਾਨ ਕਰਦੀ ਹੈ ਜੋ ਮਨੁੱਖ ਦੀ ਛੇਵੀਂ ਇੰਦਰੀ (Sixth Sense) ਨੂੰ ਨਾ ਕੇਵਲ ਜਗਾਉਂਦੀਆਂ ਹਨ ਸਗੋਂ ਉਸ ਨੂੰ ਪ੍ਰਚੰਡ ਵੀ ਕਰਦੀਆਂ ਹਨ ਜੋ ਅੰਤਿਮ ਰੂਪ ਵਿਚ ਮਨੁੱਖ ਦੀ ਕਾਰਜ-ਸ਼ੈਲੀ ਅਤੇ ਦੂਰ-ਅੰਦੇਸ਼ੀ ਨੂੰ ਪ੍ਰਫੁੱਲਤ ਅਤੇ ਵਿਕਸਿਤ ਕਰਕੇ ਉਸ ਨੂੰ ਬਿਹਤਰ ਮਨੁੱਖ ਅਤੇ ਸਫ਼ਲ ਪ੍ਰਬੰਧਕ ਬਣਾਉਣ ਵਿਚ ਸਹਾਈ ਹੁੰਦੀਆਂ ਹਨ।

ਭਾਰਤੀ ਦਰਸ਼ਨ ਵਿਚ ਧਰਮ, ਅਰਥ, ਕਾਮ ਅਤੇ ਮੋਕਸ਼ ਦੀ ਪ੍ਰਾਪਤੀ ਮਨੁੱਖੀ ਜੀਵਨ ਦਾ ਮੰਤਵ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਧਰਮ ਦਾ ਸਾਧਾਰਨ ਅਰਥ ਮਨੁੱਖ ਦਾ ਕਰੱਤਵ ਹੈ। ਮਨੁੱਖੀ ਕਰੱਤਵ ਦੋ ਤਰ੍ਹਾਂ ਦੇ ਹਨ- ਇਕ ਮਨੁੱਖ ਨੂੰ ਪੈਦਾ ਕਰਨ ਵਾਲੇ ਉਸ ਰੱਬ ਨੇ ਜੋ ਉਸ ਨੂੰ ਕਰਨ ਨੂੰ ਕਿਹਾ ਹੈ ਉਹ ਉਸ ਦਾ ਧਰਮ ਹੈ, ਦੂਜਾ ਜੋ ਪੇਸ਼ਾ ਜਾਂ ਕਿੱਤਾ ਉਸ ਨੇ ਰੋਜ਼ੀ-ਰੋਟੀ ਲਈ ਅਪਣਾਇਆ ਹੈ ਉਸ ਨੂੰ ਸੱਚੇ ਮਨ ਅਤੇ ਤਨਦੇਹੀ ਨਾਲ ਕਰੇ। ਅਰਥ ਜਾਂ ਧੰਨ-ਦੌਲਤ ਮਨੁੱਖੀ ਨਿਰਬਾਹ ਦਾ ਪ੍ਰਮੁੱਖ ਸਾਧਨ ਹੈ। ਕਾਮ ਦਾ ਵਡੇਰਾ ਅਰਥ ਜੀਵਨ ਦੀਆਂ ਸੁੱਖ-ਸੁਵਿਧਾਵਾਂ ਹਨ ਜੋ ਪੈਸੇ (ਅਰਥ) ਨਾਲ ਪ੍ਰਾਪਤ ਹੋ ਸਕਦੀਆਂ ਹਨ ਪਰੰਤੂ ਏਥੇ ਵੀ ਇਹ ਲਾਜ਼ਮੀ ਹੈ ਕਿ ਜਾਇਜ਼ ਢੰਗ ਨਾਲ ਕਮਾਏ ਪੈਸੇ ਤੋਂ ਪ੍ਰਾਪਤ ਸਾਧਨ ਹੀ ਮਨੁੱਖ ਨੂੰ ਸੁੱਖ-ਸੁਵਿਧਾ ਦੇ ਸਕਦੇ ਹਨ। ਨਾਜਾਇਜ਼ ਢੰਗ ਨਾਲ ਕਮਾਈ ਦੌਲਤ ਮਨੁੱਖੀ ਤਣਾਅ ਦਾ ਕਾਰਨ ਬਣਦੀ ਹੈ ਨਾ ਕਿ ਅਰਾਮ ਦਾ। ਮੋਕਸ਼ ਜਾਂ ਮੁਕਤੀ ਦਾ ਸੰਬੰਧ ਅਣਦਿਸਦੇ ਸੰਸਾਰ ਨਾਲ ਹੈ ਜਿਸ ਨਾਲ ਮਨੁੱਖ ਦਾ ਵਾਹ ਇਸ ਸੰਸਾਰ ਤੋਂ ਬਾਅਦ ਪੈਣਾ ਹੈ। ਜੇਕਰ ਮਨੁੱਖ ਰੱਬ ਵੱਲੋਂ ਨਿਰਧਾਰਿਤ ਕਰੱਤਵ (ਧਰਮ) ਅਤੇ ਜੀਵਨ-ਨਿਰਬਾਹ ਲਈ ਅਪਣਾਏ ਕਿੱਤੇ ਨੂੰ ਈਮਾਨਦਾਰੀ ਨਾਲ ਨਿਭਾਉਂਦਾ ਹੋਇਆ, ਜੀਵਨ ਦੀਆਂ ਸੁੱਖ-ਸੁਵਿਧਾਵਾਂ ਨੂੰ ਜਾਇਜ਼ ਢੰਗ ਨਾਲ ਹਾਸਿਲ ਕਰਕੇ ਹੰਢਾਉਂਦਾ ਅਤੇ ਦੂਜਿਆਂ ਦੇ ਹੱਕਾਂ ਨੂੰ ਨਾ ਮਾਰਦਾ ਹੋਇਆ ਆਪਣਾ ਜੀਵਨ ਬਤੀਤ ਕਰਦਾ ਹੈ ਤਾਂ ਉਸ ਨੂੰ ਰੱਬ ਦੀ ਦਰਗਾਹ ਵਿਚ ਮਾਨ-ਸਨਮਾਨ ਅਤੇ ਸੁੱਖ ਪ੍ਰਾਪਤ ਹੋਵੇਗਾ। ਸਾਧਾਰਨ ਤੌਰ 'ਤੇ ਇਸ ਨੂੰ ਮੁਕਤੀ ਜਾਂ ਮੋਕਸ਼ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ।

ਕੁਦਰਤ ਦੇ ਵਰਤਾਰੇ ਉੱਤੇ ਸਰਸਰੀ ਨਜ਼ਰ ਮਾਰਿਆਂ ਹੀ ਸਪੱਸ਼ਟ ਹੋ ਜਾਂਦਾ ਹੈ ਕਿ ਕੁਦਰਤ ਦੇ ਸਿਰਜਣਹਾਰ ਰੱਬ ਨੇ ਇਸ ਵਰਤਾਰੇ ਨੂੰ ਇਕ ਜ਼ਬਰਦਸਤ ਪ੍ਰਬੰਧ ਵਿਚ ਬੰਨ੍ਹਿਆ ਹੋਇਆ ਹੈ। ਨਿਸ਼ਚਿਤ ਸਮੇਂ 'ਤੇ ਦਿਨ-ਰਾਤ ਦਾ ਆਉਣਾ-ਜਾਣਾ, ਰੁੱਤਾਂ ਦਾ ਬਦਲਣਾ, ਇਕ ਸੁਨਿਸ਼ਚਿਤ ਪ੍ਰਬੰਧ ਵਿਚ ਹੀ ਹੈ। ਇਸੇ ਤਰ੍ਹਾਂ ਸਾਡੇ ਸੂਰਜ ਦਾ ਸੋਲਰ ਪ੍ਰਬੰਧ ਵੀ ਹੈਰਾਨੀਜਨਕ ਢੰਗ ਦੇ ਪ੍ਰਬੰਧ

ਵਿਚ ਚੱਲ ਰਿਹਾ ਹੈ। ਸ੍ਰਿਸ਼ਟੀ ਦਾ ਕਣ-ਕਣ ਇਕ ਪ੍ਰਬੰਧ ਵਿਚ ਗਰਦਿਸ਼ ਕਰ ਰਿਹਾ ਹੈ। ਸਾਡੇ ਸੋਲਰ ਸਿਸਟਮ ਵਿਚਲੇ ਨੌ ਗ੍ਰਹਿ ਸੂਰਜ ਤੋਂ ਇਕ ਨਿਸ਼ਚਿਤ ਦੂਰੀ 'ਤੇ ਸਥਿਤ ਹਨ ਅਤੇ ਆਪਣੇ-ਆਪਣੇ ਔਰਬਿਟ ਵਿਚ ਗਤੀ ਕਰ ਰਹੇ ਹਨ। ਇਹਨਾਂ ਸਾਰਿਆਂ ਵਿਚਕਾਰ ਵੀ ਇਕ ਨਿਸ਼ਚਿਤ ਫ਼ਾਸਲਾ ਹੈ। ਜੇਕਰ ਸੂਰਜ ਤੋਂ ਇਹਨਾਂ ਗ੍ਰਹਿਆਂ ਦੀ ਦੂਰੀ ਦੇ ਵਿਚਕਾਰ ਜ਼ਰਾ ਕੁ ਵੀ ਅੰਤਰ ਪੈ ਜਾਵੇ ਜਾਂ ਇਹ ਆਪਣੇ ਔਰਬਿਟ ਨੂੰ ਛੱਡ ਕੇ ਦੂਜੇ ਗ੍ਰਹਿ ਦੇ ਔਰਬਿਟ ਵਿਚ ਚਲੇ ਜਾਣ ਤਾਂ ਕਾਇਨਾਤ ਦਾ ਨਿਜ਼ਾਮ ਦਰਹਮ-ਬਰਹਮ ਹੋ ਜਾਵੇਗਾ। ਸੋ ਕੁਦਰਤ ਦੇ ਵਰਤਾਰੇ ਵਿਚਲਾ ਪ੍ਰਬੰਧ ਹੀ ਸਾਡੇ ਜੀਵਨ ਅਤੇ ਕਾਰ-ਵਿਹਾਰਾਂ ਵਿਚ ਪ੍ਰਬੰਧ ਨੂੰ ਲਾਗੂ ਕਰਨ ਦਾ ਪ੍ਰੇਰਣਾ ਸ੍ਰੋਤ ਅਤੇ ਮਾਡਲ ਬਣਿਆ ਜਾਪਦਾ ਹੈ ਕਿਉਂਕਿ ਇਕ ਸੁਨਿਸ਼ਚਿਤ ਪ੍ਰਬੰਧ ਤੋਂ ਬਗ਼ੈਰ ਕੋਈ ਵੀ ਸੰਸਥਾ, ਦੇਸ਼ ਅਤੇ ਸਮਾਜ ਵਿਕਾਸ ਨਹੀਂ ਕਰ ਸਕਦਾ। ਇਸੇ ਤਰ੍ਹਾਂ ਮਨੁੱਖੀ ਜੀਵਨ ਵਿਚ ਬਹੁਤ ਸਾਰੇ ਪ੍ਰਬੰਧ ਕੁਦਰਤ ਦੁਆਰਾ ਨਿਰਧਾਰਿਤ ਕੀਤੇ ਗਏ ਹਨ ਜਿਹਨਾਂ ਨੂੰ ਸਮਝ ਕੇ ਮਨੁੱਖ ਸੁੱਖਦਾਇਕ ਜੀਵਨ ਬਤੀਤ ਕਰ ਸਕਦਾ ਹੈ।

ਪ੍ਰਬੰਧ ਦਾ ਵਿਸ਼ਾ ਬਹੁਤ ਵਿਸ਼ਾਲ ਹੈ। ਹਰੇਕ ਦੇਸ਼ ਅਤੇ ਸਮਾਜ ਦੀਆਂ ਸਮਾਜਿਕ, ਆਰਥਿਕ, ਰਾਜਨੀਤਕ ਅਤੇ ਅਧਿਆਤਮਕ ਪਰੰਪਰਾਵਾਂ ਅਨੁਸਾਰ ਉੱਸਰਿਆ ਪ੍ਰਬੰਧ ਦਾ ਵਰਤਾਰਾ ਹੀ ਸਹੀ ਅਰਥਾਂ ਵਿਚ ਕਾਰਗਾਰ ਹੋ ਸਕਦਾ ਹੈ ਕਿਉਂਕਿ ਹਰ ਦੇਸ਼ ਅਤੇ ਸਮਾਜ ਦੇ ਲੋਕਾਂ ਦਾ ਇਕ ਵਿਸ਼ੇਸ਼ ਸੁਭਾਅ (temprament) ਅਤੇ ਮਾਨਸਿਕਤਾ ਉੱਥੋਂ ਦੀਆਂ ਸਥਿਤੀਆਂ ਅਨੁਸਾਰ ਬਣੀ ਹੁੰਦੀ ਹੈ ਇਸ ਲਈ ਉੱਥੋਂ ਦੀਆਂ ਸੰਸਥਾਵਾਂ ਨੂੰ ਦਰਪੇਸ਼ ਪ੍ਰਬੰਧਕੀ ਸਮੱਸਿਆਵਾਂ ਨਾਲ ਨੱਜਿਠਣ ਲਈ ਵਿਸ਼ੇਸ਼ ਤਰ੍ਹਾਂ ਦੇ ਪ੍ਰਬੰਧਕੀ ਅਤੇ ਸਥਾਨਕ ਰਿਵਾਇਤਾਂ ਤੋਂ ਜਾਣੂ ਗਿਆਨ ਅਤੇ ਦਿਸ਼ਾ-ਨਿਰਦੇਸ਼ ਦੀ ਜ਼ਰੂਰਤ ਹੁੰਦੀ ਹੈ। ਇਸ ਵਿਚ ਉਸ ਖਿੱਤੇ ਦੀਆਂ ਅਧਿਆਤਮਕ ਪਰੰਪਰਾਵਾਂ ਦਾ ਵੀ ਮਹੱਤਵਪੂਰਣ ਰੋਲ ਹੁੰਦਾ ਹੈ। ਇਸ ਤੋਂ ਇਲਾਵਾ ਇਸ ਦੇ ਅੰਤਰਗਤ ਹੋਰ ਗਿਆਨ-ਅਨੁਸ਼ਾਸਨਾਂ ਦੇ ਸੰਕਲਪ ਅਤੇ ਪਹੁੰਚ-ਵਿਧੀਆਂ ਵੀ ਕਾਰਜ਼ਸ਼ੀਲ ਰਹਿੰਦੀਆਂ ਹਨ। ਬੀ.ਮੁਨਿਆਪਨ ਅਨੁਸਾਰ, "Management is an interdisciplinary field With Contributions from various fields such as psychology, Social phychology, Sociology, anthropology, political science, economics and finance."[1] ਭਾਵ ਪ੍ਰਬੰਧ ਇਕ ਅਜਿਹਾ ਅੰਤਰ-ਅਨੁਸ਼ਾਸਨੀ ਖੇਤਰ ਹੈ ਜਿਸ ਵਿਚ ਮਨੋਵਿਗਿਆਨ, ਸਮਾਜ-ਮਨੋਵਿਗਿਆਨ, ਸਮਾਜ-ਸ਼ਾਸਤਰ, ਮਾਨਵ-ਵਿਗਿਆਨ, ਰਾਜਨੀਤੀ-ਸ਼ਾਸਤਰ, ਅਰਥ-ਸ਼ਾਸਤਰ ਅਤੇ ਪੂੰਜੀ ਆਦਿ ਦਾ ਮੱਤਵਪੂਰਣ ਯੋਗਦਾਨ ਹੈ। ਪ੍ਰਬੰਧ ਦੀ ਸਧਾਰਨ ਅਤੇ ਸੰਖਿਪਤ ਪਰਿਭਾਸ਼ਾ ਹਿਤ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਦੂਜੇ ਵਿਅਕਤੀਆਂ ਦਾ ਸਹਿਯੋਗ ਪ੍ਰਾਪਤ ਕਰਦੇ ਹੋਏ ਉਹਨਾਂ ਤੋਂ ਸੁੱਚਜੇ ਢੰਗ ਨਾਲ ਕਿਸੇ ਕੰਮ ਨੂੰ ਕਰਵਾਉਣ ਦੀ ਕਲਾ ਹੀ ਪ੍ਰਬੰਧ ਹੈ। ਇਕ ਚੰਗੇ ਪ੍ਰਬੰਧਕ ਵਿਚ ਆਪਣੇ ਕੰਮ ਪ੍ਰਤੀ ਪ੍ਰਤੀਬੱਧਤਾ, ਫ਼ੈਸਲੇ ਲੈਣ ਦੀ ਸ਼ਕਤੀ, ਕੰਮ ਦੀ ਵੰਡ ਕਰਨ ਦੀ ਸਮਰੱਥਾ, ਆਪਣੇ ਸਹਿਯੋਗੀਆਂ ਨੂੰ ਪ੍ਰੇਰਿਤ ਅਤੇ ਉਤਸ਼ਾਹਿਤ ਕਰਨ ਦੀ ਜਾਂਚ, ਅਨੁਸ਼ਾਸਨੀ ਨਿਰਦੇਸ਼ਾਂ ਪ੍ਰਤੀ ਨਿਸ਼ਠਾ, ਦੂਜਿਆਂ ਦਾ ਸਹਿਯੋਗ ਲੈਣ ਦੀ ਯੋਗਤਾ, ਦੂਜਿਆਂ ਦੇ ਹਿੱਤਾਂ ਨੂੰ ਤਰਜੀਹ ਦੇਣਾ, ਏਕਤਾ ਉੱਪਰ ਬਲ, ਸਮਾਜ ਪ੍ਰਤੀ ਜ਼ਿਮੇਵਾਰੀ ਅਤੇ 'ਨਿੱਜ' ਨਾਲੋਂ 'ਪਰ' ਦੀ ਚਿੰਤਾ ਆਦਿ ਗੁਣਾਂ ਦਾ ਹੋਣਾ ਬਹੁਤ ਜ਼ਰੂਰੀ ਹੈ।

ਕੁਸ਼ਲ ਪ੍ਰਬੰਧ ਸੰਬੰਧੀ ਬਹੁਤ ਸਾਰੇ ਸਿਧਾਂਤ ਇਸ ਖੇਤਰ ਦੇ ਵਿਦਵਾਨਾਂ ਦੁਆਰਾ ਪ੍ਰਸਤੁਤ ਕੀਤੇ ਗਏ ਹਨ ਪਰੰਤੂ ਕੇਵਲ ਸਿਧਾਂਤਕ ਜਾਣਕਾਰੀ ਦੁਆਰਾ ਵਿਹਾਰਕ ਪ੍ਰਬੰਧ ਨੂੰ ਚਲਾਉਣਾ ਸੰਭਵ ਨਹੀਂ। ਪ੍ਰਬੰਧ ਦੇ ਨਿਯਮਾਂ ਦੇ ਨਾਲ-ਨਾਲ ਵਿਅਕਤੀਗਤ ਪ੍ਰਤਿਭਾ, ਵਿਅਕਤੀਗਤ ਮਨੋਬਣਤਰ ਅਤੇ ਅਧਿਆਤਮਕ ਚੇਤਨਾ ਦੀ ਵੀ ਮਹਤੱਵਪੂਰਨ ਭੂਮਿਕਾ ਹੁੰਦੀ ਹੈ। ਅਧਿਆਤਮਕ ਚੇਤਨਾ ਦਾ ਸੰਬੰਧ ਧਾਰਮਿਕ ਪ੍ਰਵਿਰਤੀ ਨਾਲ ਹੁੰਦਾ ਹੈ। ਇੱਥੇ ਧਰਮ ਦਾ ਅਰਥ ਕੋਈ ਵਿਸ਼ੇਸ਼ ਧਰਮ ਨਹੀਂ ਸਗੋਂ ਧਰਮ ਦੇ ਸਿਧਾਂਤਕ ਪੱਖ ਨਾਲ ਹੈ। ਅਧਿਆਤਮਕਤਾ ਦਾ ਆਧਾਰ ਧਰਮ ਹੈ ਇਸ ਲਈ ਧਰਮ ਦੀ ਪਰਿਭਾਸ਼ਾ ਵੀ ਅਧਿਆਤਮਕਤਾ ਨੂੰ ਪਰਿਭਾਸ਼ਿਤ ਕਰਨ ਲਈ ਵਿਚਾਰੀ ਜਾ ਸਕਦੀ ਹੈ। ਇਸ ਸੰਬੰਧ ਵਿਚ ਕਲਾਰਕ ਦੀ ਧਰਮ ਲਈ ਦਿੱਤੀ ਪਰਿਭਾਸ਼ਾ ਹੈ, "It can be most Chracteristically described as the inner experience of the individual when he senses a Beyond, especially as evidenced by the effect of this experience on his behaviour when he actively attempts to hormonize his life with the beyond"[2] ਭਾਵ ਧਰਮ ਜਾਂ ਅਧਿਆਤਮਕਤਾ ਕਿਸੇ ਵਿਅਕਤੀ ਦਾ ਉਸ ਆਧਾਰ ਸ਼ਕਤੀ ਨੂੰ ਮਹਿਸੂਸ ਕਰਨ ਦਾ ਅੰਦਰੂਨੀ ਅਨੁਭਵ ਹੈ, ਇਸ ਅਨੁਭਵ ਦਾ ਪ੍ਰਗਟਾਵਾ ਵਿਸ਼ੇਸ਼ ਤੌਰ 'ਤੇ ਉਸ ਦੇ ਜੀਵਨ-ਵਿਹਾਰ ਤੋਂ ਉਸ ਵੇਲੇ ਹੁੰਦਾ ਹੈ ਜਦੋਂ ਉਹ ਆਪਣੇ ਕਾਰ-ਵਿਹਾਰਾਂ ਅਤੇ ਜ਼ਿੰਦਗੀ ਨੂੰ ਉਸ ਆਧਾਰ ਸ਼ਕਤੀ ਨਾਲ ਇਕਸੁਰ ਕਰਨ ਦਾ ਯਤਨ ਕਰਦਾ ਹੈ।

ਉਪਰੋਕਤ ਧਾਰਨਾ ਤੋਂ ਸਪਸ਼ੱਟ ਹੁੰਦਾ ਹੈ ਕਿ ਅਪਾਰ ਸ਼ਕਤੀ ਜਾਂ ਰੱਬ ਨਾਲ ਇਕਸੁਰਤਾ ਮਨੁੱਖੀ ਜੀਵਨ ਦੇ ਸਾਰੇ ਪੱਖਾਂ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਕਰਦੀ ਹੈ। ਇਹ ਇਕ ਹਕੀਕਤ ਹੈ ਕਿ ਰੱਬ ਦੀ ਦੈਵੀ ਸ਼ਕਤੀ ਵਿਚ ਵਿਸ਼ਵਾਸ ਰੱਖਣ ਵਾਲਾ ਵਿਅਕਤੀ ਹਮੇਸ਼ਾਂ ਅਡੋਲ, ਸ਼ਾਂਤ-ਚਿੱਤ ਅਤੇ ਸਹਿਜ ਅਵਸਥਾ ਦਾ ਧਾਰਨੀ ਹੁੰਦਾ ਹੈ। ਇਕ ਚੰਗੇ ਪ੍ਰਬੰਧਕ ਲਈ ਇਹਨਾਂ ਗੁਣਾਂ ਦਾ ਧਾਰਨੀ ਹੋਣਾ ਨਾ ਕੇਵਲ ਅਵੱਸ਼ਕ ਹੈ ਬਲਕਿ ਇਹਨਾਂ ਗੁਣਾਂ ਤੋਂ ਸੱਖਣਾ ਵਿਅਕਤੀ ਕਦਾਚਿਤ ਚੰਗਾ ਪ੍ਰਬੰਧਕ ਸਿੱਧ ਨਹੀਂ ਹੋ ਸਕਦਾ। ਸੰਸਾਰ ਦੇ ਬਹੁਤ ਸਾਰੇ ਲੋਕ ਅੱਜ ਇਸੇ ਅਧੋਗਤੀ ਦਾ ਸ਼ਿਕਾਰ ਹਨ, ਮਨਾਂ ਵਿਚ ਸਹਿਜਤਾ ਅਤੇ ਸਥਿਰਤਾ ਘੱਟਦੀ ਜਾ ਰਹੀ ਹੈ ਜਿਸ ਕਰਕੇ ਮਾਨਸਿਕ ਤਨਾਅ ਅਤੇ ਦਬਾਅ ਵੱਧ ਰਿਹਾ ਹੈ ਅਤੇ ਦਬਾਅ ਨੂੰ ਕੰਟਰੋਲ ਕਰਨ ਅਤੇ ਘਟਾਉਣ ਲਈ ਅੱਜ ਸੰਸਥਾਵਾਂ ਵਿਚ Stress

Management ਜਿਹੀਆਂ ਧਾਰਨਾਵਾਂ ਗਰਦਿਸ਼ ਕਰਦੀਆਂ ਨਜ਼ਰ ਆਉਂਦੀਆਂ ਹਨ। ਇਕ ਚੰਗੇ ਪ੍ਰਬੰਧਕ ਦੀ ਕੁਸ਼ਲਤਾ ਨੂੰ ਅਧਿਆਤਮਕਤਾ ਕਿਸ ਹੱਦ ਤੱਕ ਪ੍ਰਭਾਵਿਤ ਕਰਦੀ ਹੈ ਇਸ ਦਾ ਅੰਦਾਜ਼ਾ ਨਿਮਨਲਿਖਿਤ ਵਿਚਾਰਾਂ ਤੋਂ ਲਾਇਆ ਜਾ ਸਕਦਾ ਹੈ:-

"ਅਧਿਆਤਮਕਤਾ ਇਕ ਪ੍ਰਬੰਧਕ ਦੇ ਕਿਸੇ ਸੰਸਥਾ ਵਿਚ ਵਰਤੋਂ-ਵਿਹਾਰ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਕਰ ਸਕਣ ਦੀ ਅਥਾਹ ਸਮੱਰਥਾ ਰੱਖਦੀ ਹੈ। ਇਕ ਅਧਿਐਨ ਅਨੁਸਾਰ ਅਕਸਰ ਅਮਰੀਕੀਆਂ ਦਾ ਵਿਸ਼ਵਾਸ ਹੈ ਕਿ ਧਰਮ (ਅਧਿਆਤਮਕਤਾ) ਸਾਡੀਆਂ ਰੋਜ਼ਾਨਾ ਜ਼ਿੰਦਗੀ ਦੀਆਂ ਸਾਰੀਆਂ ਜਾਂ ਬੇਸ਼ਤਰ ਸਮੱਸਿਆਵਾਂ ਦਾ ਹੱਲ ਪੇਸ਼ ਕਰਦਾ ਹੈ, ਇਹਨਾਂ ਲੋਕਾਂ ਵਿਚੋਂ 94% ਰੱਬ ਜਾਂ ਧਰਮ ਹਸਤੀ ਵਿਚ ਵਿਸ਼ਵਾਸ ਰੱਖਣ ਵਾਲੇ ਹਨ।"[3] ਇਕ ਹੋਰ ਸਰਵੇਖਣ ਵਿਚ ਦਰਸਾਇਆ ਗਿਆ ਹੈ ਕਿ ਅਜਿਹੇ (ਧਰਮ/ਅਧਿਆਤਮਕਤਾ ਦੇ ਵਿਸ਼ਵਾਸੀ) ਲੋਕਾਂ ਵਿਚ ਬਹੁਤ ਸਾਰੇ ਪ੍ਰਬੰਧਕ ਸ਼ਾਮਿਲ ਹਨ ਅਤੇ ਅਧਿਆਤਮਕ ਵਿਸ਼ਵਾਸ ਦੇ ਧਾਰਨੀ ਪ੍ਰਬੰਧਕਾਂ ਦਾ ਮੰਨਣਾ ਹੈ ਕਿ ਉਹਨਾਂ ਦਾ ਰੱਬ ਦੀ ਹਸਤੀ ਨਾਲ ਰਿਸ਼ਤਾ ਉਹਨਾਂ ਦੀ ਕੰਮ-ਕਾਜੀ ਜ਼ਿੰਦਗੀ ਨੂੰ ਹੋਰ ਕਿਸੇ ਵੀ ਕਾਰਨ ਨਾਲੋਂ ਜ਼ਿਆਦਾ ਪ੍ਰਭਾਵਿਤ ਕਰਦਾ ਹੈ।[4]

ਅਧਿਆਤਮਕ ਦਰਸ਼ਨ ਅਤੇ ਪ੍ਰਬੰਧ ਦੇ ਅੰਤਰ-ਸੰਬੰਧਾਂ ਨੂੰ ਬਹੁਤ ਸਾਰੇ ਦ੍ਰਿਸ਼ਟੀਕੋਣਾਂ ਤੋਂ ਸਥਾਪਿਤ ਕਰਕੇ ਸਾਰਥਕ ਸਿੱਧ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ। ਭਾਰਤ ਵਿਚ ਪ੍ਰਬੰਧ ਦਾ ਵਿਸ਼ਾ ਵੀਹਵੀਂ ਸਦੀ ਵਿਚ ਅਧਿਐਨ ਵਿਚ ਆਉਂਦਾ ਹੈ ਪਰੰਤੂ ਜਿਸ ਪਰਮਸੱਤਾ ਜਾਂ ਦੈਵੀ ਸ਼ਕਤੀ ਨੇ ਇਸ ਸ੍ਰਿਸ਼ਟੀ ਦੀ ਰਚਨਾ ਕੀਤੀ ਅਤੇ ਮਨੁੱਖ ਨੂੰ ਜਨਮ ਦਿੱਤਾ, ਉਸ ਨੇ ਬਹੁਤ ਸਮਾਂ ਪਹਿਲਾਂ ਸਾਨੂੰ ਜੀਵਨ ਗੁਜ਼ਾਰਨ ਦੇ ਕੁੱਝ ਸੁਨਹਿਰੀ ਸਿਧਾਂਤ ਪ੍ਰਦਾਨ ਕੀਤੇ ਹਨ ਜੋ ਨਿਸ਼ਚੇ ਹੀ ਸਾਡੇ ਜੀਵਨ ਦੇ ਸਾਰੇ ਕਾਰਜ-ਖੇਤਰਾਂ ਵਿਚ ਸਾਡੀ ਰਹਿਨੁਮਾਈ ਕਰਦੇ ਹਨ। ਪਰਮਹਸਤੀ ਵਿਚ ਮਨੁੱਖ ਦਾ ਅੱਟਲ ਵਿਸ਼ਵਾਸ ਉਸ ਦੀ ਇੱਛਾ ਸ਼ਕਤੀ ਨੂੰ ਮਜ਼ਬੂਤ ਬਣਾਉਂਦਾ ਅਤੇ ਫ਼ੈਸਲੇ ਲੈਣ ਦੀ ਯੋਗਤਾ ਵਿਚ ਵਾਧਾ ਕਰਦਾ ਹੈ। ਸਵੈ ਦੀ ਇੱਛਾ ਦਾ ਤਿਆਗ ਅਤੇ ਸਮੂਹਿਕ ਹਿੱਤਾਂ ਲਈ ਪ੍ਰਤੀਬੱਧਤਾ ਦੀ ਜਾਂਚ ਵੀ ਅਧਿਆਤਮਕਤਾ ਤੋਂ ਹੀ ਪ੍ਰਾਪਤ ਹੁੰਦੀ ਹੈ। ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਕਿਰਤ ਕਰੋ, ਵੰਡ ਛਕੋ ਅਤੇ ਨਾਮ ਜਪੋ ਦੇ ਸਿਧਾਂਤ ਮਨੁੱਖ ਨੂੰ ਪੂਰੀ ਮਿਹਨਤ ਅਤੇ ਲਗਨ ਨਾਲ ਕੰਮ ਕਰਨ ਦੀ ਪ੍ਰੇਰਣਾ ਬਖ਼ਸ਼ਦੇ ਹਨ।

ਭਾਰਤ ਵਰਗੇ ਬਹੁ-ਧਰਮੀ ਅਤੇ ਬਹੁ-ਸਭਿਆਚਾਰੀ ਦੇਸ਼ ਵਿਚ ਜਿੱਥੇ ਸੰਸਥਾਵਾਂ ਵਿਚ ਹਰ ਧਰਮ, ਜ਼ਾਤ, ਰੰਗ ਅਤੇ ਵੱਖ-ਵੱਖ ਸਭਿਆਚਾਰਕ ਪਿਛੋਕੜ ਵਾਲੇ ਲੋਕ ਕੰਮ ਕਰਦੇ ਹਨ, ਇਕ ਚੰਗਾ ਪ੍ਰਬੰਧ ਚਲਾਉਣ ਲਈ ਹਰ ਤਰ੍ਹਾਂ ਦੇ ਵਿਤਕਰੇ ਅਤੇ ਦਵੈਸ਼ ਦੀ ਭਾਵਨਾ ਤੋਂ ਉੱਪਰ ਉੱਠ ਕੇ ਸਾਰਿਆਂ ਨਾਲ ਇੱਕੋ ਜਿਹਾ ਵਿਵਹਾਰ ਕਰਨ ਦੀ ਪ੍ਰੇਰਣਾ ਸ੍ਰੀ ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਜੀ ਦੇ ਪ੍ਰਵਚਨ ਤੋਂ ਮਿਲਦੀ ਹੈ। ਜਦੋਂ ਗੁਰੂ ਸਾਹਿਬ ਹਰ ਮਨੁੱਖ ਨੂੰ ਇੱਕੋ ਜਿਹਾ ਸਮਝਣ ਦੀ ਪ੍ਰੇਰਣਾ ਦਿੰਦੇ ਫ਼ਰਮਾਉਂਦੇ ਹਨ:

ਹਿੰਦੂ ਤੁਰਕ ਕੋਊ ਰਾਫ਼ਜੀ ਇਮਾਮ ਸ਼ਾਫਈ॥

ਮਾਨਸ ਕੀ ਜਾਤ ਸਬੈ ਏਕੈ ਪਹਚਾਨਬੋ॥[8]

ਗੁਰਮਤਿ ਸਿਧਾਂਤਾਂ ਵਿਚ ਸਰਬੱਤ ਦਾ ਭਲਾ ਇਕ ਅਜਿਹਾ ਸੰਕਲਪ ਹੈ ਜੋ ਇਕ ਪ੍ਰਬੰਧਕ ਨੂੰ ਠੀਕ ਫੈਸਲੇ ਕਰਨ ਦੀ ਜਾਂਚ ਸਿਖਾਉਂਦਾ ਹੈ। ਸਰੱਬਤ ਦਾ ਭਲਾ ਮਨੁੱਖਤਾ ਦੇ ਭਲੇ ਨੂੰ ਮੁੱਖ ਰੱਖ ਕੇ ਜੀਵਨ ਅਤੇ ਸੰਸਥਾਵਾਂ ਚਲਾਉਣ ਲਈ ਉਤਸ਼ਾਹਿਤ ਹੀ ਨਹੀਂ ਕਰਦਾ ਬਲਕਿ ਅਜਿਹੇ ਫੈਸਲੇ ਲੈਣ ਤੋਂ ਵੀ ਰੋਕਦਾ ਹੈ ਜਿਸ ਵਿਚ ਮਨੁੱਖਤਾ ਦਾ ਨੁਕਸਾਨ ਹੋਵੇ। ਅੱਜ ਦੇ ਦੌਰ ਵਿਚ ਹਵਾ, ਪਾਣੀ ਅਤੇ ਮਿੱਟੀ ਦਾ ਪ੍ਰਦੂਸ਼ਣ, ਪ੍ਰਮਾਣੂ ਅਤੇ ਜੈਵਿਕ ਹਥਿਆਰਾਂ ਦਾ ਵਪਾਰ, ਆਰਥਿਕ ਮੁਫ਼ਾਦਾਂ ਲਈ ਮਨੁੱਖੀ ਕਦਰਾਂ-ਕੀਮਤਾਂ ਦਾ ਘਾਣ ਅਤੇ ਰਾਜਨੀਤਕ ਸੱਤਾ ਦੀ ਪ੍ਰਾਪਤੀ ਲਈ ਲੋਕਾਂ ਦਾ ਧਾਰਮਿਕ, ਸਮਾਜਿਕ ਅਤੇ ਆਰਥਿਕ ਸ਼ੋਸ਼ਣ ਅਜਿਹੀਆਂ ਸਮੱਸਿਆਵਾਂ ਹਨ ਜਿਹਨਾਂ ਬਾਰੇ ਕੇਵਲ ਓਹੀ ਵਿਅਕਤੀ ਜਾਂ ਪ੍ਰਬੰਧਕ ਸੋਚ ਸਕਦਾ ਹੈ ਜੋ ਸਰਬੱਤ ਦੇ ਭਲੇ ਦੇ ਸਿਧਾਂਤ 'ਤੇ ਚਲਣ ਵਾਲਾ ਹੋਵੇ। ਆਰਥਿਕ ਮੁਫ਼ਾਦ ਕੇਂਦ੍ਰਿਤ ਕਿਸੇ ਵਿਅਕਤੀ ਸੰਸਥਾ ਜਾਂ ਦੇਸ਼ ਤੋਂ ਅਜਿਹੀ ਆਸ ਨਹੀਂ ਕੀਤੀ ਜਾ ਸਕਦੀ।

ਇਸਲਾਮ ਧਰਮ ਦੇ ਪੈਗੰਬਰ ਹਜ਼ਰਤ ਮੁਹੰਮਦ ਸਾਹਿਬ ਦਾ ਇਹ ਕਥਨ ਅਧਿਆਤਮਕਤਾ ਅਤੇ ਪ੍ਰਬੰਧ ਦੇ ਸੰਬੰਧ ਦੀ ਬਹੁਤ ਵਧੀਆ ਮਿਸਾਲ ਹੈ। ਆਪ ਫ਼ਰਮਾਉਂਦੇ ਹਨ ਕਿ ਆਪਣੀ ਨਮਾਜ਼ ਅਤੇ ਆਪਣੇ ਅਧੀਨ ਲੋਕਾਂ ਯਾਨੀ ਮੁਲਾਜ਼ਮਾਂ ਦਾ ਖ਼ਿਆਲ ਰੱਖੋ ਭਾਵ ਜੇ ਮਨੁੱਖ ਰੂਹਾਨੀ ਸ਼ਕਤੀ ਅਤੇ ਰੱਬ ਦੀ ਰਜ਼ਾ ਨੂੰ ਪ੍ਰਾਪਤ ਕਰਨੀ ਚਾਹੁੰਦਾ ਹੈ ਤਾਂ ਉਹ ਨਮਾਜ਼ ਵੀ ਪੜ੍ਹੇ ਅਤੇ ਆਪਣੇ ਅਧੀਨ ਕੰਮ ਕਰਨ ਵਾਲੇ ਲੋਕਾਂ ਜਾਂ ਮੁਲਾਜ਼ਮਾਂ ਦਾ ਵੀ ਧਿਆਨ ਰੱਖੇ, ਇਸ ਗੱਲ ਵਿਚ ਬਹੁਤ ਦੂਰ-ਅੰਦੇਸ਼ੀ ਹੈ। ਜੇਕਰ ਕੋਈ ਪ੍ਰਬੰਧਕ ਆਪਣੇ ਮੁਲਾਜ਼ਮਾਂ ਦਾ ਧਿਆਨ ਰੱਖਦਾ ਹੈ, ਉਹਨਾਂ ਦੀਆਂ ਲੋੜਾਂ ਦਾ ਖ਼ਿਆਲ ਰੱਖਦਾ ਹੈ ਅਤੇ ਉਹਨਾਂ ਦੀਆਂ ਭਾਵਨਾਵਾਂ ਦਾ ਸਤਿਕਾਰ ਕਰਦਾ ਹੈ ਤਾਂ ਉਹ ਉਹਨਾਂ ਤੋਂ ਵਧੀਆ ਕੰਮ ਕਰਵਾ ਸਕਦਾ ਹੈ। ਮੁਲਾਜ਼ਮ ਸੰਸਥਾ ਦੀ ਸਫਲਤਾ ਲਈ ਆਪਣੀ ਪੂਰੀ ਸਮਰੱਥਾ ਅਤੇ ਤਵੱਜੋ ਉਦੋਂ ਹੀ ਲਾਉਂਦਾ ਹੈ ਜਦੋਂ ਉਸ ਨੂੰ ਪ੍ਰਬੰਧਕ ਤੋਂ ਪੂਰੀ ਹਮਦਰਦੀ ਅਤੇ ਤਵੱਜੋ ਪ੍ਰਾਪਤ ਹੋਵੇ। ਪ੍ਰਬੰਧਕ ਦਾ ਆਪਣੇ ਮੁਲਾਜ਼ਮਾਂ ਪ੍ਰਤੀ ਬੇਰੁਖ਼ੀ ਅਤੇ ਅਵੇਸਲੇਪਣ ਵਾਲਾ ਵਿਵਹਾਰ ਕਦੀ ਵੀ ਸੰਸਥਾ ਦੇ ਹਿੱਤ ਵਿਚ ਨਹੀਂ ਹੋ ਸਕਦਾ।

ਇਕ ਸਫ਼ਲ ਪ੍ਰਬੰਧਕ ਦੀ ਮਹੱਤਵਪੂਰਣ ਜ਼ਿੰਮੇਵਾਰੀ ਹੈ ਕਿ ਉਹ ਆਪਣੇ ਮੁਲਾਜ਼ਮਾਂ ਨੂੰ ਸਮੇਂ ਸਿਰ ਅਤੇ ਪੂਰਾ ਮਿਹਨਤਾਨਾ ਅਦਾ ਕਰੇ। ਕਿਸੇ ਦਾ ਹੱਕ ਨਾ ਮਾਰੇ ਅਤੇ ਕਿਸੇ ਦੇ ਹੱਕ ਵਿਚ ਦਖ਼ਲ ਨਾ ਦੇਵੇ। ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਪਰਾਏ ਹੱਕ ਨੂੰ ਮਾਰਨ ਬਾਰੇ ਲਿਖਦੇ ਹਨ:

ਹਕੁ ਪਰਾਇਆ ਨਾਨਕਾ ਉਸੁ ਸੂਅਰ ਉਸੁ ਗਾਇ॥

ਗੁਰੁ ਪੀਰੁ ਹਾਮਾ ਤਾ ਭਰੇ ਜਾ ਮੁਰਦਾਰੁ ਨ ਖਾਇ॥[9]

ਭਾਵ ਇਕ ਮੁਸਲਮਾਨ ਲਈ ਦੂਜੇ ਦਾ ਹੱਕ ਮਾਰਨਾ ਸੂਰ ਦਾ ਮਾਸ ਖਾਣ ਅਤੇ ਹਿੰਦੂ ਲਈ ਗਊ ਦਾ ਮਾਸ ਖਾਣ ਸਮਾਨ ਹੈ। ਮੁਲਾਜ਼ਮ ਜਾਂ ਮਜ਼ਦੂਰ ਦਾ ਮਿਹਨਤਾਨਾ ਪੂਰਾ ਅਤੇ ਸਮੇਂ ਸਿਰ ਅਦਾ ਕਰਨ ਬਾਰੇ ਹਜ਼ਰਤ ਮੁਹੰਮਦ ਸਾਹਿਬ ਦਾ ਕਥਨ ਹੈ "ਮਜ਼ਦੂਰ ਨੂੰ ਮਜ਼ਦੂਰੀ ਉਸ ਦਾ ਪਸੀਨਾ ਸੁੱਕਣ ਤੋਂ ਪਹਿਲਾ ਅਦਾ ਕਰੋ।"[10] ਜੇਕਰ ਮੁਲਾਜ਼ਮ ਜਾਂ ਮਜ਼ਦੂਰ ਨੂੰ ਉਸ ਦੀ ਉਜਰਤ ਸਮੇਂ ਸਿਰ ਨਹੀਂ ਮਿਲਦੀ ਤਾਂ ਉਸ ਦਾ ਆਪਣੇ ਕੰਮ ਪ੍ਰਤੀ ਵਤੀਰੇ ਵਿਚ ਅਣਗਹਿਲੀ ਅਤੇ ਪ੍ਰਬੰਧਕ ਪ੍ਰਤੀ ਅਸੰਤੁਸ਼ਟਤਾ ਦਾ ਆਉਣਾ ਕੁਦਰਤੀ ਗੱਲ ਹੈ ਜੋ ਸੰਸਥਾ ਲਈ ਹਾਨੀਕਾਰਕ ਸਿੱਧ ਹੋ ਸਕਦਾ ਹੈ। ਮੁਲਾਜ਼ਮ ਅੰਦਰਲੀ ਮਾਨਸਿਕ ਬੇਚੈਨੀ ਉਸ ਦੀ ਕੰਮ ਕਰਨ ਦੀ ਸਮਰੱਥਾ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਕਰਦੀ ਹੈ ਅਤੇ ਕੰਮ ਪ੍ਰਤੀ ਉਸ ਦੀ ਪ੍ਰਤੀਬੱਧਤਾ ਨੂੰ ਵੀ, ਇਸ ਲਈ ਮਿਹਨਤਾਨਾ ਪੂਰਾ ਅਤੇ ਸਮੇਂ ਸਿਰ ਅਦਾ ਕਰਨ ਵਾਲਾ ਪ੍ਰਬੰਧਕ ਨਿਸ਼ਚੇ ਹੀ ਇਕ ਸਫ਼ਲ ਪ੍ਰਬੰਧਕ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ।

ਸਾਰੰਸ਼ ਰੂਪ ਵਿਚ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਅਧਿਆਤਮਕ ਬਿਰਤੀ ਦੇ ਧਾਰਨੀ ਪ੍ਰਬੰਧਕ ਦੀ ਸ਼ਖ਼ਸੀਅਤ ਕਿਸੇ ਸੰਸਥਾ ਜਾਂ ਦੇਸ਼ ਦੇ ਪ੍ਰਬੰਧ ਨੂੰ ਚਲਾਉਣ ਵਿਚ ਮਹੱਤਵਪੂਰਨ ਭੂਮਿਕਾ ਨਿਭਾਉਂਦੀ ਹੈ। ਅਜਿਹੀ ਅਧਿਆਤਮਕ ਤੌਰ 'ਤੇ ਪ੍ਰਕਾਸ਼ਮਾਨ ਸ਼ਖ਼ਸੀਅਤ ਦਾ ਧਾਰਨੀ ਵਿਅਕਤੀ ਜਾਂ ਪ੍ਰਬੰਧਕ ਪਰਮਹਸਤੀ ਦੀ ਦਿਆਲਤਾ ਅਤੇ ਕਿਰਪਾਲਤਾ ਦੇ ਗੁਣਾਂ ਦਾ ਧਾਰਨੀ ਹੋਣ ਦੇ ਨਾਲ-ਨਾਲ ਹਰ ਤਰ੍ਹਾਂ ਦੇ ਵੈਰ-ਵਿਰੋਧ ਅਤੇ ਵਿਤਕਰੇ ਦੀ ਭਾਵਨਾ ਤੋਂ ਮੁਕਤ ਹੁੰਦਾ ਹੈ ਜੋ ਨਾ ਕੇਵਲ ਸੰਸਥਾ ਨਾਲ ਸੰਬੰਧਤ ਲੋਕਾਂ ਪ੍ਰਤੀ ਬਲਕਿ ਰੱਬ ਪ੍ਰਤੀ ਆਪਣੀ ਜਵਾਬਦੇਹੀ ਨੂੰ ਸਮਝਦੇ ਹੋਏ ਪੂਰੀ ਨਿਸ਼ਠਾ ਅਤੇ ਇਮਾਨਦਾਰੀ ਨਾਲ ਆਪਣਾ ਕਾਰ-ਵਿਹਾਰ ਕਰਦੇ ਹੋਇਆ ਸਹੀ ਅਰਥਾਂ ਵਿਚ ਆਪਣਾ ਧਰਮ ਨਿਭਾ ਰਿਹਾ ਹੁੰਦਾ ਹੈ ਕਿਉਂਕਿ ਦਰਅਸਲ ਵਧੀਆ ਅਤੇ ਸਾਰਥਕ ਜੀਵਨ ਦਰਸ਼ਨ ਤਾਂ ਓਹੀ ਹੈ ਜੋ ਰੱਬ ਨੇ ਸਾਨੂੰ ਪ੍ਰਦਾਨ ਕੀਤਾ ਹੈ।

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ਡਾ. ਮਨਜੀਤ ਸਿੰਘ
ਪੰਜਾਬੀ ਵਿਭਾਗ,
ਦੇਸ਼ ਭਗਤ ਕਾਲਜ,ਬਰੜ੍ਹਵਾਲ ਧੂਰੀ।

ਸੰਖੇਪ ਸਾਰ

'ਏਨ੍ਹਾਂ ਮੁੰਡਿਆਂ ਜਲਦੀ ਮਰ ਜਾਣਾ' ਨੂੰ ਡਾਇਸਪੋਰਾ ਅਧੀਨ ਵਾਚਦਿਆਂ ਉਹਨਾਂ ਕਲਪਨਿਕ ਪਾਤਰਾਂ ਨੂੰ ਆਧਾਰ ਬਣਾਇਆ ਗਿਆ ਹੈ ਜਿਹੜੇ ਚੰਗੀ ਜਿੰਦਗੀ ਦੀ ਭਾਲ ਵਿਚ ਆਪਣੀ ਭੋਂ ਨਾਲੋਂ ਟੁੱਟ ਕੇ ਹੋਰ ਧਰਤੀ 'ਤੇ ਜੜ੍ਹਾਂ ਲਗਾਉਣ ਦੀ ਜੰਗ ਵਿਚ ਹਨ। ਜਿਹੜੇ ਲੋਕ ਹਰ ਰੋਜ਼ ਮਰਦੇ ਹੋਏ ਜ਼ਿੰਦਗੀ ਦੀ ਤਲਾਸ਼ ਵਿਚ ਹਨ, ਇਹ ਤਲਾਸ਼ ਜਾਰੀ ਹੈ ਅਤੇ ਜਾਰੀ ਰਹੇਗੀ। ਇਸ ਤਾਲਸ਼ ਵਿਚ ਕੁਝ ਅੰਸ਼ ਕੱਢ ਕੇ ਪਰਚੇ ਵਿਚ ਪੇਸ਼ ਕਰਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਕੀਤੀ ਹੈ।

ਭੂਮਿਕਾ

ਜਿਹੜੇ ਲੋਕ ਕਿਸੇ ਨਾ ਕਿਸੇ ਕਾਰਨ ਕਰਕੇ ਆਪਣੇ ਦੇਸ ਤੋਂ ਕਿਸੇ ਦੂਸਰੇ ਦੇਸ ਦੂਸਰੇ ਸਭਿਆਚਾਰ ਵਿੱਚ ਚਲੇ ਗਏ ਜਾਂ ਰਹਿ ਰਹੇ ਹਨ ਉਹਨਾਂ ਲਈ ਡਾਇਸਪੋਰਾ ਸ਼ਬਦ ਵਰਤਿਆ ਜਾਂਦਾ ਹੈ। ਪਰ ਕਿਸੇ ਸਮੇਂ ਧੱਕੇ ਨਾਲ ਲੋਕਾਂ ਨੂੰ ਉਹਨਾਂ ਦੇ ਦੇਸ਼ ਤੋਂ ਕੱਢੇ ਗਏ ਲੋਕਾਂ ਲਈ ਡਾਇਸਪੋਰਾ ਸ਼ਬਦ ਵਰਤਿਆ ਗਿਆ ਸੀ। *ਪਹਿਲਾਂ ਪਹਿਲ ਇਹ ਸ਼ਬਦ ਜਦੋਂ ਲੋਕਾਂ ਦੇ ਅਜਿਹੇ ਉਜਾੜੇ ਬਾਰੇ ਵਰਤਿਆਂ ਗਿਆ ਤਾਂ ਇਹ 586 ਪੂਰਵ ਈਸਵੀ ਵਿੱਚ ਜੁਡੀਆ ਤੋਂ ਯਹੂਦੀਆਂ ਦਾ ਉਜਾੜਾ ਸੀ। 135 ਈਸਵੀਂ ਵਿੱਚ ਫਿਰ ਉਨਾਂ ਨੂੰ ਯੈਰੋਸ਼ਲਮ ਤੋਂ ਰੋਮਨ ਸਾਮਰਾਜ ਨੇ ਉਜਾੜਿਆ। ਯਹੂਦੀ ਕਈ ਦਿਸ਼ਾਵਾਂ ਵਿੱਚ ਖਿੱਲਰ ਗਏ। ਉਹਨਾਂ ਨੂੰ ਰੋਮਨ ਸਾਮਰਾਜ ਦੇ ਜ਼ੁਲਮ ਸਹਿਣੇ ਪਏ। ਉਹ ਗੁਲਾਮਾਂ ਦੇ ਰੂਪ ਵਿੱਚ ਮੰਡੀਆਂ ਵਿੱਚ ਵੇਚੇ ਗਏ। ਜੋ ਜੁਡੀਆ ਵਿੱਚ ਰਹੇ, ਉਹਨਾਂ ਤੇ ਈਸਾਈਆ ਨੇ ਜ਼ੁਲਮ ਕੀਤੇ। ਬਾਅਦ ਦੇ ਇਤਿਹਾਸ ਵਿੱਚ ਉਹ ਬੇਬੀਲੋਨ, ਸਪੇਨ, ਪੋਲੈਂਡ, ਅਮਰੀਕਾ ਤੇ ਹੋਰ ਦੇਸ਼ਾਂ ਵਿੱਚ ਖਿਲਰ ਗਏ।* ਪਰ ਹੁਣ ਇਹ ਸ਼ਬਦ ਜਿਹੜੇ ਲੋਕ ਭਾਵੇਂ ਆਪਣੀ ਇੱਛਾ ਨਾਲ ਕਿਸੇ ਦੂਸਰੇ ਦੇਸ਼ ਵਿੱਚ ਗਏ ਹਨ ਤੇ ਉੱਥੇ ਰਹਿ ਰਹੇ ਹਨ ਉਹਨਾਂ ਨੂੰ ਦੂਸਰੇ ਸਭਿਆਚਾਰ ਵਿੱਚ ਆਉਂਦੀਆਂ ਦਰਪੇਸ਼ ਸਮੱਸਿਆਵਾਂ ਨੂੰ ਡਾਇਸਪੋਰਕ ਦ੍ਰਿਸ਼ਟੀ ਤੋਂ ਦੇਖਿਆ ਜਾਂਦਾ ਹੈ। 'ਏਨ੍ਹਾਂ ਮੁੰਡਿਆਂ ਜਲਦੀ ਮਰ ਜਾਣਾ' ਵਿੱਚ ਲੇਖਕ ਅਮਰੀਕਾ ਤੇ ਕਨੇਡਾ ਵਿੱਚ ਰਹਿ ਰਹੇ ਪੰਜਾਬੀਆਂ ਨੂੰ ਭਾਵੇਂ ਕਲਪਨਿਕ ਪਾਤਰਾ ਰਾਹੀਂ ਬੇਗਾਨੇ ਸਭਿਆਚਾਰ ਵਿੱਚ ਆ ਰਹੀਆਂ ਦਰਪੇਸ਼ ਸਮੱਸਿਆਵਾਂ ਨੂੰ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਉਹ ਪਰਵਾਸੀ ਜੀਵਨ ਦੇ ਚੰਗੇ ਮਾੜੇ ਅਨੁਭਵਾਂ ਨੂੰ ਲੇਖਕ ਆਪਣੀ ਰਚਨਾ ਦਾ ਵਿਸ਼ਾ ਬਣਾਉਂਦਾ ਹੈ।

ਪੱਛਮੀ ਦੇਸ਼ਾ 'ਚ ਘਰ ਕਿਸੇ ਨੂੰ ਨਹੀਂ ਉਡੀਕਦਾ। ਬੰਦਾ ਮਸ਼ੀਨ ਬਣਿਆਂ ਘੜੀ ਦੀਆਂ ਸੂਈਆਂ ਵਾਂਗ ਘੁੰਮ ਰਿਹਾ ਹੈ। ਹਰ ਦਿਨ ਨਵੀ ਰਫ਼ਤਾਰ ਭੱਜ ਦੌੜ ਦਿਨ ਪ੍ਰਤੀ ਦਿਨ ਬੰਦੇ ਨੂੰ ਖਾਈ ਜਾਂਦੀ ਹੈ। ਉਹਨਾਂ ਕੋਲ ਸਾਂਝ ਲਈ

ਇਕ ਦੀ ਵੀ ਫੁਰਸਤ ਨਹੀਂ ਉਹ ਭਾਵੇਂ ਕਿਸੇ ਤਰ੍ਹਾਂ ਦੀ ਵੀ ਹੋਵੇ। ਬੰਗਲਿਆਂ ਵਰਗੇ ਘਰ ਨੇ ਬਾਹਰ ਤੋਂ ਲਿਸ਼ਕੇਂ ਮਾਰਦੀਆਂ ਕਾਰਾਂ । ਘਰ ਭਾਵੇਂ ਜਿੰਨ੍ਹਾਂ ਵੀ ਸੋਹਣਾ ਤੇ ਸਾਫ ਹੋਵੇ ਉਹ ਉਹਨਾਂ ਹੀ ਇੱਕਲਾ ਤੇ ਉਦਾਸ ਹੁੰਦਾ ਹੈ।

"ਆਪਣੀ ਬੀਵੀ ਬਾਰੇ ਕਹਿਣ ਲੱਗਾ: ਅੱਜ ਕੱਲ੍ਹ ਮੇਰੇ ਨਾਲ ਬੜੀ ਔਖੀ ਰਹਿੰਦੀ ਹੈ। ਘਰ ਵਿਚ ਟੈਂਸ਼ਨ ਚੱਲ ਰਹੀ ਹੈ।........ਇਹਦਾ ਉੱਤਰ ਮੈਨੂੰ ਦੂਜੇ ਦਿਨ ਸਵੇਰੇ ਹੀ ਮਿਲ ਗਿਆ। ਅਜੇ ਹਨੇਰਾ ਹੀ ਸੀ ਕਿ ਇਕ ਪੇਜਰ ਬੀਪ-ਬੀਪ ਆਵਾਜ਼ ਨਾਲ ਉਹ ਨੌਜੁਆਨ ਉਠਿਆ। ਪਤਾ ਨਹੀਂ ਕਦ ਉਹਨੇ ਕਪੜੇ ਪਾ ਲਏ, ਕਦ ਉਹਨੇ ਆਪਣਾ ਬੈਗ ਤੇ ਕਾਰ ਦੀ ਚਾਬੀ ਚੁੱਕੀ । ਤਦ ਬਾਹਰ ਦਾ ਦਰਵਾਜ਼ਾ ਖੁਲ੍ਹਣ-ਬੰਦ ਹੋਣ ਦੀ ਆਵਾਜ਼ ਆਈ । ਉਹ ਮੈਨੂੰ ਜਾਂ ਆਪਣੀ ਬੀਵੀ ਨੂੰ ਕੁਝ ਕਹੇ ਬਗ਼ੈਰ ਗਾਇਬ ਹੋ ਗਿਆ।@ *(ਪੰਨਾ-69)*

"ਕਾਹਦੇ ਇੱਕਲੇ ? ਸਾਡੇ ਦੋ ਢਾਬੇ ਨੇ ।ਇੰਡੀਆ ਵਾਲੇ ਏਥੋਂ ਦੀ ਲਾਇਫ ਨਹੀਂ ਸਮਝ ਸਕਦੇ। ਏਥੇ ਹਰ ਬੰਦਾ ਇੱਕਲਾ ।ਕੰਮ ਤਾਂ ਇੱਕਲਿਆਂ ਹੀ ਹੁੰਦਾ। ਮੇਰਾ ਹਸਬੰਡ ਰਾਵੀ 'ਚ ਹੁੰਦਾ ਤੇ ਮੈਂ ਸਤਲੁੱਜ 'ਚ । ਮੇਰੀ ਬੇਟੀ ਬਾਲਟੀਮੋਰ ਹੈ, ਦੂਜੀ ਬੋਸਟਨ । ਮੁੰਡਾ ਲੰਡਨ 'ਚ ਹੈ। ਕੰਮ ਤੋਂ ਹੀ ਹੋਸ਼ ਨਹੀਂ , ਇੱਕਲੇ ਕਾਹਦੇ ?@ (ਪੰਨਾ-41)

ਔਰਤ ਤੇ ਮਰਦ ਦਾ ਰਿਸ਼ਤਾ ਵਿਹਾਰ ਕ੍ਰੀੜਾ ਵਰਗਾ ਹੋ ਰਿਹਾ ਹੈ।ਜਿੰਦਗੀ ਲਾਲਸ਼ਾ ਤੇ ਮਿੱਥਾ ਦੇ ਆਸਰੇ ਉੱਡੀ ਫਿਰਦੀ ਹੈ। ਸਭ ਤੋਂ ਵੱਡੀਆਂ ਲਾਲਸ਼ਾਵਾਂ ਵੱਡਾ ਘਰ ਅਤੇ ਡਾਲਰਾ, ਪੌਡ, ਯੂਰੋ ਨਾਲ ਬੂਟੇ ਭਰੇ ਰਹਿਣ ਦਾ ਬੰਦਾ ਤੱਰਕੀ ਦੇ ਰਾਹ ਉਪਰ ਹੈ।ਇਸ ਤੱਰਕੀ ਹੇਠਾਂ ਆਪਣੀ ਭਾਸ਼ਾ ,ਸਭਿਆਚਾਰ ਤੇ ਰਿਸਤੇ ਦਿਨ ਪ੍ਰਤੀ ਦਿਨ ਬਲੀ ਚੜ੍ਹਾਏ ਜਾਂਦੇ ਹਨ। ਰਿਸ਼ਤਿਆ ਦੇ ਬਦਲਾਅ 'ਤੇ ਅਮਰੀਕੀ ਸੜਕਾਂ ਉਪਰ ਆਪਣੀ ਜਿੰਦਗੀ ਦੋੜਾਉਣ ਲਈ ਕਿਸੇ ਵੀ ਹੱਦ ਤੱਕ ਸਮਝਉਤਾਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।

" ਬੰਦਾ ਦਿਨ ਰਾਤ ਕੰਮ ਨਾ ਕਰੇ ਤਾਂ ਪਾਗਲ ਹੋ ਜਾਏ, ਕਤਲ ਕਰ ਦੇਵੇ.........। ਆਪਣੇ ਪ੍ਰਵਾਰਾਂ 'ਚ ਟੁੱਟ-ਭੱਜ ਬਹੁਤ ਹੈ। ਤੀਵੀਂ ਮਰਦ 'ਚ ਆਪੋ-ਧਾਪੀ ਹੈ। ਵਿਆਹ ਹੀ ਚਿੱਤ ਅੰਦਰ ਸੌਦੇਬਾਜ਼ੀ ਰੱਖ ਕੇ ਕਰਵਾਇਆ ਜਾਵੇ ਤਾਂ ਏਦਾ ਹੀ ਹੁੰਦਾ@ (ਪੰਨਾ–124)

"ਇਕ ਨਹੀਂ ਕਈ ਮਿਸਿਜ਼ ਸਿੰਘ ਤੁਹਾਨੂੰ ਮਿਲਣ ਗੀਆਂ ਡਰੱਗਾਂ ਨਾਲ ਅੱਧ-ਮਰੀਆਂ। ਏਹਨਾਂ ਨੂੰ ਡਰੱਗਾਂ ਲਈ ਪੈਸੇ ਦੀ ਲੋੜ ਹੁੰਦੀ ਹੈ ਤੇ ਆਪਣੇ ਮੁੰਡੇ ਏਹਨਾਂ ਨਾਲ ਮੁੱਲ ਦਾ ਵਿਆਹ ਕਰਵਾ ਕੇ ਪੱਕੇ ਹੋ ਜਾਂਦੇ ਆਂ।@ *(ਪੰਨਾ-49)*

ਲੇਖਕ ਅਨੁਸਾਰ ਅਮਰੀਕਾ ਅਤੇ ਕਨੇਡਾ ਵਿੱਚ ਗਏ ਜਿਨ੍ਹਾਂ ਵੀ ਜਾਣਕਾਰਾਂ ਨੂੰ ਮਿਲਦਾ ਹੈ ਉਹਨਾਂ ਵਿੱਚ ਲਗਭਗ ਸਾਰੇ ਹੀ ਬੇਹਤਰ ਜ਼ਿੰਦਗੀ ਦੀ ਤਲਾਸ਼ ਵਿੱਚ ਤੇ ਡਾਲਰ ਕਮਾਉਣ ਦੇ ਲਾਲਚ ਵਿੱਚ ਹੀ ਵਿਦੇਸ਼ੀ ਧਰਤੀ ਉਧਰ ਗਏ ਹਨ। ਉਹ ਇਨ੍ਹਾਂ ਅਤਿਵਿਕਸਿਤ ਦੇਸ਼ਾਂ ਵਿੱਚ ਉਹਨਾਂ ਇੱਛਾਵਾਂ ਦੀ ਪੂਰਤੀ ਹਿੱਤ ਗਏ ਜਿਨ੍ਹਾਂ ਦੀ ਪੂਰਤੀ ਉਹਨਾਂ ਦੇ ਆਪਣੇ ਦੇਸ ਭਾਰਤ/ਪੰਜਾਬ ਵਿੱਚ ਸੰਭਵ ਨਹੀਂ ਸੀ। ਉਹ ਇਸ ਵਿੱਚ ਸਫ਼ਲ ਵੀ ਹੋਏ ਹਨ ਉਹਨਾਂ ਨੇ ਉਥੇ ਅਤਿ ਅਧੁਨਿਕ ਹਰ ਪ੍ਰਕਾਰ ਦੀ ਸੁਖ ਸਹੂਲਤ ਪ੍ਰਾਪਤ ਕਰ ਲਈ ਹੈ।

"ਉਹ ਅਸੀਂ ਏਥੇ ਕੀ ਕਰਨ ਆਏ ? ਜ਼ਿਆਦਾ ਕਮਾਈ ਕਰਨ। ਇਹੀ ਗੱਲ ਹੈ ਨਾ, ਕਿ ਹੋਰ ਕੋਈ ਕਾਰਨ ਹੈ@ (ਪੰਨਾ-44)

" ਫਿਰ ਉਹੀ ਬੋਲਿਆ : ਕਮਾਈ ਹੋਰ ਕਮਾਈ । ਬਾਣੀਆਂ ਵਾਲਾ ਮਕਸਦ ਹੈ।@ (ਪੰਨਾ-44)

ਪਰ ਇਸ ਸਭ ਦੇ ਬਾਵਜੂਦ ਉਹ ਆਪਣੇ ਸਭਿਆਚਾਰ, ਆਪਣੇ ਦੇਸ, ਆਪਣੇ ਵਿਰਸੇ ਨੂੰ ਨਹੀਂ ਵਿਸਾਰ ਸਕੇ। ਉਹ ਪੱਛਮ ਦੀਆਂ ਸੁਖ ਸਹੂਲਤਾਂ ਮਾਨਣਦੇ ਹਨ ਪਰ ਆਪ ਜਿਸ ਸਭਿਆਚਾਰ ਵਿੱਚੋਂ ਗਏ ਹਨ ਨਾ ਤਾਂ ਉਸਨੂੰ ਆਪ ਛੱਡਣਾ ਚਾਹੁੰਦੇ ਹਨ ਨਾ ਆਪਣੇ ਬੱਚਿਆ ਨੂੰ ਉਸ ਤੋਂ ਅਣਭਿੱਗ ਰਹਿਣ ਦੇਣਾ ਚਾਹੁੰਦੇ ਹਨ।

" ਏਥੇ ਆ ਕੇ ਬੱਝ ਗਏ ਕਮਾਈਆਂ 'ਚ। ਕਈਆਂ ਨੇ ਬੱਚਿਆ ਦੀ ਪ੍ਰਵਾਹ ਨਾ ਕੀਤੀ ਪਰ ਰੀਟਾ ਤੇ ਮੈਂ ਬੱਚਿਆ ਨੂੰ ਪਹਿਲ ਦਿੱਤੀ। ਹੁਣ ਬੱਚੇ ਆਪਣੇ ਨਹੀਂ ਰਹੇ। ਅਫਸੋਸ ਹੁੰਦਾ, ਜਿਵੇਂ ਕਮਾਈ ਰੁੜ੍ਹ ਗਈ ਹੋਵੇ।@(ਪੰਨਾ 45)

ਪੱਛਮ ਦੀ ਧਰਤੀ ਤੇ ਰਹਿਣ ਵਾਲਿਆ ਨੂੰ ਨਸਲੀ ਵਿਤਕਰੇ ਦੀਆਂ ਸਮੱਸਿਆਵਾਂ ਹਮੇਸ਼ਾਂ ਹੀ ਬਣੀਆ ਰਹੀਆਂ ਹਨ। ਪੱਛਮ ਵਾਲਿਆਂ ਨੇ ਸਦਾ ਹੀ ਪੂਰਵ ਵਾਲਿਆਂ ਨੂੰ ਆਪਣੀ ਉਤਮਤਾ ਦਾ ਅਹਿਸਾਸ ਕਰਵਾਇਆ ਹੈ, ਭਾਵੇਂ ਕਿ ਭਾਰਤ ਨੂੰ ਕੇਵਲ ਇੰਗਲੈਂਡ ਵਾਲਿਆ ਨੇ ਗੁਲਾਮ ਰੱਖਿਆ ਪਰ ਸਭਿਆਚਾਰਕ ਤੇ ਭਾਸ਼ਾ ਦੇ ਧਰਾਤਲ ਤੇ ਰਾਜ ਕਰਨ ਵਾਲੇ ਅਤੇ ਅਮਰੀਕਾ ਤੇ ਕਨੇਡਾ ਦੇ ਗੋਰੇ ਇਕੋ ਹਨ।

"ਸ਼ਾਇਦ ਇੰਡੀਆ ਤੋਂ ਆਏ ਬਹੁਤਿਆਂ ਨੂੰ ਇਹ ਸਹਿਮ ਟੁਕਦਾ ਹੋਵੇ :ਅਮਰੀਕਾ ਦੇਸ ਦਾ ਨਾਂ ਹੀ ਏਡਾ ਵਿਰਾਟ ਹੈ, ਜ਼ਿਹਨ ਨੂੰ ਉਂਈਂ ਨੱਪੀ ਰੱਖਦਾ ।ਫਿਰ ਗੋਰੇ ਸਾਹਮਣੇ ਜ਼ਿਹਨੀ ਨਿੱਕੇਪਣ ਦਾ ਤੇ ਕਾਲੇ ਸਾਹਮਣੇ ਜਿਸਮਾਨੀ ਠੁਕਾਈ ਦਾ ,ਜਿਵੇਂ ਕਿਸੇ ਦੈਂਤ ਤੋਂ ਡਰੀਦਾ ਹੈ@(ਪੰਨਾ 14)

"ਗੋਰਿਆਂ ਕੋਲ ਧਨ ਸੰਪਤੀ ਹੈ, ਕਾਲਿਆਂ ਕੋਲ ਆਕੜ ਤੇ ਗੁੱਸਾ। ਗੋਰਿਆਂ ਕੋਲ ਪੁਲਿਸ ਤੇ ਕਾਨੂੰਨ ਹੈ ਇਨ੍ਹਾਂ ਦੀ ਆਕੜ ਤੇ ਗੁੱਸਾ ਭੰਨਣ ਲਈ।ਕਾਲੇ ਗੋਰਿਆਂ ਦਾ ਕੁਝ ਵਿਗਾੜ ਨਹੀਂ ਸਕਦੇ ਤਾਂ ਪੁਲਿਸ ਕਾਨੂੰਨ ਦੀਆਂ ਧੱਜੀਆਂ

ਉਡਾਂਦੇ ਨੇ ਤੇ ਸਿੱਧਾ ਜੇਲ੍ਹ 'ਚ ਤੁੰਨ ਦਿੱਤੇ ਜਾਂਦੇ ਨੇ। ਏਦਾਂ ਹੀ ਚਲਦਾ ਰਹਿਣਾ, ਪੁਰਾਣਾ ਪੁਰਖਿਆਂ ਵੇਲੇ ਦਾ ਸਿਸ
ਕਿਤਾਬ ਹੈ ਜੋ ਸੂਤ ਆਉਂਦਾ ਦਿਖਾਈ ਨਹੀਂ ਦੇਂਦਾ@ (ਪੰਨਾ 125)
"ਕਾਲੇ ਕੰਮ ਹੀ ਨਹੀਂ ਕਰਨਾ ਚਾਹੁੰਦੇ, ਲੁੱਟ-ਖੋਹ ਕੇ ਖਾਣਾ ਚਾਹੁੰਦੇ ਨੇ। ਅਹਾ ਟਿੱਲੇ ਦੇ ਹੇਠ ਮ
ਕਾਰਬਾਈਨ ਪਈ ਆ, ਕੋਈ ਪਤੰਦਰ ਅੱਧੀ ਰਾਤ ਆ ਕੇ ਧਾਵਾ ਬੋਲ ਦੇਵੇ ਇਹ ਉਸ ਦੀ ਸੇਵਾ ਲਈ ਏ।@ (ਪੰਨਾ 86)
ਜਿਹੜੇ ਆਪਣੇ ਪਰਿਵਾਰ ਤੋਂ ਬਿਨ੍ਹਾਂ ਇਕੱਲੇ ਪ੍ਰਦੇਸ ਗਏ। ਉਹ ਵੀ ਦੁਖ ਹੰਢਾਉਂਦੇ ਹੋਏ ਡਾਲਰ ਕਮਾਉਂਦੇ
ਦੁਵੰਧ ਵਿੱਚ ਨੇ। ਉਹ ਪੰਜਾਬ ਵਿੱਚ ਰੁਜ਼ਗਾਰ ਪ੍ਰਾਪਤੀ ਨਾ ਹੋਣ ਕਰਕੇ ਮਾੜੀ ਆਰਥਿਕ ਹਾਲਤ ਤੋਂ ਨਿਜਾਤ ਪਾਉਣ
ਲਈ ਕਿਸੇ ਸਿੱਧੇ ਅਸਿੱਧੇ ਢੰਗ ਨਾਲ ਵਿਦੇਸ਼ ਆ ਤਾਂ ਗਏ ਪਰ ਵਾਪਿਸ ਨਹੀਂ ਜਾ ਸਕੇ ਤੇ ਆਪਣੇ ਰਿਸ਼ਤਿਆਂ ਦੀ ਨਿੱ
ਤੋਂ ਵਿਰਵੇ ਸੰਤਾਪ ਹੰਢਾਅ ਰਹੇ ਨੇ। ਪੱਛਮ ਦੇ ਵਿਕਸਿਤ ਮੁਲਕਾਂ ਵਿੱਚ ਡਾਲਰ ਕਮਾਉਣ ਲਈ ਪਰਵਾਸੀ ਬਣੇ ਤੇ
ਡਾਲਰ ਕਮਾਕੇ ਪੱਛਮ ਦੀ ਸੁਖ ਸੁਵਿਧਾ ਪ੍ਰਾਪਤ ਕਰਕੇ ਵੀ ਖੁਸ਼ੀ ਤੋਂ ਵਾਂਝੇ ਹਨ। ਉਹ ਜਿਸ ਪਰਿਵਾਰ ਲਈ ਪਰ
ਕਮਾਉਣ ਆਏ ਉਹਨਾਂ ਨੂੰ ਤਾਂ ਉਹ ਪਿੱਛੇ ਛੱਡ ਆਏ।

"ਐਵੇਂ ਕੀ ਮੁੱਕਦਰ ਵਾਲਾ ਕਹੀ ਜਾਂਦੇ ਹੋ ਸਾਰੇ । ਕੀ ਪਿਆ ਅਮਰੀਕਾ 'ਚ ? ਸਾਲਾ ਕੋਈ ਮੁਲਕ ਹੈ ? ਮੇਰ
ਨਹੀਂ ਲੱਗਾ ਦਿਲ ਏਥੇ, ਮੈਂ ਮੁੜ ਜਾਣੈ।@(ਪੰਨਾ 22)

"ਮੈਂ ਨਹੀਂ ਕਾਮਯਾਬ ਹੋਣਾ ਤੂੰ ਹੋ ਕੇ ਦੇਖ ਲਿਆ । ਏਨੇ ਤੇਰੇ ਪੈਸੇ ਬਣਦੇ ਆ, ਫਿਰ ਵੀ ਘਰ 'ਚ ਦੇ ਤੂੰ ਪੇਇੰ
ਗੈੱਸਟ ਰੱਖੇ ਆ। ਬੀਵੀ ਤੇਰੀ ਦਾ ਤੈਨੂੰ ਪਤਾ ਨਹੀਂ ਕਿੱਥੇ ਹੈ-ਕੀ ਕਰਦੀ ਹੈ@(ਪੰਨਾ 23)

"ਉਹਦੇ ਬੀਵੀ ਬੱਚੇ ਪਿਛਾਂਹ ਪਿੰਡ 'ਚ ਸਨ। ਕਦ ਮੇਲ ਹੋਵੇਗਾ ਉਨ੍ਹਾਂ ਨਾਲ , ਉਹਨੂੰ ਪਤਾ ਨਹੀਂ ਸੀ। ਮੈਂ ਕਿਹਾ : ਤੇਰਾ ਔਰਤ ਬਗੈਰ ਕਿਵੇਂ ਸਰਦਾ ? ਉਹ : ਆ ਜਾਂਦੀ ਆ ਇਕ ਗੋਰੀ ਏਥੇ ਹੀ ਕੰਮ ਸਾਰਨ। ਮੈ : ਤੇਰੇ ਬਗੈਰ ਪਿੰਡ ਤੇਰੀ ਤੀਵੀਂ ਦਾ ਕਿਵੇਂ ਸਰਦਾ ਹੋਊਗਾ ? ਉਹ : ਕਦੇ ਸੋਚਿਆ ਨਹੀਂ@(ਪੰਨਾ 72)

ਪਰਵਾਸੀ ਪੰਜਾਬੀ ਭਾਈਚਾਰੇ ਦੇ ਲੋਕਾਂ ਦਾ ਦੁਖਾਂਤ ਆਪਣੀਆਂ ਅਗਲੀਆ ਪੀੜ੍ਹੀਆਂ ਨਾਲ ਸਭਿਆਚਾਰਕ ਬਦਲਾਅ ਕਾਰਨ ਪੈਦਾ ਹੁੰਦਾ ਹੈ, ਜਿਥੇ ਇਧਰੋਂ ਗਈ ਪਹਿਲੀ ਪੀੜ੍ਹੀ ਆਪਣੇ ਬਜ਼ੁਰਗਾਂ ਦੇ ਕਹੇ ਪ੍ਰਵਾਨ ਕਰਨ ਦੀ ਪਰੰਪਰਾਵਾਦੀ ਸੋਚ ਤੰਗ ਕਰਦੀ ਹੈ। ਪੂੰਜੀਵਾਦੀ ਪੱਛਮੀ ਸਭਿਆਚਾਰ ਵਿੱਚ ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ ਨੂੰ ਦਿੱਤੀਆਂ ਖੁੱਲ੍ਹਾਂ

ਪੁਰਾਣੀ ਪੀੜ੍ਹੀ ਨੂੰ ਪ੍ਰਵਾਨ ਨਹੀਂ। ਉਹ ਇਸੇ ਦੁਵੰਦ ਵਿੱਚ ਦੁੱਖ ਭੋਗਦੇ ਆਪਣੇ ਬੱਚਿਆਂ ਦੇ ਵਿਗੜ ਜਾਣ ਤੋਂ ਡਰਦੇ ਫਿਕਰਮੰਦ ਰਹਿੰਦੇ ਹਨ।

"ਉਹ : ਘਰ ਤਾਂ ਏਹਨੇ ਵੱਡਾ ਲੈ ਲਿਆ , ਪਿੱਛੇ ਬੀਵੀ ਬਾਗੀ ਹੋ ਗਈ। ਨਿੱਕੀਆਂ ਮੁੱਛਾਂ ਵਾਲਾ ਮੁੰਡਾ ਜਿਹੜਾ ਬੈਠਾ ਸੀ , ਜੋ ਪਿੱਛੋਂ ਆਇਆ, ਦਿਵਿੰਦਰ, ਇੰਹਦੇ ਨਾਲ ਉਹਦੀ ਸੁਰ ਰਲਦੀ ਹੈ।ਆਪ ਇਹ ਅਖ਼ਬਾਰਾਂ ਦੇ ਚੱਕਰ 'ਚ ਘਰੋਂ ਨਿਕਲਦਾ ਤੇ ਇਹ ਮੁੰਡਾ ਕੈਬ ਦਾ ਕੰਮ ਛੱਡ ਅੱਧੀ ਰਾਤ ਏਹਦੇ ਘਰ ਗੇੜਾ ਮਾਰਨ ਤੁਰ ਪੈਂਦਾ।

ਮੈ ਏਹਨੂੰ ਇਹਦਾ ਪਤਾ ਤਾ ਹੋਊ ?

ਉਹ : ਜਰੂਰ ਪਤਾ ਹੋਊ । ਕੀ ਕਰ ਲਊ ਇਹ ? ਬੀਵੀ ਨੇ ਸਿੱਧਾ ਕਹਿਣਾ : ਮੈਂ ਤੇਰੇ ਨਾਲ ਰਹਿੰਦੀ ਹੀ ਨਹੀਂ ।@(ਪੰਨਾ 72)

ਜੋ ਉਧਰ ਸਿਰਫ ਪੈਸੇ ਕਮਾਉਣ ਗਏ ਹਨ। ਉਹਨਾਂ ਦੀ ਸੋਚ ਦਾ ਦਾਇਰਾ ਆਪਣੀ ਜਗੀਰੂ ਤੇ ਕਾਬਜ ਹੋਣ ਦੀ ਸੋਚ ਤੱਕ ਹੀ ਮਹਿਦੂਦ ਹੈ। ਇਸੇ ਪਰਿਪੇਖ ਦੇ ਉਲਟ ਪਰਵਾਸੀ ਮਰਦ ਗੋਰੀਆਂ ਔਰਤਾਂ ਨੂੰ ਤਾਂ ਭੋਗਣ ਦੀ ਤਮੰਨਾ ਰੱਖਦਾ ਹੈ।

"ਸੁਖਵੰਤ ਨੇ ਉਦੋਂ ਕਿਹਾ: ਇਸ ਬੈਂਡ 'ਤੇ ਪੰਜਾਬ ਤੋਂ ਕਈ ਲੀਡਰ ਆ ਕੇ ਸੌਂਦੇ ਰਹੇ ਫਿਰ ਡਾਇਲਾਗ ਦਾ ਦੂਜਾ ਹਿੱਸਾ : ਗੋਰੀਆ ਵੀ।@(ਪੰਨਾ 138)

"ਅਮਰੀਕਾ 'ਚ ਕਈ ਏਜੰਸੀਆਂ ਨੇ, ਫੋਨ ਕਰਨ 'ਤੇ ਮੰਗ ਅਨੁਸਾਰ ਕੁੜੀ ਆ ਜਾਂਦੀ ਹੈ@(ਪੰਨਾ 138)

ਸਾਰੇ ਪਰਵਾਸੀ ਪੰਜਾਬੀਆਂ ਦੀ ਵੱਡੀ ਚਿੰਤਾ ਆਪਣੀ ਔਲਾਦ ਦੁਆਰਾ ਜੀਵਨ ਸਾਥੀ ਦੀ ਚੋਣ ਨੂੰ ਲੈ ਕੇ ਹੈ, ਕਿ ਸਾਡੇ ਬੱਚੇ ਕਿਸੇ ਗੋਰੇ ਜਾਂ ਕਾਲੇ ਨਾਲ ਵਿਆਹ ਬਾਹਰੇ ਸਬੰਧ ਬਣਾ ਕੇ ਰਹਿਣ ਨਾ ਲੱਗ ਜਾਣ ਜਾਂ ਵਿਆਹ ਨਾ ਕਰਵਾ ਲੈਣ। ਅਜਿਹੀ ਸਮੱਸਿਆ ਦਾ ਜਿਕਰ ਅਧਿਐਨ ਅਧੀਨ ਪੁਸਤਕ ਵਿੱਚ ਮਿਲਦਾ ਹੈ, *ਕਹਿਣ ਤੋਂ ਭਾਵ ਪਰਵਾਸੀ ਪੰਜਾਬੀਆਂ ਦੀ ਮਾਨਸਿਕਤਾ ਹੁਣ ਤੱਕ ਵੀ ਜਾਗੀਰੂ ਰੁਚੀਆਂ ਤੇ ਹੀ ਅਟਕੀ ਖੜ੍ਹੀ ਹੈ, ਜਿਸ ਕਾਰਨ ਉਹ ਵਧੇਰੇ ਦੁਖੀ ਹਨ।*

"ਗੱਲ ਬੜੀ ਪ੍ਰਸਨਲ ਹੈ। ਮੀਲੂ ਦਾ ਇਕ ਬੁਆਏ ਫਰੈਂਡ ਹੈ ਬਲੈਕ। ਸਾਨੂੰ ਨਹੀਂ ਸੀ ਪਤਾ ਇਹਦਾ। ਰੀਟਾ ਉੱਥੇ ਗਈ ਤਾਂ ਉਹ ਮੁੰਡਾ ਮੀਲੂ ਨਾਲ ਹੀ ਰਹਿੰਦਾ ਸੀ। ਇਸ ਗੱਲ 'ਤੇ ਰੀਟਾ ਪਾਗਲ ਹੋ ਉੱਠੀ । ਕੁੜੀ ਨੇ ਕਹਿ ਦਿੱਤਾ :

ਮੌਮ, ਜੈਕ ਏਥੇ ਮੇਰੇ ਕੋਲ ਹੀ ਰਹੇਗਾ, ਜੇ ਤੈਨੂੰ ਪਸੰਦ ਨਹੀਂ ਤਾ ਅਗਲੀ ਫਲਾਈਟ 'ਤੇ ਬੋਸਟਨ ਟੀਲੂ ਕੋਲ ਚੱਲੀ ਜਾ। ਮੀਲੂੰ ਬੜੀ ਸ਼ਾਰਪ ਕੁੜੀ ਏ। ਉਹ ਸਾਨੂੰ ਇਹੀ ਕੋਸਦੀ ਹੈ ਕਿ ਡੈਡੀ ਤੁਸੀਂ ਆਪ ਤਾਂ ਦੁਨੀਆਂ ਨਾਲ 'ਰਿਲੇਟ' ਕਰਨ ਦੇ ਸਮਰਥ ਨਹੀਂ ਰਹੇ, ਸਾਨੂੰ ਕਿਉਂ ਰੋਕਦੇ ਹੋ ? ਉਹ ਤਾ ਸਰੇਆਮ ਕਹਿੰਦੀ ਆ ਕਿ ਅਸੀਂ ਜਿਉਣਾ ਨਹੀਂ ਸਿਖਿਆ। ਕਹਿੰਦੀ ਆ : ਪਲੀਜ ਲੈੱਟ ਅੱਸ ਲਿਵ ਅਵਰ ਔਨ ਲਾਈਫ।@ (ਪੰਨਾ 46)

ਪਰਵਾਸੀ ਜੀਵਨ ਨਾਲ ਸੰਬੰਧਿਤ ਜ਼ਿਆਦਾਤਰ ਰਚਨਾਵਾਂ ਵਿੱਚ ਮੁੱਖ ਸਮੱਸਿਆ ਸਭਿਆਚਾਰ ਦੀ ਹੈ। ਪਰਵਾਸ ਧਾਰਨ ਕਰ ਚੁੱਕੇ ਪੰਜਾਬੀਆਂ ਵਿੱਚੋਂ ਸਭ ਤੋਂ ਵੱਧ ਤਣਾਅ ਵਿੱਚ ਵਿਚਕਾਰਲੀ ਪੀੜ੍ਹੀ ਹੈ, ਜਿਹੜੀ ਅੰਤਰ ਸੰਬੰਧਿਤ ਸਭਿਆਚਾਰਕ ਦੁਵੰਧਾਂ ਦਾ ਸ਼ਿਕਾਰ ਹੈ। ਉਹ ਪਰਵਾਸ ਧਾਰਨ ਦੇ ਬਾਵਜੂਦ ਆਪਣੇ ਸਭਿਆਚਾਰ ਤੇ ਕਦਰ ਪ੍ਰਣਾਲੀ ਨੂੰ ਆਪਣੇ ਸੰਸਕਾਰਾਂ ਵਿੱਚ ਸਮੋਈ ਬੈਠੀ ਹੈ। ਜਿਸ ਕਰਕੇ ਉਹ ਆਪਣੇ ਬੱਚਿਆਂ ਨੂੰ ਪੱਛਮੀ ਸਭਿਆਚਾਰ ਤੋਂ ਦੂਰ ਰੱਖਣਾ ਚਾਹੁੰਦੀ ਹੈ ਭਾਵੇਂ ਕਿ ਇਹ ਸੰਭਵ ਨਹੀਂ। ਬੱਚਿਆਂ ਦੇ ਨਾਲ ਦੂਸਰੀ ਸਮੱਸਿਆ ਉਹਨਾਂ ਦੀ ਹੈ ਜਿਨਾਂ ਨੇ ਆਪਣੇ ਤੋਂ ਪਿਛਲੀ ਪੀੜੀ ਨੂੰ ਆਪਣੇ ਕੋਲ ਬੁਲਾ ਲਿਆ ਹੈ। ਪਿਛਲੀ ਪੀੜੀ ਦੀ ਇਹ ਸ਼ਿਕਾਇਤ ਹੈ ਕਿ ਉਹ ਉਹਨਾਂ ਨੂੰ ਸਮਾਂ ਨਹੀਂ ਦਿੰਦੇ। ਅਜਿਹੀ ਸਥਿਤੀ ਵਿੱਚ ਵਿਚਕਾਰਲੀ ਪੀੜੀ ਸਭ ਤੋਂ ਵੱਧ ਸੰਕਟ ਦੀ ਸਥਿਤੀ ਵਿੱਚ ਹੈ ਕਿਉਂਕਿ ਪਿਛਲੀ ਪੀੜ੍ਹੀ ਆਪਣੀ ਔਲਾਦ ਤੋਂ ਸਰਵਣ ਪੁੱਤਰ ਵਾਲੀ ਆਸ ਰੱਖਦੀ ਹੈ। ਪੱਛਮੀ ਪੂੰਜੀਵਾਦੀ ਪ੍ਰਬੰਧ ਕਾਰਨ ਇਹ ਸੰਭਵ ਨਹੀਂ ਹੋ ਪਾ ਰਿਹਾ ਕਿਉਂਕਿ ਇਸ ਅਧੀਨ ਜੀਵਨ ਵੱਖਰੀ ਰਫਤਾਰ ਅਤੇ ਸਾਧਨ ਪ੍ਰਾਪਤੀ ਵੱਲ ਵਧਿਆ ਹੋਇਆ ਹੈ। ਨਵੀਂ ਪੀੜ੍ਹੀ ਉੱਥੋਂ ਦੇ ਖੁੱਲ੍ਹੇ ਪੂੰਜੀਵਾਦੀ ਪਦਾਰਥਵਾਦੀ, ਵਿਅਕਤੀਵਾਦੀ ਤੇ ਦੇਹਵਾਦੀ ਸਭਿਆਚਾਰ ਵਿੱਚ ਪਲਕੇ ਜਵਾਨ ਹੋ ਰਹੀਂ ਹੈ ਜਿਸ ਨੇ ਉਸਨੂੰ ਇਹ ਖੁੱਲ੍ਹਾਂ ਮਾਨਣ ਦਾ ਅਧਿਕਾਰ ਦਿੱਤਾ ਹੈ ਤੇ ਇਸ ਨੂੰ ਉਹ ਆਪਣਾ ਹੱਕ ਸਮਝਦੀ ਇਸ ਵਿੱਚ ਕਿਸੇ ਕਿਸਮ ਦੀ ਕੋਈ ਦਖਲ ਅੰਦਾਜ਼ੀ ਪ੍ਰਵਾਨ ਨਹੀਂ ਕਰਦੀ।

"ਹੁਣ ਅਹਾ ਮੇਰੇ ਮੁੰਡੇ ਸੂਰ ਵਾਂਗ ਫੈਲੀ ਜਾਂਦੇ ਆ, ਅੱਵਲ ਦਰਜੇ ਦੇ ਨਿਕੰਮੇ ਨੇ। ਕਾਰਾ ਦੌੜਾਈ ਜਾਣਗੇ , ਘਰ ਦੁਪਹਿਰ ਵੇਲੇ ਆ ਜਾਉ ਤਾਂ ਕਮਰੇ 'ਚ ਗਰਲ ਫਰੈਂਡਾਂ ਨਾਲ ਪਏ ਹੋਣਗੇ, ਰੋਕੋ ਤਾ ਆਕੜਨਗੇ। ਇਹ ਵਿਹਲੜਾ ਦੀ ਬੁਲਬੁਲੀ ਹੈ@ *(ਪੰਨਾ-87)*

ਪੌਂਡ, ਡਾਲਰ ਕਮਾਉਣੇ ਉਥੇ ਦੀਆਂ ਸੁਖ ਸਹੂਲਤਾਂ ਮਾਣਨਾ, ਪੰਜਾਬ ਆ ਕੇ ਇਧਰ ਦੀਆਂ ਚੀਜਾਂ ਇਥੋਂ ਦੇ ਪ੍ਰਬੰਧ ਨਾਲ ਤੁਲਨਾ ਕਰਕੇ ਗੱਲਾਂ ਸੁਣਾਉਣੀਆਂ ਲਗਭਗ ਸਾਰੇ ਹੀ ਪਰਵਾਸੀਆ ਦੇ ਹਿੱਸੇ ਆਈਆ ਨੇ। ਲੇਖਕ ਇਸ

ਰਚਨਾ ਰਾਹੀਂ ਉਥੇ ਪੰਜਾਬੀ ਔਰਤ ਦੀ ਸਥਿਤੀ ਬਾਰੇ ਤੇ ਮਹੈਮੀ ਮਾਨਸਿਕਤਾ ਅਗਾਂਹਵਧੂ ਮੁਲਕ 'ਚ ਰਹਿਕੇ ਵੀ ਪਿਛਾਂਹ ਖਿਚੂ ਹੈ, ਜਿਸ ਵਿੱਚ ਕੋਈ ਤਬਦੀਲੀ ਨਹੀਂ ਆਈ ਉਸ ਬਾਰੇ ਵੀ ਜ਼ਿਕਰ ਕਰਦਾ ਹੈ।

"ਇੰਡੀਆਂ ਜਾ ਕੇ ਬਹੂ ਲੈ ਆਉਣਗੀ ਸੁਹਣੀ ਤੋਂ ਸੁਹਣੀ। ਕੁਝ ਦਿਨਾਂ ਬਾਦ 'ਚ ਸਰਾਬ ਪੀ ਕੇ ਏਥੀ 'ਤੇ ਉਤਰ ਆਉਣਗੀ, ਨਵੀ ਆਈ ਨੂੰ ਕੁੱਟਣ ਨੂੰ ਪੈਣਗੀ ਬਹੁਤੀ ਸੁਹਣੀ ਹੋਵੇ ਤਾਂ ਉਹੀ ਸ਼ੱਕ ਕਰੀ ਜਾਣਗੀ , ਅਖੇ ਇਹਦਾ ਕੈਰੈਕਟਰ ਠੀਕ ਨਹੀਂ।@(ਪੰਨਾ 73)

ਇਸ ਪੂਰੀ ਰਚਨਾ ਵਿੱਚ ਲੇਖਕ ਜਿੰਨ੍ਹੇ ਵੀ ਸਨੇਹੀਆ ਨੂੰ ਮਿਲਦਾ ਹੈ ਉਹ ਸਾਰੇ ਹੀ ਪਰਵਾਸ ਵਿੱਚ ਰਹਿੰਦੇ ਹੋਏ ਆਉਂਦੀਆਂ ਸਮੱਸਿਆਵਾਂ ਬਾਰੇ ਜ਼ਿਕਰ ਕਰਦੇ ਹੋਏ ਉਹਨਾਂ ਮੁਲਕਾਂ ਦੀਆਂ ਚੰਗਿਆਈਆਂ ਛੱਡ ਕੇ ਬੁਰੇ ਪੱਖਾਂ ਨੂੰ ਗਿਣਾਉਂਦੇ ਹਨ। ਪਰ ਲੇਖਕ ਦਾ ਇਕ ਦੋਸਤ ਬੜੇ ਸਪੱਸ਼ਟ ਸ਼ਬਦਾਂ 'ਚ ਕਹਿੰਦਾ ਹੈ।

"ਹੁਣ ਪੰਜਾਬ ਵੀ ਯਾਦ ਨਹੀਂ ਆਉਂਦਾ, ਨਾ ਪਿੰਡ। ਗਲਾਜ਼ਤ ਗਰੀਬੀ ਨੂੰ ਕੌਣ ਯਾਦ ਕਰਦਾ, ਤੁਸੀ ਹੀ ਦੱਸੋ ? ਆਪਾਂ ਹੁਣ ਉੱਥੇ ਕੀ ਕਰਨ ਜਾਣਾ, ਮੇਰਾ ਕੀ ਨਾਤਾ ?@ (ਪੰਨਾ 63)

"ਖੇਤਾਂ 'ਚ ਉੱਥੇ ਬਾਪੂ ਨਾਲ ਬੁਈਏ ਕੰਮ ਕਰਦੇ। ਕਹਿੰਦੇ ਆ ਉੱਥੇ ਬੁਈਏ ਹੀ ਬੁਈਏ ਆ। ਪੰਜਾਬ ਹੁਣ ਬੁਈਆਂ ਦੀ ਭੂਮੀ ਆ, ਮੇਰੇ ਵਰਗਿਆਂ ਦੀ ਅਮਰੀਕਾ ਜਾਂ ਕੈਨੇਡਾ। ਮੈਂ ਤਾਂ ਜਿੱਥੇ ਪੱਕਾ ਹੋ ਗਿਆ ਉਹੀ ਮੇਰੀ ਭੂਮੀ, ਬਾਕੀ ਤੁਸੀਂ ਖੁਦ ਸਿਆਣੇ ਜੇ@ (ਪੰਨਾ-63)

ਗੁਰਬਚਨ ਦੁਆਰਾ ਰਚਿਤ ਕਿਤਾਬ ਏਨ੍ਹਾਂ ਮੁੰਛਿਆਂ ਜਲਦੀ ਮਰ ਜਾਣਾ ਵਿੱਚ ਉਹ ਸਭਿਆਚਾਰਕ ਦੁਵੰਧ ਦਾ ਸ਼ਿਕਾਰ ਪਰਵਾਸੀ ਪੰਜਾਬੀਆਂ ਦੀ ਸਥਿਤੀ ਤੋਂ ਜਾਣੂ ਕਰਵਾਉਂਦੀ ਹੈ। ਇਸ ਕਿਤਾਬ 'ਚ ਭਾਵੇ ਪਾਤਰ ਹੀ ਹਨ ਕੋਈ ਵਿਅਕਤੀ ਵਿਸ਼ੇਸ਼ ਨਹੀਂ। ਇਹਨਾਂ ਪਾਤਰਾਂ ਤੋਂ ਪਤਾ ਚੱਲ ਦਾ ਹੈ ਕਿ ਪੱਛਮੀ ਸਭਿਆਚਾਰਕ ਧਰਾਤਲ ਉੱਪਰ ਵਿਚਰਦੇ ਹੋਏ ਤਣਾਅਗ੍ਰਸਤ ਆਪਣੇ ਬੰਦੇ ਕਿਵੇ ਜੀਅ ਰਹੇ ਨੇ ਤੇ ਟੁੱਟ ਵੀ ਰਹੇ ਨੇ ਇਹ ਜਿੰਦਗੀ ਦੀ ਇਕ ਨਵੀ ਤਰ੍ਹਾਂ ਦੀ ਲੜਾਈ ਹੈ ਜਿਸ ਵਿਚ ਬਹੁਤ ਕੁਝ ਪਸਤ ਹੋ ਰਿਹਾ ਹੈ।

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ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਦੇ ਵਿਸ਼ੇਸਣ: ਇਕ ਅਧਿਐਨ

ਡਾ. ਕੁਲਦੀਪ ਕੌਰ
ਪੰਜਾਬੀ ਵਿਭਾਗ
ਸੰਤ ਬਾਬਾ ਅਤਰ ਸਿੰਘ ਖਾਲਸਾ ਕਾਲਜ ਸੰਢੌੜ

ਸੰਖੇਪ ਸਾਰ

ਭਾਸ਼ਾ ਇਕ ਸਰਲ ਵਰਤਾਰਾ ਨਹੀਂ ਹੈ ਇਸ ਪ੍ਰਸੰਗ ਦੀ ਸਾਰਥਿਕਤਾ ਵਿਚ ਭਾਸ਼ਾ ਹਰ ਘੜੀ ਹਰ ਪਲ ਨਵੇਂ ਰੂਪ ਵਿਚ ਸਾਡੇ ਸਾਹਮਣੇ ਆਉਂਦੀ ਹੈ ।ਇਸ ਦੇ ਵਿਕਾਸ ਨਾਲ-ਨਾਲ ਇਸ ਦਾ ਸਿਧਾਂਤਕ ਚੋਖਟਾ ਵੀ ਬਦਲਦਾ ਹੈ। ਸਮਕਾਲੀ ਸਿਧਾਤ ਵਿਧੀਆਂ ਨੂੰ ਆਧਾਰ ਬਣਾ ਕੇ ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਦੇ ਵਿਸ਼ੇਸ਼ਣ ਦਾ ਅਧਿਐਨ ਕਰਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਹੈ ਇਸ ਅਧਿਐਨ ਦੀ ਸਮੱਗਰੀ ਇੱਕਤਰਤਾ ਲਈ ਮਾਝੇ ਇਲਾਕੇ ਵਿਚ ਪੈਂਦੇ ਪਿੰਡ ਸੋਹੀਆ ਨੂੰ ਆਧਾਰ ਬਣਇਆਂ ਗਿਆ ਹੈ।

ਭੂਮਿਕਾ

ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਦਾ ਖੇਤਰ ਜੋ ਰਾਵੀ ਅਤੇ ਬਿਆਸ ਦੇ ਦਰਿਆਵਾਂ ਦੇ ਵਿਚਕਾਰਲਾ ਖੇਤਰ ਹੈ। ਦੋ ਦਰਿਆਵਾ ਦੇ ਦਰਮਿਆਨ ਸਥਿਤ ਹੋਣ ਕਰਕੇ ਇਸ ਮੱਧਵਰਤੀ ਇਲਾਕੇ ਨੂੰ 'ਮਾਝਾ' ਕਿਹਾ ਜਾਣ ਲੱਗਾ। ਇਥੋਂ ਦੀ ਬੋਲੀ ਨੂੰ ਵੀ ਖੇਤਰ ਦੇ ਨਾਮ 'ਮਾਝਾ' ਤੋਂ 'ਮਾਝੀ' ਨਾਮ ਮਿਲਿਆ । ਮੌਜੂਦਾ ਸਮੇਂ ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਭਾਰਤੀ ਅਤੇ ਪਾਕਿਸਤਾਨੀ ਪੰਜਾਬ ਦੇ ਆਰਪਾਰ ਦੋਵਾਂ ਦੇਸ਼ਾਂ ਦੀਆਂ ਸਰਹੱਦਾਂ ਉੱਤੇ ਬੋਲੀ ਜਾਦੀ ਹੈ। ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਦੇ ਭਾਸ਼ਾਈ ਪਿਛੋਕੜ ਬਾਰੇ ਜਾਨਣ ਲਈ ਸਾਨੂੰ ਇਸਦੇ ਮੁੱਢਲੇ ਸੋਮੇ ਵੈਦਿਕ ਭਾਸ਼ਾ ਤੋਂ ਆਧੁਨਿਕ ਭਾਸ਼ਾਵਾਂ ਤੱਕ ਇਕ ਝਾਤ ਮਾਰਨੀ ਪਵੇਗੀ । ਆਰੀਆ ਲੋਕਾਂ ਦੇ ਭਾਰਤ ਵਿਚ ਆਉਣ ਤੱਕ ਇੱਥੋਂ ਦੇ ਅਸਲ ਵਸਨੀਕ ਦਰਾਵਿੜ ਸਭਿਅਤਾ ਦੇ ਮਾਲਕ ਸਨ। ਜਿਹਨਾਂ ਦੀ ਭਾਸ਼ਾ ਨੂੰ ਵਿਦਵਾਨਾਂ ਨੇ ਅਨ-ਆਰੀਆ ਭਾਸ਼ਾਵਾਂ ਦਾ ਨਾਮ ਦਿੱਤਾ ਹੈ। ਆਰੀਆ ਲੋਕ ਭਾਰਤ ਵਿਚ ਵੱਖ-ਵੱਖ ਕਬੀਲਿਆਂ ਵਿਚ ਵੱਖ-ਵੱਖ ਸਮੇਂ ਵੱਖੋ-ਵੱਖਰੇ ਰਸਤਿਆਂ ਰਾਹੀਂ ਆਏ। ਇਹ ਲੋਕ ਸਭ ਤੋਂ ਪਹਿਲਾਂ ਪੰਜਾਬ ਵਿਚ ਆਏ, ਵੱਖ-ਵੱਖ ਆਰੀਆਂ ਲੋਕਾਂ ਦੀ ਬੋਲੀ ਵਿਚ ਵੀ ਵੱਖਰਤਾ ਸੀ ਪਰ ਇਸ ਵੱਖਰਤਾ ਦੇ ਬਾਵਜੂਦ ਉਹਨਾਂ ਦੀ ਭਾਸ਼ਾ ਵਿਚ ਇਕ ਪ੍ਰਕਾਰ ਦੀ ਸਾਂਝ ਸੀ। ਆਰੀਆ ਲੋਕਾਂ ਦੀ ਸਭ ਤੋਂ ਪੁਰਾਣੀ ਪੁਸਤਕ 'ਰਿਗਵੇਦ' ਹੈ। ਰਿਗਵੇਦ ਸਮੇਂ ਆਰੀਆ ਲੋਕਾਂ ਵਿਚ ਦੋ ਭਾਸ਼ਾਵਾਂ ਪ੍ਰਚਲਿਤ ਸਨ ਵੈਦਿਕ ਤੇ ਲੌਕਿਕ। ਵੈਦਿਕ ਭਾਸ਼ਾ ਵਿਚ ਵੇਦ ਰਚੇ ਗਏ ਤੇ ਲੌਕਿਕ ਆਮ ਲੋਕਾਂ ਦੇ ਬੋਲਣ ਦੀ ਭਾਸ਼ਾ ਸੀ। ਰਿਗਵੇਦ, ਯਜੁਰਵੇਦ, ਸਾਮਵੇਦ ਅਤੇ ਅਰਥਵੇਦ ਦੀ ਭਾਸ਼ਾ ਵੈਦਿਕ ਅਖਵਾਉਂਦੀ ਹੈ। ਇਸ ਤੋਂ ਮਗਰਲੇ ਕਾਲ ਦੀ ਭਾਸ਼ਾ ਲੌਕਿਕ ਹੈ। ਵੇਦਾਂ ਦੀ ਰਚਨਾ ਪੰਜਾਬ ਦੀ ਧਰਤੀ ਤੇ ਹੋਈ, ਇਸ ਲਈ ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਅੱਜ ਤੱਕ ਵੀ ਅਨੇਕ ਵੈਦਿਕ ਸ਼ਬਦਾਂ ਨੂੰ ਤਤਸਮ ਰੂਪਾਂ ਵਜੋਂ ਸਭਾਲੀ ਬੈਠੀ ਹੈ। ਅੱਜ ਵੀ ਵੈਦਿਕ ਰਚਨਾ ਵਿਚ ਆਏ ਸ਼ਬਦ ਗ੍ਰਭੂ, ਦਿ**ਢ, ਉਭਾ, ਪ੍ਰੈਣਾ ਆਦਿ ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਵਿਚ ਆਮ ਵਰਤੇ ਜਾਂਦੇ ਹਨ। ਵੈਦਿਕ ਤੇ ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਵਿਚ ਸ਼ਬਦਾਵਲੀ ਵਜੋਂ ਹੀ ਸਾਂਝ ਨਹੀਂ ਸਗੋਂ ਹੋਰ ਵੀ ਕਈ ਤਰ੍ਹਾਂ ਦੇ ਵੈਦਿਕ ਭਾਸ਼ਾ ਦੇ ਅੰਸ਼ ਇਸ ਉਪਭਾਸ਼ਾ ਵਿਚ ਮੌਜੂਦ ਹਨ। ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਵਿਚ ਅੱਜ ਤੱਕ ਸੰਯੋਗਾਤਮਿਕ ਸ਼ਬਦਾਂ ਦੀ ਬਹੁਤਾਂਤ ਇਸ ਗੱਲ ਦੀ ਸੂਚਕ ਹੈ ਕਿ ਇਹ ਰੁਚੀ ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਨੇ ਵਿਰਸੇ ਵਿਚੋਂ ਵੈਦਿਕ ਭਾਸ਼ਾ ਤੋਂ ਗ੍ਰਹਿਣ ਕੀਤੀ ਹੈ।

ਵਿਸ਼ੇਸ਼ਣ

ਵਿਸ਼ੇਸ਼ਣ ਸ਼ਬਦ ਮੁੱਖ ਸ਼ਬਦ ਸ਼੍ਰੇਣੀ ਦੇ ਤੌਰ ਤੇ ਵਿਚਰਦੇ ਹੈ। ਵਿਸ਼ੇਸ਼ਣ ਸ਼੍ਰੇਣੀ ਦੇ ਮੈਂਬਰਾਂ ਦੀ ਗਿਣਤੀ ਨਿਸ਼ਚਿਤ ਨਹੀਂ ਹੈ, ਇਨ੍ਹਾਂ ਵਿਚ ਵਾਧਾ ਘਾਟਾ ਹੁੰਦਾ ਰਹਿੰਦਾ ਹੈ। ਨਾਂਵ, ਪੜਨਾਂਵ ਅਤੇ ਵਿਸ਼ੇਸ਼ਣ ਦਾ ਵਿਚਰਨ ਸਥਾਨ ਇਕ ਹੋਣ ਕਾਰਨ ਇਨ੍ਹਾਂ ਨੂੰ ਨਾਂਵੀ ਵਾਕੰਸ਼ ਦੇ ਅੰਤਰਗਤ ਵੀ ਵਿਚਾਰ ਲਿਆ ਜਾਂਦਾ ਹੈ ਦੁਨੀ ਚੰਦ੍ਰ ਅਨੁਸਾਰ (1990-87) "ਕਿਸੇ ਪਦ ਦੀ ਵਿਸ਼ੇਸਤਾ ਦੱਸਣ ਲਈ ਅਰਥਾਤ ਉਸਦੇ ਗੁਣ, ਅਵਸਥਾ, ਗਿਣਤੀ ਆਦਿ ਦਾ ਬੋਧ ਕਰਾਉਣ ਲਈ ਜਿਹੜਾ ਪਦ ਵਰਤਿਆ ਜਾਂਦਾ ਹੈ, ਉਸ ਨੂੰ ਵਿਸ਼ੇਸ਼ਣ ਆਖਦੇ ਹਨ। "ਜਿਵੇਂ ਤਿੱਖਾ ਨੌਂਕ, ਕਾਲਾ ਸੱਪ, ਕਾਲੀ ਰਾਤ, ਚਲਦੀ ਗੱਡੀ। ਵਿਸ਼ੇਸ਼ਣ ਸ਼ਬਦ ਜਿਸ ਨਾਂਵ ਨਾਲ ਆਉਂਦੇ ਹਨ ਉਸ ਦੇ ਅਰਥਾਂ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਕਰਦੇ ਹਨ ਇਸ ਕਾਰਨ ਵਿਸ਼ੇਸ਼ਣ ਨਾਂਵ ਦੇ ਅਰਥਾਂ ਨੂੰ ਸੰਕੁਚਿਤ ਕਰ ਦਿੰਦੇ ਹਨ। ਜਿਵੇਂ ਕਾਲੀ ਕੁੜੀ ਲਈ ਵਰਤਿਆ ਗਿਆ ਵਿਸ਼ੇਸ਼ਣ 'ਕਾਲੀ' ਕੁੜੀ ਦੇ ਅਰਥਾਂ ਨੂੰ ਸੰਕੁਚਿਤ ਕਰ ਦਿੰਦਾ ਹੈ। ਵਿਸ਼ੇਸ਼ਣ ਸ਼ਬਦ ਜਿਸ ਨਾਂਵ ਦੀ ਵਿਸ਼ੇਸਤਾ ਪ੍ਰਗਟ ਕਰਦਾ ਹੈ, ਉਸ ਨਾਂਵ ਜਾਂ ਪੜਨਾਂਵ ਨੂੰ ਵਿਸ਼ੇਸ਼ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਇਸ ਕਰਕੇ ਵਿਸ਼ੇਸ਼ਣ ਸ਼ਬਦ ਵਿਸ਼ੇਸ਼ਣ ਰੂਪ ਵਿਚ ਹਮੇਸ਼ਾ ਆਪਣੇ ਵਿਸ਼ੇਸ਼ ਨਾਂਵ, ਪੜਨਾਂਵ ਨਾਲ ਹੀ ਵਿਚਰਦੇ ਹਨ। ਜਦੋਂ ਕਿ ਨਾਂਵ ਸ਼ਬਦ ਬਿਨਾਂ ਕਿਸੇ ਹੋਰ ਸ਼ਬਦ ਦੀ ਸਹਾਇਤਾ ਤੋਂ ਇੱਕਲੇ ਵੀ ਵਿਚਰ ਸਕਦੇ ਹਨ।ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਵਿਚ ਖੋਜ ਦੌਰਾਨ ਪ੍ਰਾਪਤ ਸਮੱਗਰੀ ਵਿਚੋਂ ਮਿਲਦੇ ਵਿਸ਼ੇਸ਼ਣਾਂ ਨੂੰ ਅੱਗੇ ਵੱਖ-ਵੱਖ ਭਾਗਾਂ ਵਿਚ ਵੰਡ ਕੇ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ।

1.1 ਵਿਸ਼ੇਸ਼ਣਾਂ ਦੀ ਕਾਰਜੀ ਵਰਗ ਵੰਡ :

ਕਾਰਜ ਪੱਖੋਂ ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਵਿਚ ਵਿਸ਼ੇਸ਼ਣਾਂ ਦੀਆਂ ਅੱਗੇ ਦਿੱਤੀਆਂ ਦੋ ਕਿਸਮਾਂ ਮਿਲਦੀਆਂ ਹਨ।

1.1.1 ਵਿਸ਼ੇਸ਼ ਵਿਸ਼ੇਸ਼ਣ:

ਜਿਹੜੇ ਵਿਸ਼ੇਸ਼ਣ ਨਾਂਵ ਜਾਂ ਪੜਨਾਂਵ ਤੋਂ ਪਹਿਲਾਂ ਆ ਕੇ ਉਸ ਦੀ ਵਿਸ਼ੇਸਤਾ ਪ੍ਰਗਟ ਕਰਨ ਉਸ ਨੂੰ ਵਿਸ਼ੇਸ਼ ਵਿਸ਼ੇਸ਼ਣ ਆਖਦੇ ਹਨ। ਜਿਵੇਂ:

1. ਚਿੱਟਾ ਚਾਦਰਾ ਤੇੜ ਬੰਨਕੇ ।
2. ਕਾਲੀ ਮਹਿੰ ।
3. ਨਪੜ ਮੁੰਡਾ ਹਾਨੂੰ ਨੀ ਪੁੱਗਦਾ।
4. ਵੱਡਿਆਂ ਜੱਟਾਂ ਦੀ ਤਾਂ ਗੱਲ ਵੱਖਰੀ ਏ।

ਉਪਰਕੋਤ ਵਾਕਾਂ ਵਿਚ ਚਿੱਟਾ, ਕਾਲੀ, ਨਪੜ, ਵੱਡਿਆਂ ਸ਼ਬਦ ਵਿਸ਼ੇਸ਼ ਵਿਸ਼ੇਸ਼ਣ ਵਜੋਂ ਕਾਰਜ ਕਰ ਰਹੇ ਹਨ।

1.1.2 ਵਿਧੇਈ ਵਿਸ਼ੇਸ਼ਣ:

ਜਿਹੜੇ ਵਿਸ਼ੇਸ਼ਣ ਨਾਂਵ ਜਾਂ ਪੜਨਾਂਵ ਤੋਂ ਬਾਅਦ ਆ ਕੇ ਉਸ ਦੀ ਵਿਸ਼ੇਸਤਾ ਪ੍ਰਗਟ ਕਰਨ ਉਸ ਨੂੰ ਵਿਧੇਈ ਵਿਸ਼ੇਸ਼ਣ ਆਖਦੇ ਹਨ ਜਿਵੇਂ:

5. ਬਚਨੀ ਓ ਸਿੱਧੜ ਜਿਹੀ ਸੀ।
6. ਜਿੱਦਾਂ ਆਪਣੇ ਕਿੱਲੇ ਵਾਧੂ ਹੋਏ ਫਿਰਦੇ ਹੁੰਦੇ ਆ।
7. ਹਾਕਮ ਸੌਹ ਦੂਣਾ ਹੋ ਗਿਆ ਸੀ।

ਉਪਰਕੋਤ ਵਾਕਾਂ ਵਿਚ ਸਿੱਧੜ, ਵਾਧੂ, ਦੂਣਾ ਸ਼ਬਦ ਵਿਸ਼ੇਸ਼ ਵਿਸ਼ੇਸ਼ਣ ਵਜੋਂ ਕਾਰਜ ਕਰ ਰਹੇ ਹਨ।

1.2 ਰੂਪਕੀ ਵਰਗ ਵੰਡ:

ਰੂਪ ਦੇ ਅਧਾਰ 'ਤੇ ਵਿਸ਼ੇਸ਼ਣਾਂ ਨੂੰ ਦੋ ਭਾਗਾਂ ਵਿਚ ਵੰਡਿਆਂ ਗਿਆ ਹੈ:

1.2.1 ਵਿਕਾਰੀ ਵਿਸ਼ੇਸ਼ਣ:

ਜਿਨ੍ਹਾਂ ਵਿਸ਼ੇਸ਼ਣਾਂ ਦਾ ਰੂਪ ਆਪਣੇ ਵਿਸ਼ੇਸ਼ ਅਨੁਸਾਰ ਬਦਲ ਜਾਂਦਾ ਹੈ। ਉਹਨਾਂ ਨੂੰ ਵਿਕਾਰੀ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਨਮੂਨੇ ਵਜੋਂ:

8. ਨਿੱਕਾ ਮੁੰਡਾ ਪੜ੍ਹਦਾ ਏ।
9. ਨਿੱਕੀ ਕੁੜੀ ਪੜ੍ਹਦੀ ਏ।
10. ਕਾਲਾ ਘੋੜਾ ਦੌੜਦਾ ਏ।
11. ਕਾਲੀ ਘੋੜੀ ਦੌੜਦੀ ਏ।

ਉਪਰੋਕਤ ਵਾਕਾਂ ਵਿਚ ਨਿੱਕਾ ਮੁੰਡਾ, ਨਿੱਕੀ ਕੁੜੀ, ਕਾਲਾ ਘੋੜਾ, ਕਾਲੀ ਘੋੜੀ ਵਿਕਾਰੀ ਵਿਸ਼ੇਸ਼ਣ ਵਜੋਂ ਕਾਰਜ ਕਰ ਰਹੇ ਹਨ।

1.2.2 ਅਵਿਕਾਰੀ ਵਿਸ਼ੇਸ਼ਣ :

ਜਿਹੜੇ ਵਿਸ਼ੇਸ਼ਣ ਦਾ ਰੂਪ ਆਪਣੇ ਵਿਸ਼ੇਸ਼ ਅਨੁਸਾਰ ਨਹੀਂ ਬਦਲਦਾ ਉਹਨਾਂ ਨੂੰ ਅਵਿਕਾਰੀ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ।

12. ਦੁੱਧ ਗਰਮ ਏ।
13. ਪਾਣੀ ਗਰਮ ਏ।
14. ਮੁੰਡਾ ਗਰੀਬ ਏ।
15. ਕੁੜੀ ਗਰੀਬ ਏ।

ਉਪਰਕੋਤ ਵਾਕਾਂ ਵਿਚ ਗਰਮ ਅਤੇ ਗਰੀਬ ਅਵਿਕਾਰੀ ਵਿਸ਼ੇਸ਼ਣ ਵਜੋਂ ਕਾਰਜ ਕਰ ਰਹੇ ਹਨ।

1.3 ਅਰਥਕੀ ਵਰਗ ਵੰਡ :-

ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਵਿਚ ਅਰਥ ਪੱਖੋਂ ਵਿਸ਼ੇਸ਼ਣਾਂ ਨੂੰ ਹੇਠ ਲਿਖੀਆਂ ਪੰਜ ਕਿਸਮਾਂ ਵਿਚ ਵੰਡ ਕੇ ਵਾਂਚਿਆ ਗਿਆ ਹੈ।

1.3.1 ਗੁਣ ਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ:

ਜੋ ਵਿਸ਼ੇਸ਼ਣ ਕਿਸੇ ਵਸਤੂ, ਵਿਅਕਤੀ ਦੇ ਗੁਣ ਔਗੁਣ ਦੱਸਦੇ ਹਨ ਉਹਨਾਂ ਨੂੰ ਗੁਣ ਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਜਿਵੇਂ:

ਚਲਦੀ ਗੱਡੀ।

ਕਾਲਾ ਘੋੜਾ।

ਪੜ੍ਹਿਆ ਮਨੁੱਖ।

1.3.2 ਗਿਣਤੀਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ:

ਜੋ ਵਿਸ਼ੇਸ਼ਣ ਵਸਤੂਆਂ ਦੀ ਗਿਣਤੀ ਦੱਸ ਕੇ ਕਿਸੇ ਨਾਂਵ ਜਾਂ ਪੜਨਾਂਵ ਨੂੰ ਆਮ ਤੋਂ ਖਾਸ਼ ਬਣਾਉਂਦੇ ਹਨ। ਉਸ ਨੂੰ ਗਿਣਤੀਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਇਸ ਉਪਭਾਸ਼ਾ ਵਿਚ ਇਹਨਾਂ ਵਿਸ਼ੇਸ਼ਣਾਂ ਦੀਆਂ ਹੇਠ ਲਿਖੀਆਂ ਛੇ ਕਿਸਮਾਂ ਮਿਲਦੀਆਂ ਹਨ।

1.3.2.1 ਪੂਰਨ ਗਿਣਤੀਵਾਚਕ:

ਜੋ ਵਿਸ਼ੇਸ਼ਣ ਵਸਤੂਆਂ ਦੀ ਪੂਰੀ ਗਿਣਤੀ ਪ੍ਰਗਟ ਕਰਦੇ ਹਨ ਉਹਨਾਂ ਨੂੰ ਪੂਰਨ ਗਿਣਤੀਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਇਕ, ਪੰਜ, ਸੱਤ, ਸੌ, ਹਜ਼ਾਰ, ਲੱਖ ਆਦਿ। ਇਹ ਵਿਸ਼ੇਸ਼ਣ ਸਧਾਰਨ ਤੇ ਸੰਬੋਧਨੀ ਰੂਪ ਵਿਚ ਇਕੋ ਜਿਹੇ ਰਹਿੰਦੇ ਹਨ। ਜਿਵੇਂ: ਸੱਤ ਮੁੰਡੇ (ਸਧਾਰਨ), ਸੱਤ ਮੁੰਡਿਓ (ਸੰਬੋਧਨੀ) ਪਰ ਸੰਬੰਧਕੀ ਰੂਪ ਵਿਚ ਇਹਨਾਂ 'ਚ ਰੂਪਾਂਤਰਨ ਆਉਂਦਾ ਹੈ। ਜਿਵੇਂ: ਸੱਤਾਂ ਮੁੰਡਿਆ (ਨੇ)।

1.3.2.2 ਅਪੂਰਨ ਗਿਣਤੀ ਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ :

ਅਪੂਰਨ ਗਿਣਤੀ ਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ ਵਿਚ ਪੂਰੀ ਗਿਣਤੀ ਦੇ ਨਾਲ ਕਿਸੇ ਵਸਤੂ ਦੇ ਹਿੱਸਿਆਂ ਦੀ ਗਿਣਤੀ ਦਾ ਵੀ ਪਤਾ ਲੱਗਦਾ ਹੈ।ਜਿਵੇਂ:

ਡੇਢ ਅੰਬ ।

ਸਾਢੇ ਪੰਜ ਰੁਪਏ।

ਪੌਣਾ ਘੰਟਾ।

ਸਵਾ ਦੋ ।

1.3.2.3 ਗੁਣਾ ਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ:

ਗੁਣਾ ਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ ਵਿਚ ਵਸਤੂ ਨੂੰ ਕਈ ਗੁਣਾ ਵਧਾ ਕੇ ਦੱਸਿਆ ਜਾਂਦਾ ਹੈ। ਜਿਵੇਂ

ਦੂਣਾ, ਤਿਊਣਾ।

ਦਸ-ਤਹਿਆਂ (ਕਪੜਾ)।

ਨੌਤੰਦਾ (ਧਾਗਾ) ।

1.3.2.4 ਕਰਮਵਾਚੀ ਵਿਸ਼ੇਸ਼ਣ:

ਉਹ ਵਿਸ਼ੇਸ਼ਣ ਜਿਸ ਤੋਂ ਦਰਜੇ ਵਾਰ ਗਿਣਤੀ ਦਾ ਬੋਧ ਹੋਵੇ ਉਸ ਨੂੰ ਕਰਮਵਾਚੀ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਜਿਵੇਂ:

ਦਸਵਾਂ ਮੁੰਡਾ।

ਪੰਜਵੇਂ ਕਮਰੇ।

ਪਹਿਲੇ ਹਿੱਸੇ।

1.3.2.5 ਅਨਿਸਚਿਤ ਗਿਣਤੀਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ :

ਜਿਨ੍ਹਾਂ ਵਿਸ਼ੇਸ਼ਣਾਂ ਤੋਂ ਵਸਤੂਆਂ ਦੀ ਠੀਕ ਗਿਣਤੀ ਦਾ ਬੋਧ ਨਹੀਂ ਹੁੰਦਾ ਉਹਨਾਂ ਨੂੰ ਅਨਿਸਚਿਤ ਗਿਣਤੀਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ । ਜਿਵੇਂ:

ਚੋਖੇ ।

ਸਰਬੱਤ ।

ਦਸ ਕੁ ।

ਜ਼ਾਰ ਦੇ ਜ਼ਾਰ ।

1.3.2.6 ਨਿਖੇੜਕ ਗਿਣਤੀਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ :

ਜਿਹੜੇ ਵਿਸ਼ੇਸ਼ਣ ਵਸਤੂਆਂ ਨੂੰ ਨਿਖੇੜਨ ਜਾਂ ਅੱਲਗ-2 ਕਰਨ ਦਾ ਕਾਰਜ ਨਿਭਾਉਂਦੇ ਹਨ, ਉਹਨਾਂ ਨੂੰ ਨਿਖੇੜਕ ਗਿਣਤੀਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ।ਜਿਵੇਂ:

ਦੋਹਾਂ ਦੋਹਾਂ ਮੁੰਡਿਆ ਨੂੰ।

ਇਕ ਇਕ ਰੁਪਇਆ।

ਪੰਜ ਪੰਜ।

ਅੱਠ ਅੱਠ ।

1.3.3 ਪਰਿਮਾਣਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ:

ਜਿਹੜੇ ਵਿਸ਼ੇਸ਼ਣ ਵਸਤਾਂ ਦੀ ਗਿਣਤੀ, ਮਿਣਤੀ ਜਾਂ ਨਾਪ ਤੋਲ ਦੱਸਦੇ ਹਨ, ਉਹਨਾਂ ਨੂੰ ਪਰਿਮਾਣਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਇਹ ਵਿਸ਼ੇਸ਼ਣ ਪਰਿਮਾਣਵਾਚਕ ਅਤੇ ਅਪਰਿਮਾਣਵਾਚਕ ਦੋਵਾਂ ਤਰ੍ਹਾਂ ਦੇ ਮਿਲਦੇ ਹਨ। ਨਮੂਨੇ ਵਜੋਂ :

ਦੋ ਸੇਰ ਦੁੱਧ।

ਪੰਜ ਕਿਲੋ ਘਿਉ ।

ਸੱਤ ਮਣ ਅਨਾਜ ।

ਮੁੱਠੀ ਭਰ ਦਾਣੇ ।

ਸੇਰ ਆਟਾ ।

ਚਾਰ ਸੇਰ ।

ਮਣ ਮੱਕੀ ।

1.3.4 ਅਪਰਿਮਾਣਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ:

ਚੋਖੇ ਆਦਮੀ।

ਵੀਹ ਕੁ ਮਣ ਆਟਾ ।

ਬਥੇਰਾ ਧਨ।

ਜਰਾ ਕੁ ਪਾਣੀ।

1.3.5 ਨਿਸ਼ਚੇਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ :

ਜਿਹੜੇ ਵਿਸ਼ੇਸ਼ਣ ਇਸ਼ਾਰੇ ਦੁਆਰਾ ਵਸਤੂ ਵਿਸ਼ੇਸ਼ ਨੂੰ ਆਮ ਤੋਂ ਖ਼ਾਸ ਬਣਾਉਂਦੇ ਹਨ, ਉਹਨਾਂ ਨੂੰ ਨਿਸ਼ਚੇਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ ।ਇਹਨਾਂ ਵਿਸ਼ੇਸ਼ਣ ਨੂੰ ਅੱਗੇ ਦੋ ਸ਼੍ਰੇਣੀਆਂ ਵਿਚ ਵੰਡਿਆ ਗਿਆ ਹੈ।

1.3.5.1 ਨਿਕਟਵਰਤੀ ਵਿਸ਼ੇਸ਼ਣ :

ਇਹ

ਐਹ

ਆਹ

1.3.5.2 ਦੂਰਵਰਤੀ ਵਿਸ਼ੇਸ਼ਣ:

ਓਹ

ਔਹ

1.3.4 ਪੜਨਾਵੀਂ ਵਿਸ਼ੇਸ਼ਣ:

ਜੋ ਸ਼ਬਦ ਪੜਨਾਂਵ ਹੁੰਦੇ ਹੋਏ ਨਾਂਵ ਨਾਲ ਵਿਚਰ ਕੇ ਵਿਸ਼ੇਸ਼ਣ ਦਾ ਕਾਰਜ ਨਿਭਾਉਣ ਉਹਨਾਂ ਨੂੰ ਪੜਨਾਂਵੀ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਨਮੂਨੇ ਵਜੋਂ :

ਉਹ ਨੌਕਰ ਹੁਣ ਤੱਕ ਨਹੀਂ ਆਇਆ।

ਕੋਈ ਅੰਞਾਣਾ ਬਾਹਰ ਖੜਾ ਵਾਜਾ ਮਾਰਨ ਡਿਆ ਏ।

ਉਪਰੋਕਤ ਵਾਕਾਂ ਵਿਚ 'ਉਹ' ਅਤੇ 'ਕੋਈ' ਪੜਨਾਂਵੀ ਵਿਸ਼ੇਸ਼ਣਾਂ ਵਜੋਂ ਕਾਰਜ ਕਰ ਰਹੇ ਹਨ।

1.3.4 ਵਿਸ਼ੇਸ਼ਣਾਂ ਦੀ ਬਣਤਰੀ ਵਰਗ ਵੰਡ:

ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਵਿਚ ਬਣਤਰ ਦੇ ਅਧਾਰ ਤੇ ਵਿਸ਼ੇਸ਼ਣਾਂ ਨੂੰ ਛੇ ਭਾਗਾਂ ਵਿਚ ਵੰਡ ਕੇ ਵਾਂਚਿਆ ਗਿਆ ਹੈ।

1.3.4.1 ਸੰਯੁਕਤ ਵਿਸ਼ੇਸ਼ਣ:

ਜਿਹੜੇ ਵਿਸ਼ੇਸ਼ਣ ਦੋ ਜਾਂ ਦੋ ਤੋਂ ਵੱਧ ਸ਼ਬਦਾਂ ਦੇ ਸੰਯੋਗ ਨਾਲ ਬਣਦੇ ਹਨ, ਉਹਨਾਂ ਨੂੰ ਦੂਹਰੇ ਜਾਂ ਸੰਯੁਕਤ ਵਿਸ਼ੇਸ਼ਣ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਵਿਚ ਇਹਨਾਂ ਦੀਆਂ ਹੇਠ ਲਿਖੀਆਂ ਛੇ ਵੰਨਗੀਆਂ ਮਿਲਦੀਆਂ ਹਨ।

1.3.4.1.1 ਸਮਾਨਾਰਥਿਕ ਵਿਸ਼ੇਸ਼ਣ:

ਲਾਲ-ਸੂਹਾ

ਕੋੜੀ-ਜ਼ਹਿਰ

ਰਾਹ-ਰਸਤਾ

1.3.4.1.2 ਵਿਰੋਧੀ ਵਿਸ਼ੇਸ਼ਣ:

ਗਰਮ-ਠੰਡਾ

ਉੱਚਾ-ਲੰਮਾ

ਚੰਗਾ-ਮਾੜਾ

ਖੱਟਾ-ਮਿੱਠਾ

ਨਿੱਕਾ-ਵੱਡਾ

1.3.4.1.3 ਦੁਹਰਾਵੇਂ ਵਿਸ਼ੇਸ਼ਣ:

ਨਿੱਕੇ-ਨਿੱਕੇ ਅੰਡਾਣੇ।

ਲਾਲ-ਲਾਲ ਮਿਰਚ ।

ਕਾਲੀ-ਕਾਲੀ ਮੈਹਿੰ।

1.3.4.1.4 ਨਿਪਾਤ ਵਾਲੇ ਵਿਸ਼ੇਸ਼ਣ:

ਮੁੱਠ ਕੁ ਆਟਾ ।

ਸੇਰ ਕੁ ਦੁੱਧ ।

ਕਾਲਾ ਸਿਆਹ ਮੁੰਡਾ ।

1.3.4.1.5 ਤੀਬਰਤਾ ਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ:

ਉੱਚਾ ਲੰਮਾ ਮੁੰਡਾ।

ਬਹੁਤ ਸੋਹਣੀ ਮਹਿੰ।

ਨਿੱਕਾ-ਮੋਟਾ ਸੱਪ।

ਚਿੱਟੀ-ਕਾਲੀ ਗਾਂ।

1.3.4.2 ਸੰਯੁਕਤ ਵਾਚਕ ਵਿਸ਼ੇਸ਼ਣ :

ਠੰਡਾ + ਠਾਰ = ਠੰਡਾਠਾਰ

ਗਰਮ + ਸਰਦ = ਗਰਮਸਰਦ

ਜ਼ਹਿਰ + ਮੋਹਰਾ = ਜ਼ਹਿਰਮੋਹਰਾ

ਉਪਰੋਕਤ ਵਿਚਾਰ ਚਰਚਾ ਤੋਂ ਬਾਅਦ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਮਾਝੀ ਉਪਭਾਸ਼ਾ ਵਿਚ ਵਧੇਰੇ ਮਾਤਰਾ ਵਿਚ ਵਿਸ਼ੇਸ਼ਣ ਸ਼੍ਰੇਣੀ ਦੇ ਸ਼ਬਦ ਮਿਲਦੇ ਹਨ ਪਰ ਇਹ ਵਿਸ਼ੇਸ਼ਣ ਟਕਸਾਲੀ ਪੰਜਾਬੀ ਨਾਲੋਂ ਕੋਈ ਬਹੁਤੇ ਵੱਖਰੇ ਨਹੀਂ ਹਨ। ਇਸ ਉਪਭਾਸ਼ਾ ਦੇ ਵਿਸ਼ੇਸ਼ਣਾਂ ਵਿਚ ਜ਼ਿਆਦਾਤਰ ਵੱਖਰਤਾ ਸ਼ਬਦਾਵਲੀ ਦੇ ਪੱਧਰ ਤੇ ਹੀ ਮਿਲਦੀ ਹੈ.

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