

INSIGHT

(An International Journal of Humanities and Management)
A Peer-Reviewed Referred Research Journal

Annual

Vol. IX

Issue 1

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INSIGHT

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Charting Academic Excellence : Reflections from the Chief Editor

I am immensely proud and honored to announce the successful progression of our college journal, now entering its ninth volume. The journey thus far has been gratifying, and we aspire to surpass the expectations set by our readers based on the commendable response received for the eighth volume.

Our journal serves the noble purpose of fostering healthy, constructive, and interpretive research across diverse topics in Humanities and Management. It proudly features research papers contributed by scholars, both domestic and international, representing a spectrum of fields of study.

A heartfelt gratitude extends to all the contributors for their invaluable research papers. Each contribution serves as a milestone, propelling our journal toward continued success.

I extend my sincere thanks to the distinguished members of the editorial and advisory board, comprising eminent scholars from various regions. Their time and dedication have played a pivotal role in shaping the journal's trajectory.

Looking ahead, we eagerly anticipate receiving more quality research papers from academicians and researchers. We also welcome constructive criticism, as it will guide us in enhancing and refining the journal for the benefit of our readers in the future. Together, let us continue on the path of academic excellence and scholarly exploration.

Dr. Balbir Singh

Chief Editor

FACTORS AFFECTING RURAL HOUSEHOLD SAVING : THE CASE OF DEVELOPING COUNTRIES

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ABSTRACT

Household savings is an important factor for the economic growth of the country. This study analyzed and estimated determinants of rural household saving in developing countries like Eritrea, Southern Ethiopia. A total of 324 households were selected by using multistage sampling method. Both primary and secondary data source were used for the study and the primary data was collected from rural households by using unstructured questionnaire, focus group discussion and key informant interview, the secondary data was collected from reports, journals and internet. Econometric and Descriptive method of data analysis was used to examine the objectives. From the descriptive section of the sampled household 57.27% were males and the rest 42.73% of them non-males. The main difference and mean of continuous variable age, Family size, Education level, and Livestock and asset-value because of the household was difference between saving participants and non-participants due the total mean value. On the other hand from the discrete variables assets in credit of the household statistically difference between saving participants and non-participants. The first step regression results of 17 explanatory variables four were significant, thus this credit access in credit service the total education level, save-Save-Borrow, and Animal ownership positively affected saving participation. On the annual range of the model age, education level and household earning positively affected amount of saving. Therefore, the government should have to give attention on education accessibility, financial productive opportunity and sufficient job creation. On the other hand Special interest have to be given towards poorizing saving participation and encouraging saving by the disaster government.

Keywords : Regression test step model, Household Saving participation

1. BACKGROUND OF THE STUDY

The role of saving is very critical in capital accumulation and economic development that is recognized in the "two gap" and classical growth models. Saving is an important factor of households' welfare in developing countries. On the other hand, without savings, households have few other mechanisms to smooth out unexpected variations in their income. For individuals and households savings provide a cushion of security against future contingencies whereas for nations savings provide the funds needed in the developmental efforts (Ahuja A 2017, cited by Zegeye P. 2018).

In developing countries, economic fluctuations and climate risk lead to uncertain income variations and leave the households vulnerable to severe hardship. Moreover, their social coverage is restricted and the health and insurance sectors are not well developed. Thus, these countries often face saving allocation problems and have difficulties to develop productive investments (Tsige H and Yemane M. 2014).

Economic theory postulates that households' saving is the difference between households' income and consumption (Kehatun et al., 2010). Income is household's earnings, that is earned from all lawful sources of income during a year. Sources of income can be salary from job, business profit, corporate profit, interest payment, earning from farm production, wage earning etc (Robtman et al., 2010). Consumption is the total amount of goods and services that is consumed by households during a year. Consumption includes expenditure on food, clothing, housing, rent, education, utility bills, traveling, ceremonies, health, recreation or charity etc. (Beverly et al., 2003).

Saving is a necessary engine of economic growth in Africa but very low. Gross Domestic Savings as a percentage of GDP in eastern Africa has been low compared to many African countries. Between 1980 and 2001, it averaged 17.1% in Botswana, 21.6% in Nigeria, 23.4% in Cameroon, 15.9% in Kenya, 7.3% in Malawi and 6.4% in Ghana. (WDI, 2003). The average Gross saving rate as percentage of GDP of Ethiopia was 21% (Seng T, 2012).

Although household saving is meant to cover consumption expenditure at large households in developing countries in general are financially constrained due to seasonality of cash flows, poor work culture and the resulting low income that makes saving seasonal and irregular. In Mobilization of saving is also critical for household welfare in that it helps households' smoothen their consumption and finance productive investments in human and physical capital (Kartas et al., 2013) as cited in (Bogale, 2017; Zegye, 2014).

Rural households usually save in kind when prices are continuously rising, when there is little cash in circulation or land when there is no bank around (Brenton, 2006). The advantage of in kind savings are that they tend to be less volatile, more difficult to store and less easily converted to cash (Ayele et al., 2003). According to (Brenton et al., 2003) rural households also save in cash with the advantages that, cash is very portable, storable and exchanged for almost anything. According to southern nation nationality and regional state cooperative Bureau, (2010) even though the rural areas of the region have high potential of saving mobilization opportunities, its contribution on the saving performance of the region is limited. Smallholders' income is characterized as seasonal and irregular, in that situations savings are usually less confident. Situ wise saving also evaluated as similar with the regional performance. Specifically in Adelodra district rural areas, banks are not expanded and the majority of the rural population has no access to formal banking institutions, mobilization of saving executed by micro finance institution, saving and credit cooperatives as well as informal financial institution dominates the sector (Ademcooperative, 2014).

According (Haito M, et al. 2017) and (Beata T, 2016) non-farm incomes has a positive and significant on saving, but it contradicts with (Bogale Y, 2017) has a negative influence on saving. On the other hand, for (Girma T et al. 2013) and (Beata T, 2016) livestock holding has a positive and significant on saving. In addition, most of the above sample studies employed familiar independent variables to test the determining factors affecting rural household saving, but in this study it was attempt of synchronizing the recent changing environment such as co-coil 19, flood and sudden occurrence of house fire, i.e. prevalence of shock in the study area. Therefore this study intended to fill existing knowledge gap, attempting to identify the potential determinants of saving in the study area.

2. OBJECTIVES:

To analyze the determinants of rural household saving participation in the study area.

3. METHODOLOGY

3.1. Data Collection

3.1.1. Data type and sources

The study used both secondary and primary data to attain the stated objectives. The primary data sources were sampled households, key informant interview and focused group discussions. The secondary data was collected from different sources including research papers, books, internet, BePD, CSA, front Zone and Adelodra District sector offices, and different unpublished materials. Moreover, different published sources including journals was used to collect some secondary data.

3.1.2. Data Collection Method

The primary data was collected through household survey from sample households using structured questionnaire and key informant interviews which five members/one from agriculture office, two from cooperative office, one from finance office and one from school) using check list. Moreover, focused group discussions was held during the survey which had 6 members (one kebele known elders, one women representative, one kobeles youth representatives, one religious heads, one model Farmer and one rural saving and credit cooperative association chairperson). The survey information was gathered and analysed on issues

related to the demographic and social, economic and institutional factors that affect Saving Technique.

A multi-stage sampling technique was employed to select 321 sample households. Firstly, the districts (Dukoch) was selected purposively based on saving potential and it was the earlier organized as official district in Silti Zone and Action Aids Ethiopia performed high rural developmental activities for above 10 years which makes unique, Dukoch district is one of silti zone 12 districts have high agricultural products, such as teff, wheat, maize, sorghum, barley and etc. are producing. On the other hand animal production (livestock raising, goat and sheep raising and poultry production) are widely adopted also different developmental organizations are performing on livelihood activities which makes the district one of the potential district in Silti zone.

Finally, a total of 1630 rural household's (Gona chane 325, Nadigne lola 495 and Jigera lola 420) was fixed. Then after 321 sample households was selected using systematic random probability sampling technique from the sample frame.

3.1.3. Sample size determination

The sample size was determined using the empirical formula developed by Yamane (1967) at 95% confidence level, 0.5 degree of variability and 95% level of precision (Equation 1). This formula was used because it is simplified, intentionally accepted and many recent literatures have been used it.

$$n = \frac{N}{1 + Np^2} = \frac{1630}{1 + 1630 \cdot 0.05^2} = 321 \quad (1)$$

Therefore, a total of 321 households were selected for the study. These households were selected from three Kebeles by using systematic random sampling method. The population size of kebeles was obtained from Agricultural Office of the district.

3.2. Method of Data Analysis

3.2.1. Econometric Analysis

3.2.1.1. Determinants of saving

To identify the determinants and amount of rural household saving in the study area, the study was used Heckman's sample selection model. Heckman has developed a two-step estimation procedure model that corrects for sample selectivity bias. If two decisions are involved, such as saving participation and the amount of saving, Heckman (1979) two-step estimation procedure is appropriate. The first stage of the Heckman model (or "participation equation") attempts to capture determinants of saving participation among rural households. This equation was used to construct a selectivity term, known as the "Inverse Mills Ratio" which is added to the second stage "outcome equation" that explains factors affecting amount of saving. The inverse Mills ratio is a variable for controlling bias due to sample selection (Heckman, 1979). The second stage involves including the Mills ratio in the amount of saving equation and estimating the equation using Ordinary Least Squares (OLS).

4. RESULTS AND DISCUSSION

4.1. Factors that Determine saving participation

Education level of the household: As expected, education level of household head has been associated positively with sample household saving participation decision and statistically significant at 1% level of significance. Marginal effect shows that as the sample household head education status increases by one year of schooling the probability of participating in the saving rise by 42.79%, all other factors held constant. The result could be due to the fact that educated household heads have more know how on saving. The finding is in line with (Zegewa, P., 2018) & (Girma T. et al, 2014) Education of the household-head had greater impacts on the failure to participate on the saving. But the result was against with (Rahman, o al, 2010).

Non-farm income of the household : An expected non-farm income of the household significantly and positively influenced saving participation decision and statistically significant at less than 1% significance level. Non-farm income of the household increases by 1% the probability of participation in saving higher by 1.338%, all other factors held constant. The reason might be that as households gain additional income from

other household work; they will participate more in saving. The results obtained in this study concurred with (Girma T. et al., 2014).

Total livestock unit owned (TLU): total livestock unit owned by the household positively and significantly influence saving participation at 1% significance level. The marginal effect also shows that as Total livestock unit owned increases by one unit, the probability of household saving participation increases by 66.21%. citrus purchase. The result was similar with (Bhatti T., 2016) but it was against with the finding of (Girma T. et al., 2014) households with more livestock holdings would likely to save less.

Access to credit service: Access to credit service for the sample household affects saving participation negatively and it was significant at 1% significance level. The marginal effect shows that household who Access credit has less probability of saving participation by 93.65% than those who did not access credit. This might be due to household focus on repaying their credit than participating in saving. The result was similar with (Zegye P., 2018) & (Hale M. et al., 2017) and contradict with the study done by (Tewari G. and felicie S., 2018).

Table 1 : Results of first stage Heckman selection quasibit estimation

Variables	Probability of participation in saving			
	Coefficient	Std. Error	p-value	dfdf
Sex of the household (male=1 female=0)	-0.0728703	0.3013549	0.806	1,657705
Age of household head (years)	-0.0010298	0.0210581	0.961	0.2163665
Family size of household head (size)	0.1215238	0.0124609	0.145	0.586291
Educational level (year of schooling)	0.2004102	0.0405767	0.000***	0.4279344
Total land size (hectare)	-0.0810684	0.1515592	0.592	0.6404694
Non-farm income (NFU-ug)	0.0253669	0.00132621	0.001***	0.0338117
Total livestock unit owned (TLU)	0.5203033	0.0941202	0.001***	2,8430882
Consumption expenditure (CDEH-ug)	0.002714	0.0012885	0.818	0.23518
Distance from nearest financial firm	0.0167368	0.0180447	0.930	-0.0015784
Access to credit service (1=Yes 0= No)	-0.118571	0.2126944	0.021***	4,0564038
Participation of stock (yes=1, no = 0)	-0.0455311	0.1026618	0.855	-1,231881
<i>t</i> -value	3.359978	1.139015	0.011	
Number of observation	821			
Censored observation	117			
Uncensored observation	204			
Wald chi ² (3) = 36.23	rho = 0.70794		Sigma = 7.9480438	
Pseudo R ² = 0.0007				

Source : survey data (2023), ***, ** and * indicate significance at 1%, 5% and 10%

E. CONCLUSION

From the descriptive analysis of the sampled household 61.25% were savers and the rest 38.75% of them non-savers. The total share of male saver was 60.29% while the rest 39.71% were female. The mean difference and t-test of continuous variables Age, Family size, Education level, Livestock owning, non-farm income were significantly have different mean difference from saving participant and non-participant than the average total mean value at 1% significance level. On the other hand from the binary variables access to credit had significant difference between saving participant and non-participant at 1% significance level.

The characteristics Results of the Heckman's selection model indicated that probabilities of saving participation and magnitude of saving participation of the sample households were influenced by different factors. The model output shows that, education level, non-farm income, and livestock owning was positively and significantly affected the last binary decision saving participation at 1% significance level. But household access to credit service was determining saving participation negatively at 1% significance level. On the other

head, age, education level and livestock owning affected the saving decision considerably. Household income of saving at 5%, 5% and 1% level of significance respectively.

6. RECOMMENDATIONS

The result of the first step of the Heckman two step procedure (Probit model analysis) has shown that policy relevant variables having greatest impact on saving participation decisions were education level of the household head, non-farm income and total livestock unit owned and access to credit service. Similarly, the second step of the Heckman procedure (the selection equation model analysis) has shown that age of the household, education level of the household, and total livestock unit owned were policy relevant variables having greatest impact on amount of saving in the study area during the survey period. As it was seen from the model analysis, Education and total Livestock unit owning have positive and significant impact on both saving participation and amount of saving, on the other hand non-farm income has positive and access to credit negatively affecting saving participation. While age also affected amount of saving positively.

Therefore, a special focus have to be given towards promoting saving participation and intensifying saving by the district government and other existing and potential financial sector in the district like local micro finance, rural saving and credit associations, commercial bank and other private banks' stockholder's and development partners of the study area. This can be achieved in two ways: (1) through promotion of users of rural level saving and credit cooperatives to further initiate saving participation. (2) For those who already participating in saving should have to be given a continuous awareness creation on regular savings. In addition the government should have to give attention on education accessibility, livestock production opportunity and rural job creation works' should have to be strengthened.

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TRENDS IN INDIAN ENGINEERING SECTOR : AN EMPIRICAL STUDY OF VOLUNTARY DISCLOSURE PRACTICES

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ABSTRACT

Asymmetry of information asymmetry and lack of voluntary disclosure influences the investors in making investment decisions easily. The importance of voluntary disclosure is coined against this increased demand of timely information as it will help the investors have vital precision for investment. Engineering sector has been the dominant sector across India, responsible for 27 percent of revenues in the industrial sector with representation of 61 percent in foreign collaborations. The study analyzed the trends of voluntary disclosure practices starting from 2016 to 2020. Self-constrained voluntary disclosure under has been used to monitor and evaluate of voluntary disclosure i.e., strategic, financial and non-financial disclosure posture of companies in Indian engineering sector. The study indicated an increase in indicators of voluntary disclosure including strategic, financial and non-financial disclosure due to changing disclosure needs of stakeholders and continuous evolution in regulatory requirements.

Keywords : Voluntary disclosure; engineering sector; voluntary disclosure

1. INTRODUCTION

The history of scams in the corporate sector shattered the confidence of investors in capital market. The presence of information asymmetry and agency conflict signals the poor quality of disclosures provided by the companies (Malajati, 2013). Accountability of the firm is discharged only with the presentation of financial statements to the stakeholders whereas the major concern of the stakeholders is the disclosure of formal information which allows them to have a better understanding of corporate strategy and overall business environment in which the company operates (Franck et al., 2008). The presence of information asymmetry due to agency function influences the investor's want to gather more information for efficient decision making (Malajati, 2013; Franck et al., 2008). With the increasing uncertainty in the market, corporate have realized the importance of voluntary disclosure to diminish information asymmetry and gain investor's confidence (Zamri et al., 2016). The prima facie objective of voluntary disclosures is to improve financial reporting by providing relevant information to the users to make informed decisions. Voluntary disclosure is considered to be a hot field for empirical inquiry (Barry and Palley, 2001; Sharma and Dusay, 2013). Companies disclose voluntary when they perceive the benefits of disclosing exceeds the costs associated with it (Franck, 2008).

1.1. Voluntary Disclosure – An Overview

The narrative of disclosing qualitative information reluctantly behind the veil of financial statements has increased in the last decade (Malajati, 2013; Franck et al., 2008). The reason mentioned is to provide the user with enough information to make informed decisions. A plethora of literature is available in this context to match the increasing disclosure employing different methodological approaches. Literature has examined various disclosure trends, motives of disclosure and theoretical development of disclosure and its different consequences implying environmental concern, risk disclosure, social aspect and other non-financial areas (Sahni and Vicent, 2017; Srinivas et al., 2019; Fakih and Rehman, 2020).

1.2. Objectives of the Study

- To provide insights about theoretical development of voluntary disclosure
- To analyse the trends in overall voluntary disclosure of Indian Engineering sector
- To suggest measures for improvement in disclosure practices for companies

2. REVIEW OF LITERATURE

Dabholkar et al. (2013) investigated the impact of mandatory voluntary disclosure of corporate social responsibility on cost of equity capital. The sample of study comprised of firms on KLD STATS and COMPUTAC databases based on availability of Corporate Social Responsibility Reports. Eng & Mai (2005) analysed the impact of corporate governance variables involving ownership structure and board composition on voluntary disclosures. Kent & Ling (2001) examined the disclosure in forward-looking information disclosure for 100 listed Australian companies on the basis of random samples for three years starting from 1991-92. The study sought to analyse the disclosure behavior of companies in reference to less regulated environments which are in line with the fact that non-mandatory disclosure is mandatory disclosure requirements. Khanna & Ghosh (2009) investigated the extent of Voluntary disclosure practices prevailing in the Pharmaceutical Companies listed on Bombay Stock Exchange. The study also examined the impact of Voluntary disclosure on value of companies for the period starting from July 2004 to 2007-08. Check list method was followed for classifying the voluntary disclosures into the categories involving general corporate information, annual audit committee, financial information, forward-looking information, employee information, social responsibility and environmental policy related information and board authority disclosure. Mandal et al. (2020) attempted to measure overall as well as individual effect of institutional capital disclosure including human capital disclosure, relational capital disclosure and relational capital disclosure on cost of equity capital in Indian companies. The disclosure index was proposed after content analysis of voluntary disclosure made in annual reports of sample of 90 companies listed on BSE 50 index for 2018-19. Therefore, it can be concluded from review of related literature that majority of the studies used self-constructed disclosure index to evaluate voluntary disclosure.

3. RESEARCH METHODOLOGY

The study is exploratory in nature. To examine the trends in voluntary disclosure practices, a sample of top 22 companies of Indian engineering sector was selected out of the top Indian 500 Companies based on Market Capitalization present in list of '2019 Composition of Top 500 Companies - Government owned entities and others' whose data is now available were included. From the inclusion in the reporting in these entities is subject to government regulations. The study has measured voluntary disclosure score of companies working in engineering sector for the period starting from 2016 to 2020.

A self-constructed voluntary disclosure index comprising 14 items of strategic, non-financial and financial disclosures has been compiled by the author in light of regulation provided by regulatory bodies such as Institute of Chartered Accountants of India (ICAI), Companies Act, 2013 and Indian Accounting Standards. Reliability and validity of voluntary disclosure index was also assessed by using Cronbach's alpha and correlation matrix between variables. Further classifications of strategic disclosures into financial disclosures and financial disclosures were made. Strategic disclosure items involved general corporate disclosure, information regarding cost, corporate strategy, forward-looking statements, research and development and significant project and marketing related information. Non-financial information disclosure involved information relating to human and intellectual capital, social and environmental disclosure, corporate governance, consumers and quality related disclosure items whereas financial disclosure items involved information regarding financial review, segmental results and other financial information.

As per scoring procedure of voluntary disclosure items, one item was assigned one point for each disclosed item in relevant corporate papers and zero otherwise. The total voluntary disclosure score was computed by adding score of all items disclosed by the companies in their integrals involving strategic, non-financial and financial disclosure items.

4. RELIABILITY AND VALIDITY OF VOLUNTARY DISCLOSURE INDEX

A relationship between overall voluntary disclosure and its sub-components, strategic disclosure (STRINVOL), non-financial disclosure (NONFINVOL) and financial disclosure (FININVOL) has been analysed by using correlation matrix in order to examine the validity of voluntary disclosure index. Table 1 shows the intercorrelation between overall voluntary disclosure and its three components.

Table 4.1: Pair wise Correlation between Components of Voluntary Disclosure

	STVOL	NONFINVOL	FINVOL	TOTALVOL
STVOL	1	.648**	.695**	.917**
NONFINVOL		1	.425**	.820**
FINVOL			1	.771**
TOTALVOL				1

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

Table 4.1 highlighted that correlation coefficients between the three components of voluntary disclosure are positive and statistically significant. The Pearson correlation coefficients (above diagonal) among three categories of disclosure score ranges from 0.425 to 0.640 and as per Spearman's coefficient, high correlation (starting from 0.771 to 0.917) between three categories of voluntary disclosure with overall voluntary disclosure (TOTALVOL) has been reported which implies the validity of voluntary disclosure score. It can be observed that correlation coefficients for the sub categories are lower than the ones involving overall disclosure (TOTALVOL). The results of pair wise correlation depicts that components of voluntary disclosure captures and well represents overall voluntary disclosure score.

Reliability measures the internal consistency of measurement instrument which implies how well the components of measurement instrument measure the related issue. To estimate the reliability of self constructed voluntary disclosure index, Cronbach's alpha for the index has been observed which came out to be 0.780. It can be concluded that the voluntary disclosure index is suitable to be used for analytical purpose for further analysis.

4.1. COMPONENTS OF VOLUNTARY DISCLOSURE INDEX

The components of voluntary disclosure score included strategic, non-financial and financial disclosure scores. Category wise disclosure scores for engineering companies has been analysed in the study which are as follows :

4.1.1. Strategic disclosure

Under strategic disclosure, items relating to general corporate disclosure, information regarding cost, corporate strategy, forward looking statements, research and development and significant product and marketing related information has been examined from relevant reports published by the companies.

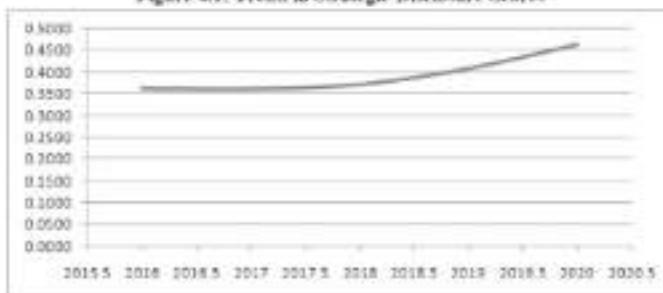
Table 4.2: Strategic Disclosure Scores

Year	Score
2010	0.3618
2011	0.3609
2012	0.3711
2013	0.4082
2014	0.4638

Source: Author's Computation

Table 4.2 shows the strategic disclosure scores of the engineering companies for the period starting from 2016 to 2020. The results suggested overall growth in the disclosure scores year after year which implies engineering companies is realizing the significance of expanded strategic disclosure and thereby, increasing the strategic disclosure components in their annual reports. The result suggested the compounded annual growth rate of strategic disclosure is 5.09 percent from 2016 to 2020. It can be concluded that growth in strategic disclosure provided by engineering companies is not up to the desired extent as required by the stakeholders.

Figure 4.1: Trend in Strategic Disclosure Scores



Source: Author's compilation

Figure 4.1 represents the increasing trend in the strategic disclosure scores from 2016 to 2020 but the increase in information disclosure is not so satisfactory.

4.1.2. Non- Financial Disclosure

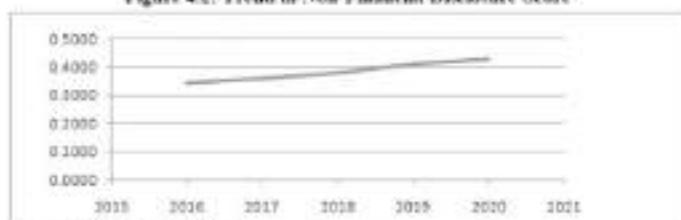
Non- financial information disclosure has been examined from the relevant reports published by the companies. Non-financial disclosure involves information relating to human and intellectual capital, social and environmental disclosure, corporate governance, customers and quality related disclosure items. Table 4.3 shows the non financial disclosure score of engineering companies for five years starting from 2016 to 2020.

Table 4.3: Non- Financial Disclosure Scores

YEAR	Scores
2016	0.3416
2017	0.3584
2018	0.3779
2019	0.4091
2020	0.4273

It has been observed from Table 4.3 that non-financial disclosure scores of engineering companies are increasing year after year on account of increasing significance of non financial information along with reported numbers. The compounded annual growth of non- financial disclosure score of engineering companies is observed to be 4.58% from 2016 to 2020. Regulatory requirements for non- financial information are increasing year after year but the disclosure by companies in terms of non financial information voluntarily is not upto the mark expected by the companies now-a-days.

Figure 4.2: Trend in Non-Financial Disclosure Score



Source: Author's compilation

Figure 4.2 represents the increasing trend in disclosure of non-financial information in terms of human and intellectual capital, social and environmental disclosure, corporate governance, customers and quality related components. It can be concluded from the above figure that rate at which disclosure is increasing is not at a desired level expected from the companies by the stakeholders.

4.1.3. Financial Disclosure

Companies are disclosing information relating to reported numbers in their financial statements generally as per mandatory requirements by regulatory authorities. In India, regulatory requirements involve Companies Act, SEBI guidelines and accounting standards. To analyse voluntary financial disclosure items, disclosure index involves information regarding financial review, significant ratios and other financial information.

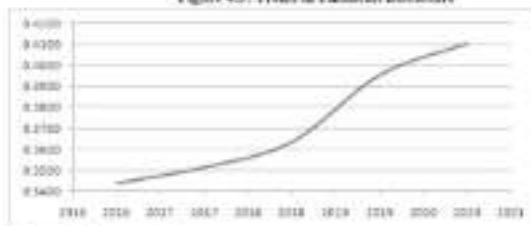
Table 4.4: Financial Disclosure Scores

YEAR	Score
2016	0.3439
2017	0.3515
2018	0.3636
2019	0.3955
2020	0.4106

Source: Author's compilation

Table 4.4 reports that financial disclosure items apart from those mandated by law has been increasing continuously year after year from 2016 to 2020 which implies that companies are resorting to enhanced disclosure practices in terms of financial disclosure keeping in view current market requirements for disclosure. Compounded annual growth rate for financial disclosure has been observed to be 3.61 percent which implies companies are still lagged behind in terms of financial disclosure as compared to strategic and non financial disclosure items.

Figure 4.3: Trend in Financial Disclosure



Source: Author's compilation

Figure 4.3 shows the growing financial disclosure scores from 0.343 in 2016 to 0.411 in 2020 implying the growth of 3.61 percent. It can be concluded that companies are following enhanced disclosure compliances apart from regulatory requirements mandated by law.

4.14. Overall Voluntary Disclosure

Overall voluntary disclosure is formed by adding three sub components, strategic, non-financial and financial information disclosure. The overall voluntary disclosure score for selected engineering companies is described in Table 4.5.

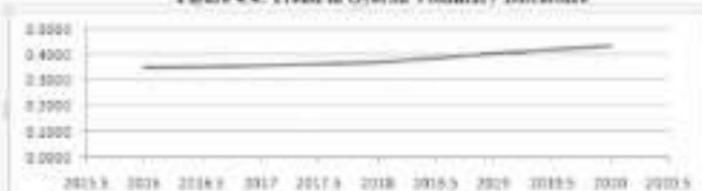
Table 4.5: Overall Voluntary Disclosure Score

YEAR	Score
2016	0.3491
2017	0.3569
2018	0.3719
2019	0.4012
2020	0.4339

Source: Author's compilation

Table 4.5 depicts that overall voluntary disclosure score has increased from 0.35 in 2018 to 0.43 in 2020 representing compounded annual growth rate of 4.45 percent. Keeping in view the growth in disclosure of information voluntarily, companies now-a-days is realizing the significance of expanded disclosure of strategic, non-financial and financial information. The year wise growth in information disclosure is represented in Figure 4.4.

Figure 4.4: Trend in Overall Voluntary Disclosure.



Source: Author's compilation

Figure 4.4 represents that growth in disclosure of information is showing a positive trend which implies companies are following expanded disclosure practices to work in better interests of shareholders.

5. SUGGESTIONS AND CONCLUSION

Information asymmetry and agency problem between investors and managers stipulate the companies to resort to better disclosure practices. If the investors perceive low disclosure level in a particular concern, they charge a high risk premium which in turn adds to cost of capital and negatively impact firm's value. Therefore, disclosing significant information by the companies is a need of hour to safeguard the interests of stakeholders. The trend in overall voluntary disclosure is increasing year by year which implies that companies are resorting to enhanced disclosure practices but the growth at which engineering companies are disclosing the information voluntarily is not up to the mark. Regulatory bodies like SEBI, ICAI are reviewing and updating the disclosure requirements from time to time keeping in view the changes in business environment and investor's changing preferences. Engineering companies should disclose more information voluntarily as the growth in disclosure of information is not satisfactory. The

disclosure items taken in voluntary disclosure index viz. strategic, non-financial and financial disclosures can be reviewed by regulatory bodies and revisions can be incorporated in the current regulatory requirements.

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HUMAN RESOURCE ACCOUNTING IN INDIA : REVIEW OF HUMAN RESOURCE ACCOUNTING PRACTICES AMONG INDIAN COMPANIES

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ABSTRACT

"Great success without great people is impossible." Any company or entity makes our need for ensuring profit, reputation in the society, customer retention and healthy business environment, maintaining and developing competitive. These goals can be achieved majorly by the employees of such organizations. It is an unquestionable truth that a well-motivated and highly educated work force is the basic bone of any organization. Hence Human Resource Accounting (HRA) plays a role in instituting the spirit of corporate responsibility. It identifies the effect of human resource measuring information on human resource investment and its benefit to organization as a whole. Hence it becomes imperative for any organization to concentrate on the quantity and quality of its workforce which involves it through analysis and understanding of the time and capital invested in its human resources. This research paper is on human resource accounting. HRA has gained momentum and many organizations in India have started practicing human resource accounting.

Keywords : Human Resource Accounting, Human Resource, Human Capital, Objectives, Issues

INTRODUCTION

The expansion of human resource accounting came as an effect of an increasing appreciation of the importance of human assets in economic and personnel management. Human resource accounting involves accounting for people as managerial resources. Human Resource accounting needs a method to account for human resources. It involves development of concepts and models for measuring the cost and value of people as organizational resources. It also deals with application of the measurement of HRA in actual companies. It is notable that many illustrious companies are growing their aptitude to achieve enterprise sustainability by following human resource accounting.

HRA involves accounting for the company's management and employees as "human capital" or assets that provide future benefits. The concept includes the procedure of measuring human resources which have relevance in managerial decision-making. Furthermore the resulting decisions are likely to support the organization's long-term sustainability and to increase stakeholder value and competitive advantage. Human resource accounting is evaluated as a probable organizational measurement tool. It is significant to be aware of the fact that HRA is not only about putting figures on human capital but also to sustain human resource development and management.

BHEL (Bharat Heavy Electrical Ltd), a leading public enterprise, took an initiative of starting the concept of HRA during the financial year 1972-73. Then many leading public and private sector organizations followed in the subsequent years. Some of them are Hindustan Machine Tools Ltd. (HMTL), ONGC and Natural Gas Corporation Ltd (ONGC), NTPC, Cochin Refineries Ltd. (CRL), Madras Refineries Ltd (MRL), Associated Cement Company Ltd (ACC) and Infosys Technologies Ltd (ITL). However, adaptability of various models (mainly Lev and Schwartz model, Plantilla model and Jaggi and Lev model) and discount rate fixation and disclosure policies i.e., either one wise, skill wise etc in BHEL, SAIL, MMTC (Minerals & Metals Trading Corporation Of India Ltd), HMTL, NTPC etc make it clear that there has been no uniformity among Indian enterprises regarding Human Resource Accounting disclosure.

LITERATURE REVIEW

Davidson & Schroeder (1992) in his study indicated that although many business leaders still view training as an overhead expense still training departments can encourage business to view them as partners in

costing the assets crucial to organizational achievement.

Cawley (1998) proposed a technique for measuring human capital based on indicators of human capital of innovation, employee attitudes and the inventory of knowledgeable employees. According to him, innovation can be calculated by comparing gross profit margins from old products.

Flinnholz et. al. (2002) explored that HRA suggests a medium for development of management as well as measurement of HR. If HRA can assist that development in HR management then managers will integrate human capital implications in their decision making to the utmost extent.

Flinnholz, Ballen & Hua (2003) explained that employee's contribution in a management development program augmented the value of the individuals to the firm. The HRA represents both a concept and way of viewing human resource decisions and the set of measures for quantifying the effects of human resources management strategies upon the cost and value of people as resources of the organization.

Tension & Dewe (2004) approached a survey using component analysis and found two reasons for human resources to be significant. The first is that measurement reflects the strategic and competitive significance of human resources, and second suggests that it can enable, human resources must be expressed in financial terms.

Dhade (2005) suggested a comprehensive point of view that human resource accounting is too essential for subsequent highly knowledge driven economy. It was focused that companies should focus on intangible assets like human resources for future growth.

Moore (2007) in his study suggested that the value of human capital should be considered while making decisions about the acquisition and disposal of people and accounting practices currently employed by companies which can have an undue influence in driving the strategic decisions of these companies.

Khaled Jomal Jaserat (2013) discussed and investigated the possibility of including the human resources within the definition of asset, and also the possibility of measuring the human resources, and as a result recognizing it.

OBJECTIVES

1. To study the significance of human resource accounting for smooth functioning of business entity.
2. To examine the human resource accounting practices adopted by various companies in India.
3. To scrutinize effectively the models and issues of human resource accounting faced by the Indian companies.

RESEARCH METHODOLOGY

The present paper is based on secondary data. The secondary have been collected from annual reports of the companies, books related to human resource accounting, journals, magazines and published journals.

METHODS FOR VALUATION OF HUMAN ASSETS

(A) Cost Models:

Historical Cost Method: William C. Pyle developed this model and was adopted in 1989 by R.G.Barry Corporation, a leisure footwear company in Columbus, Ohio, USA. This method is based on actual cost incurred by the organization on recruiting, selecting, hiring and training and development of human resources. Cost of the human resources refers to the sacrifice that would have to be incurred to acquire human resource in an organization and as well as developing them according to the organizational needs.

Replacement Cost Model: This Model lays emphasis on the value of the employee which is estimated as the cost of replacement with a new employee of same ability and efficiency. The two types of costs associated are: a) individual replacement cost b) positional replacement cost. Individual Replacement cost refers to the cost of recruiting, selecting, training and development of human resource. Positional Replacement Cost refers to the sacrifice that would have to be incurred to replace a person with substitute of same ability, capable of providing equivalent services.

Opportunity Cost Model: Haskman and Jones developed this model. Two different approaches have been recommended under the model: a) By discounting the future salaries and employer related capital costs

(such as cost incurred in recruiting, training and developing employees) at a certain rate of discount and b) by discounting the future earnings of an organization at a certain date by a suitable rate and allocating a part of such present value to the human resources.

(II) Value based models:

Lev and Schwartz Model: Baruch Lev and Aba Schwartz developed this model in 1975. This model is also known as Compensation Model popularly known as S-Schwartz Model. This model establishes the present value of future earnings of a person in an organization. This model realises the human resources as wealth providing sources of income.

$$V_X = \sum_{t=0}^{\infty} E_t (1+r)^{-t} - X (1+r)^T$$

V_X = the value of an individual X years old

E_t = the individual's annual earnings up to the retirement,

r = a discount rate specific to a person.

T = retirement age.

This model ignores the possibility and probability of an individual leaving the organization for reasons other than retirement and death. The assumption of Lev Schwartz's Model is that human beings will not make any job changes during their tenure in the organization. This model is considered as an improvement over the cost models as it seeks to value the human resources of an organization on the basis of the economic value of employees of total organization.

Hermanson's Roger Model: This model is also referred as adjusted discount future wage model. This model is based on the assumption that a relationship can be established between employee's salary and his value to the organization. The present value calculated is further adjusted by an **EFFICIENCY RATIO**. It is weighted average of the ratio of return on investment of the reporting firm to all the firms of the economy. This ratio helps in calculating the effectiveness of the firm over a period of 5 years. Any ratio more than 1 indicates average rate of return is above the average rate of return of economy.

$$\text{Efficiency Ratio} = RE(0)/RF(1)RF(2)/RF(3)RF(4)/RF(0)RE(1)/RF(2)RF(3)/RF(4)$$

$RF(0)$ is the rate of accounting income on owned assets for the firm for the current year. $RE(0)$ is the rate of accounting income on owned assets for all the firms in the country for the current year. $RF(4)$ is the rate of accounting income on owned assets for the firm for the fourth previous year. $RF(1)$ is the rate of accounting income on owned assets for all the firms in the country for fourth previous year.

Flemholz's Model: This model is also known as Stochastic Reward Valuation Model. It identifies the major variables which agree on the value of an individual in the organization. The model promote that a person generates value for an organization as he occupies and plays different roles and renders services in the organization. Flemholz not of the view that human beings cannot be purchased or owned by organization like other physical assets. They are free to survive. The movement of the people from one organizational role to another is a **stochastic process**. Flemholz elucidate that an individual's expected realizable value is determined by two factors: (i) The individual's conditional value and (ii) The probability that the individual shall maintain his expected service life. Individual's conditional value depends upon three basic elements i.e. Productive ability, Productivity and Transferability.

Jaggi & Lau Model: Jaggi and Lau have projected model for human resource valuation which is based on groups rather than the individuals. A group implies homogeneous employees who may or may not belong to the same department or division. As it is difficult to predict an individual's expected service tenure in an organization but on a group basis, it is easier to ascertain the percentage of people in a particular group likely either to leave the firm during each of the coming period, or at the promotion to higher levels. Jaggi and Lau have proposed markov analysis to be used in valuation purposes.

$$TV = (N) \pi (T) \pi (V)$$

Where: TV = Column vector indicating the current value of all current employees in each rank.

(N) = Column Vector indicating the number of employees currently in each rank.

π = transition period

π = Discount rate

- (T) = Bank Transformation Matrix indicating the probability that an employee will be in each bank within the organization as forecasted in the next period given his current rank
 (V) = Column Vector indicating the economic value of an employee of each period.

HUMAN RESOURCE ACCOUNTING IN INDIA

To India the concept of HRA is struggling for its acceptance and has not been introduced so far as a system. It is universally accepted that that the progress of any organization is dependent on the staff utilization & its human resources. In this modern world, no organization can survive without financial resources and acquire the physical resources with the initial investment in it. Hence, but it would be difficult for the organization to manage its affairs without the human resources. Now the importance of human element in an organization has been realized and Indian companies are now considering human resource factor like another factor to production. HRA requires another information to the company management, employees and owners is. Infosys Technologies and BPL are the leading companies in India which use HRA. Hindustan Heavy Electrical Limited (HHEL), DR. BIDDU's and State Authority of India (SAI), are some public enterprises because of adequate labour quality. In recent years, some public organizations have started to disclose information about their workforce along with the financial statements.

Associated Cement Companies (ACC) is the leading cement producing Indian company having Human resource plants and distribution and its own marketing network. The company has classified total employees into seven categories wise: (a) Senior executives (b) Managers (c) Clerical and other (d) Supporting staff (e) Skilled workers (g) Semi Skilled workers (h) Unskilled workers to measure the value of Human resources and a fair way disclosed by using Lev & Schwartz model with adjustments suggested by Tandil, Jaggi and Lee.

State Heavy Electricals Limited (SHEL) under organization of govt with the aim of manufacturing heavy electrical equipment in the country. This company followed the discount rate at 12 per cent as the weighted average cost of capital. The company uses Lev & Schwartz model to categorize the employees according to their age, goals and category for the purpose of valuation and reporting information related to human resource accounting. SHEL also states considering efficiency factor for the purpose of human resource valuation from the year 1992-93. It also disclosed the terms like Human Resources / Total Resources, Human Resource/Total Assets (D/A).

Central Corporation of India Limited (CCIL) Corporation of India started reporting of Human Resources from the year 1979-80. The company reports the number of training and development programs conducted every year and the number of employees that participated in such programs under the head of human resource accounting. The future expected return of an employee are discounted at the rate of 15 percent.

Steelco India Limited (SIL) discloses total employees in 30 groups from level one to level twenty. SIL uses the salary based economic valuation proposed by the Lee and Schwartz for the valuation of its human resources. To calculate the present value of the future expected income of employees, company used the rate of 12 per cent.

Engineering India Limited (EIL) Engineers India Limited (EIL) is a construction and engineering organization. Incorporated in 1945. It became a wholly owned government undertaking in 1967. It started reporting information relating to human resource accounting under the head "Human Valuation," from the financial year 1981-82.

Hindustan Petroleum Corporation Limited (HPCL) HPCL follows the Lee and Schwartz model for the valuation and reporting of human resources. Company discounts the future expected return of the employees at the rate which is changing from time to time. Company also reports Total Assets, including Human Resources, Prepaid Assets and Net Current Assets, Employee Cost, Employee costs to HR, HR to Total Resources.

Infosys Technologies Limited, Infosys justifies the human resource valuation as "The distinction is accounting between human and non-human capital is fundamental". The Lee & Schwartz Model has been used by Infosys to compute the value of human resources. The future earnings have been discounted at the cost of capital for Infosys, Infosys calculates the cost of capital by using Beta.

National Thermal Power Corporation (NTPC) NTPC uses the Lee and Schwartz economic value based

model) for the valuation and reporting of information regarding its human resources. The valuation of human resources, company divides, and employees in three groups i.e. Executives, Supervisors and Machines. NHRV reports the value of human resources group wise as well as in total. It also calculates some ratios like H/R/T, VA/GDP, Turnover/HR. The company uses the constant rate for discounting the future expected income of employees at 12 percent.

Satyam Computer Limited - Satyam uses the valuation model proposed by Lee & Schwartz for incorporating the human resources valuation. Company considers the weighted average cost of capital for the past five years as the discount rate. Therefore, the discount rate varies every year. Satyam reports number of employees and value of human resources group wise as well as in total. It reports HRV in Indian rupees in INR as in US Dollars.

State Authority of India (SAI) - SAI started valuation and reporting of human resources from the financial year 1993-94. SAI follows the human resources valuation suggested by Lee and Schwartz by incorporating some suggestions suggested by Honorable Dr. Jaggi and I.A.

HUMAN RESOURCE VALUATION BY INFOSYS

Material development in human resources / industrial relations, including number of people employed. Our culture and reputation as a leader in training, technology, consulting and next-generation services enable us to attract and retain some of the best talent.

Human capital includes employees, are regarded as most important assets. As of March 31, 2010, the Group employed 2,04,187 employees, of which 1,82,133 were professionals involved in armed military to the clients, including interns. During fiscal 2010, they have added 5,761 new hires, net of attrition. The key aspects of HR practice include recruitment, training and development, and compensation.

Recruitment: During fiscal 2008, Infosys received 1,048,458 application, increased 1,42,827 applicant and created others or employment to 22,943 applicants.

Training and development-facility evaluated needs of the existing courses and introduced new courses on Infosys Learning Platform (ILP). ILP was launched and started reaping benefits in the form of enhanced learning among our fresh hire. Their continuous education programs emphasize enhancing the relevance and effectiveness of learning. In the year 2007-08 they have enhanced hands-on-based assessments, and many courses have been launched on ILP for existing employees, which enabled us evaluated each of their individual programs across the organization. All these changes were implemented to create a unique competency of human resources.

Compensation: Their technique predominance practice competitive salaries and benefits. They have also adopted a variable compensation program which links compensation to the company and individual performance. In order to achieve, other new initiatives like job and reward employees act to encourage employees to align individual performance with the company objectives and reward employee performance with ownership. The company granted share based benefits to high performing executives and mid-level managers.

ISSUES OF HRA IN INDIA

As HRA is not made mandatory under Indian Companies Act, HRA is the basic measure which creates facility in the way of progress of HRA in India.

India as trend follower - India, institutes like ICAI and ICWAI are not encouraging any sort of research in accounting literature as is being conducted in Institute of American Accounting Association in America.

Model adoption - Most popular model being used by Indian companies is Lee & Schwartz model. Calculation and valuation in this model are of very complex nature which leads to use of computer technology, which cannot be easily adopted in India by commercial organizations. There is no standard model or uniform model available in India. One company is following one model and other company is following the other e.g. SAIL makes the adoption of model on the basis of age and their ranks whereas HCL categorizes its workers on the basis of status held by them.

Costly Affairs - Most of the companies are not using HRA module being a large cost involved in their

implementation and they belief that costs involved exceed the benefits associated.

Guidelines - There is no proper clear-cut guidelines and specific procedure for finding cost and value of human resources of an organization. The period of existence of human resources is uncertain and hence valuing them under uncertainty in future seems to be unrealistic.

Tax laws - Tax laws do not recognize human beings as assets. A majority of the working population in India is illiterate. Due to ignorance of HRA, workers resist the usage of model for human resource valuation. It is very difficult to make them understand about the model being used.

Unlike Physical Assets - As human resources are not capable of being owned, retained and utilized, unlike the physical assets, there is problem for the management to treat them as assets in the strict sense. There is no universally accepted method of human asset valuation. Determination of amortization rate is also a main problem being faced by the accountants.

Demotivated - Human resource accounting may demotivate some of the employees having less value than the others having more value in the organization. In what form and in which manner value of human resources be shown in the financial statements is still a point of controversy among accounting professionals.

CONCLUSION

Due to the development in business and industry, some of the Indian Companies, both public and private, value their human resources and report this information in their annual report. In India the concept of HRA is struggling for its acceptance and has not been introduced so far as a system. It is universally accepted fact that the development of any organization is dependent on the skilful utilization of its human resources. In the modern world, an organization may have adequate financial resources and acquire the physical resources with the latest technology at its disposal, but it would be difficult for the organization to manage its affairs without the human resources. The importance of human element in an organization has been realized and Indian companies are now considering human resource factor just like another factor of production.

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PERFORMANCE APPRAISAL THROUGH BALANCED SCORE CARD - A LITERATURE REVIEW

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ABSTRACT

The performance measurement system must be widely dynamic and should adapt itself to external and internal changes. One of the most popular performance measurement systems is the Balanced Scorecard (BSC). BSC is a performance metric and measurement system in the organization which is used to measure the progress of the concern and keep up the track with the strategic targets. There is a difference in objectives and working of the private sector and public sector organizations. In case of public sector, more attention is given to the performance measurement as they are meant to serve the public. To decide profit-making is not the primary objective of such organizations but it needs to be focused on completion. So BSC can be applied to public sector organizations and measures performance from financial as well as non-financial aspects. BSC provides alignment between all the four perspectives: Financial Perspective, Customer Perspective, Internal Business Processes and Learning and Growth Perspective. Although lot of research work has been done on BSC globally but not much work is done on BSC in Indian context. So, this research study will create awareness and consciousness on the implementation of BSC.

Keywords : Balanced Scorecard, Perspectives, Transparency, Public sector enterprises, Performance evaluation.

INTRODUCTION

The financial measures alone can be regarded as backward-looking as they have limited ability to determine the operational performance of the concern. The basic aim of the organization is to achieve its objectives and goals. To achieve these objectives, it becomes significant that there must be a performance measurement system that motivates the concern to plan, measure and control its performance according to its predefined strategy. BSC approach provides feedback and helps the management to make better strategic decisions for the organization.

BSC approach was first introduced by Dr. Robert Kaplan and Dr. David Norton in 1992. BSC is an improvement to the traditional controlling and planning system of management. Financial measures alone tell the story of past events only (lagging indicators), so BSC doesn't take into account only financial measures but it combines financial measures with three more additional perspectives i.e., customer perspective, internal business process perspective and learning and growth perspective (leading indicators). Consequently, it gives managers more extensive and 'balanced' view of organizational performance.

IMPLEMENTATION OF BALANCED SCORECARD

Different performance evaluation techniques have emerged over time keeping in view complexities all over the world. Many organizations in India have implemented BSC as a new system of performance measurement such as, Philips Electronics, KICCI Bank, Castrol India Ltd., Godrej-GE Appliances Limited, Bharti Telecom, Gorillas Networks, Parus Limited, Infosys Technologies, Tata Group, Dr. Reddy Labs, TATA Motors and Hindustan Zinc etc.

OBJECTIVES OF THE STUDY

The objective of the research paper is to review the related existing literature which includes the performance evaluation through Balanced Scorecard.

RESEARCH METHODOLOGY

In order to achieve the study objectives 11 research studies have been reviewed. The present study is entirely based on secondary data.

REVIEW OF LITERATURE

The review comprises of 9 research papers and 15 thesis related to the objective of the study.

Tunier et al. (1997) applied BSC for performance measurement and compensation of "Global Financial Services" (GFS), a leading international financial services provider in the US. The scenario was applied to Warren mutual branch banks which are a part of GFS's North America Banking Division (NABD). In the branch, the performance evaluation and awarding of compensation were done under the Performance Incentive Plan (PIP), but there was discrepancy between the financial results and basis awarded, so the PIP program was replaced by the BSC system in May 1995. The "Incentive system" contained six categories, i.e. business, strategy implementation, customer, control, people, and standards. The financial performance evaluation was based on revenue, expense, and margin. The evaluation was based on different ratings such as below par, at par and above par. The study revealed that the accelerated profit time-consuming as compared with the PIP program in the initial stages. But later, it was evaluated that the change from the PIP program to BSC had a positive impact on the organization.

Maher (2000) studies 17 organizations in Finland which includes banking, telecommunications, media, trading, engineering etc. that adopted BSC technique for performance measurement. The method of study used was survey, statistical interviews. The study revealed that BSC was applied to a business unit that was a profit center. The personnel who were interviewed in the respective companies were more familiar with the usage of BSC. It was concluded that all the companies had a positive approach to the implementation of BSC.

Sooth (2000) studied the elements of BSC and recognized how to make BSC applied in public sector initiating, especially in the pharmaceutical sector. In the study, a comparison was made between the old techniques of performance evaluation and the balanced scorecard approach. It was concluded that the Balanced Scorecard could easily be adopted by any public agency or any department within a public agency.

Bose and Thomas (2007) focused on The Boston Brewing Group. In the year 1996-97 banking area which questioned the short-term as well as the long-term survival of the company. The new CEO of the company decided to adopt BSC to serve the purpose. The company implemented the elements of the BSC with some changes. Within the financial perspective, the dimensions were return on investment, return on equity, growth in revenue, and profit from new products etc. Under the customer perspective, the dimensions are identifying the market segment where the business will operate, customer retention, customer satisfaction etc. The internal business process perspective included improvement in productivity, improvement in inventory valuation techniques etc. Under the learning and growth perspective, the dimensions were investment in the development of new products, satisfaction of employees, investment in training etc. As a result of the implementation of BSC Boston's Group came out as one of the world's famous brewery and wine companies.

Bava (2008) studied the performance of the Indian banking sector through BSC. A sample of five banks were taken namely State Bank of India, Bank of India, HDFC Bank, ICICI Bank, and ABN AMRO Foreign Bank. Ten years data from year 1995-96 to 2007-2008 was taken for study. To measure the financial efficiencies like return on assets ratio, risk to deposits ratio, credit deposit ratio, ratio of net cost income to total assets etc were used. The customer's perspective was represented by parameters like satisfaction of customers from banking services, growth in deposits, growth in lending etc. The internal business perspective was measured by parameters like availability of the vast number of banking products, fast internet processing system etc. Learning and Growth perspective was represented by parameters like technology up gradation, training of employees, increase in the number of skilled workers etc. The study concluded that BSC proved to be a better technique of performance measurement.

Naprapat et al. (2009) applied BSC to small and medium private sector health services in Melaka, Kedah, Johor and Selangor. The study observed that finance is the major problem of Small Medium Enterprise (SME). This is because they are unable to provide sufficient financial information due to traditional techniques of performance measurement. So, to tackle this problem BSC was recommended to be applied in their SMEs. The study concluded that BSC approach improved the performance measurement in SMEs.

Baloye et al. (2010) applied BSC in the public sector agency namely Municipal Agency of Sports (MAS) in UGANDA (SPAIM). Data from the year 2000 till 2009 was used. The study revealed that under the

Learning and growth perspective, employee should be given continuous training to improve the performance of M&S. From the strategic business perspective, there should be investment in the maintenance of sports facilities and the overall management of the entity. Through customer perspective, a high quality of sports services should be offered so that the number of customers can be increased. From the financial perspective, steps must be taken to increase financial revenues to meet investment needs and open facilities.

Kumar (2010) tried to measure the performance at public and private banks through Balanced Scorecard. The study comprised six banks, three each from the public and private sector. The study observed that the weighted average score for public-sector banks was on the higher side compared by all the perspectives. Further, the study suggested that the banks should not only make their managers aware of the BSC, but the banks must be trained to understand the BSC.

Rashid and Riazq (2008) studied two private and two government universities in Jammu where BSC was applied to human resource management. The main objectives of the study were to analyse the responses like satisfaction and retention of employees, student satisfaction, and performance of teaching and non-teaching staff of government and private universities. The data was collected from both primary and secondary sources. A sample size of 186 respondents was taken for the filling of the questionnaire. The research findings inferred that in government universities employees were satisfied regarding remuneration, promotion, better development opportunities and addressed and orientation courses. But the efficiency of private universities was less than that of government universities.

Solihin (2010) discussed the basic economic function of efficient regulation in the Price review. The organizations were divided into two categories namely the corporate sector and academic institutions. BSC technique was used for performance measurement. The study period was from January 2009 till November 2009. The respondents from the corporate sector were executives, managers and from the academics, teachers formed the respondents. Data was collected by interview and questionnaire method. The ratio HR performance measurement were employee satisfaction, turnover today, employee productivity etc. The study concluded that in the corporate sector for long-lasting relationship there should be proper employer-employees relations and regular training should be provided. In the case of academic institutes the study explained that teachers must help students to become better citizens, recent technology should be adopted and continuous training should be imposed to teaching as well as non-teaching staff.

Yulianti (2010) analyzed the performance of public manager in Jakarta by using BSC. The study was based upon both primary and secondary sources of data. In the strategy stage, the objectives of the four perspectives were listed together by cause and effect relationships. The study concluded that the Jakarta public transport had poor performance. Jakarta transportation had a high level of traffic jams, traffic accidents and pollution.

Rahman et al. (2012) used BSC to evaluate the accountability of MNCs and its transport. To evaluate the development of MNCs urban transportation perspectives of BSC were used i.e. social, environmental, economic, process, organization and innovation. For analysis, the scoring method was used and scores were given to indicators on a five-point scale. The result showed that the overall performance of social, environmental and process perspectives was evaluated. The best-performed indicator was safety, and the worst indicator was the level of service, member, and process.

Upadhyay (2012) studied six different Strategic Business Units (SBUs) of United Petroleum Engineers Limited (UPEL). The objective of the study was to identify the challenges encountered by the top management, factors responsible for successful implementation of BSC and outcome of BSC implementation. BSC implementation in the SBUs of the organization achieved success in varying degrees. The study concluded that within two years of introducing BSC in UPEL its overall performance and revenue had increased.

Ali et al. (2013) studied the role of BSC in assessing the effectiveness of the Kharcoor railways organization. Questionnaire was distributed among 120 managers, depots and staff in the Kharcoor railway department. The study determined the role of four tools of the BSC in the effectiveness of the organization. The results concluded that the internal and customer processes had considerable growth in the railway of Kharcoor whereas financial and learning and growth processes need to be reviewed and analyzed.

Amiry (2014) applied BSC for performance evaluation in the hotel industry. A sample of 113 three-

star and four-star hotels of Karnataka were taken. Primary data was collected through a questionnaire. For secondary data websites, journals, annual reports were used. An analytic hierarchy process was used in which rating was given based on multiple-choice questions on a five-point Likert scale. The study concluded that customer was the first strength of influence followed by learning and growth, internal business and financial perspective.

Kumar (2015) applied BSC for the Performance Appraisal of Power Sector Companies in India. The study period was from 2000-01 to 2011-12. The study covered six power distribution companies, three from Rajasthan and three from Haryana. The parameters used for financial perspective were capital structure analysis, debt-equity ratio, propensity ratio, solvency ratio, current assets to total assets ratio etc. Parameters included in customer perspective were customer satisfaction, customer retention, customer expectation, customer acquisition etc. The internal business perspective would determine those processes which would satisfy both customers and shareholders. Learning and growth perspective concluded that the concern should identify the gaps between the required performance of the employees and their existing capabilities.

Mal Ngoc (2014) applied BSC in the U.K. grocery industry through case study of TESCO PLC Company. The company used five segments instead of four perspectives i.e. people, finance, customer, operation and voluntary. In the finance segment, TESCO PLC had strengthened its balance sheet to provide quality to customers. The customer perspective was measured through the study of customer satisfaction, improvement in quality, improvement in services, etc. Under people, steps were taken to provide more and more job opportunities, facility of online shopping. Through the voluntary segment, the company had a friendly working environment. In case of the operation segment, the company tried to operate in such a manner to save time and money. The study concluded that through the application of BSC the company added more customers and its financial performance also improved.

Wakha (2016) applied BSC in higher education. A case study was conducted on Arab Academy for Science, Technology and Maritime transfer. In the financial perspective, importance was given to become a self-financing academy. Customers were selected through the stakeholder's perspective. Through the Internal Process perspective, it was ensured that the processes inside the organization should be such as to satisfy the needs of all the customers. In the Learning and Growth perspective parameters taken were rapid development in information technology, training of staff, improvement in library services etc.

Bhatia (2018) used BSC approach for the performance evaluation of major Indian telecom service providers. The six telecom companies selected for the study were Bharti Airtel Ltd, Reliance Communications Ltd, Vodafone Cellular Ltd, BSNL, Tata Communications and Idea Cellular. For the financial perspective, 10 years of data from the year 2005-06 to 2014-15 was collected. The study concluded that Bharti Airtel Ltd and Vodafone Cellular Ltd showed better satisfactory results followed by others.

FINDINGS OF THE STUDY

Major findings of the study are as follows :

- There is an increasing trend of organizations implementing balanced score card as performance evaluation tool.
- Some studies emphasized improved performance due to adoption of balanced scorecard.
- The proposed study will surely enrich the existing literature on the related subject.
- It will be informative and instructive to the researchers in different aspects of BSC and its increased implementation in Indian context.

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PERCEPTION OF BENEFIARIES REGARDING EFFECTIVENESS OF SKILL DEVELOPMENT PROGRAMMES : AN EVALUATIVE STUDY OF PUNJAB

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ABSTRACT

Skill development has emerged as the pivotal component for social and economic development of India. Skill development helps the country in using its young and growing population to build an economy which thrives. Advances in skill development contribute significantly in enhancing poverty, offering secure future, paying job opportunities to the individuals and improve their standard of living. Recognizing this aspect, Government of India has undertaken series of skill development activities to combat an demographic dividend. The present study has examined the perception of the beneficiaries about the effectiveness of skill development programmes in Punjab. The opinion of beneficiaries about the role of skill training in combating their social, personal and economic situations has been evaluated in this paper. Data from 150 beneficiaries who have already received training from skill training centres and are either placed at a job or are self-employed have been collected using self-structured questionnaires. It has been found from the results that there has been improvement in financial condition, social status, economic condition and perception of the placed and self-employed beneficiaries.

Keywords : Skill development programmes, Financial situation, social environment, economic conditions

1. INTRODUCTION

Technology and skill has always been a fundamental of human beings in every stage of the evolution of civilization (Singh, 2013). As India moves progressively towards becoming knowledge based economy, skill development plays a very important role in human productivity, employability and efficiency. Today there is requirement of skilled workforce in all economies for the advancement of technologies in both the native and emerging industries for attainment of higher level of economic growth and resultant development. However, in actual practice the human resources have been facing a serious problem in terms of advancement of education, health, skill and employability. Skill development is an instrument to improve the effectiveness of labour to the total production system. India is one of the youngest countries in the world, having large stock of workforce in the age group of 15-59 years. Skill development on a large scale is of utmost importance to curb the fruits of demographic dividend. This dividend could be utilized meaningfully only by equipping the workforce with skills of skills congruent with the needs of the productive sectors of the economy. The contribution of skills to economic progress is intensive and multi-dimensional. The skill trainings are important because of number of considerations, such as skill and knowledge are required for the progress of any country and individual, skill training is essential to provide skilled and competent workforce to industry which will make them competitive and will enable the youth to get jobs concerned with industry, with the help of skill training, individuals earn their livelihood and attain their potential, and skill training makes individual independent (Shah, 2015).

Punjab has accorded the highest priority to skill development among its youth with explicit objective to make them employable. It has decided to institutionalize the program of skill development in the state by establishing Punjab Skill Development Mission (PSDM) in line with the National Skill Development Policy, 2008. The mission of this organization is to continuously work to combine the efforts of various departments involved in Punjab's youth skill development and to bring the required scale, cooperation, integration, and effective coordination in the implementation of various skill development schemes. PSDM provides skill training under different schemes to the youth of Punjab. The present study deals with the perception of the beneficiaries

of those scholars who are either placed at a job or are working on their own after receiving training under these skill development programmes of government.

2. REVIEW OF LITERATURE

Hasyat and Chahal (2015), studied the relationship between the vocational training and poverty alleviation through the contribution of modernizing foreign funds. The data for the study was collected from 752 vocational graduates belonging to the southern Punjab. It was found that the graduates who had acquired vocational training believed to have better employment opportunities as compared to those graduates who had acquired general education only. Therefore, it was concluded that vocational education positively contributed to the poverty alleviation. The vocational education and the general education need to be merged in order to enhance the efficiency and effectiveness of the human capital of the country. It was also found that the foreign funds played a significant role in encouraging vocational training for removing poverty.

Pantley Soora (2016) analysed the contribution of education, research and innovation in employability and skill development of youth and adults in India. The study highlighted the role of National Skill Development Corporation (NSDC), University Grants Commission (UGC) and livelihood programmes by Rajasthan government under Make in India. The objective of the study was to identify the gaps between the programmes of the government and private sectors. It has been found that private sector has played a major role in filling the gap in government policies and there is a need to frame the skill development programmes more innovatively. The study also concluded that there is need of more trained masters at different levels to pay full attention to the registered candidates.

Prahal and Puriwal (2017), studied the effect of Make in India on skill development, employability and entrepreneurship. The study analysed the challenges in skill development initiatives in India and also examined the measures taken by government to bridge the gaps between existing skills and required skills of labour workforce. The research was exploratory in nature and based on secondary sources. It was found that there exist huge skill gaps in India and various skill development initiatives should be implemented effectively to bridge these gaps between available and desired skills. Insufficient infrastructure, geographical problems, lack of labour information system, lack of formal and vocational education, lack of sufficient masters etc were some of the challenges faced by skill development schemes in India.

Kumar et al. (2021), conducted the study to evaluate the effectiveness of skill development training programme in agriculture sector of Karnataka. The study was exploratory in nature and data was collected from two operational divisions of Karnataka selected purposively. As per the results of the study, the training programmes conducted by different training institutes in agricultural districts were found to be moderately effective. However, the major loophole found in the research was, most of the training focused on mere coverage of curriculum rather than participatory need assessment. Furthermore, only few success were ready to become entrepreneurs from gained skills. Therefore, the study recommended that there is a need to train, motivate and support the trainees to setup their own venture and to take a follow up action by the training institutes after completion of the training.

3. OBJECTIVE OF THE STUDY

The purpose of the research is to examine the perception of the beneficiaries of skill development schemes about the effectiveness of skill training courses initiated by the Government of Punjab. The study deals with the effect of these skill development programs on the overall social, personal and economic condition of the beneficiaries of Punjab.

4. RESEARCH METHODOLOGY

The present study is descriptive and exploratory in nature. It is majorly based on primary sources of data. The primary data from the beneficiaries of skill developmental programmes in Punjab has been collected. The beneficiaries who have already received training from skill training centres and are either placed at a job or are self-employed have been considered. Data from 150 beneficiaries has been gathered using self-structured questionnaire. Non-Probabilistic convenience sampling method has been used to collect the data from the

impediments. The collected data has been analysed using Exploratory Factor Analysis (EFA). Exploratory factor analysis is a multivariate technique for reducing factors to several smaller sets of variables. This technique is used to explore large data sets in order to generate a set of variables known as factors that can be more easily and meaningfully interpreted (Tatsuji et al., 2014). The factor analysis procedure is divided into three stages identifying correlations between factors, extracting factors, and rotating factors (Chua, 2009). Item values with a high correlation are placed in the same construct, whereas item values with a low correlation are placed in different constructs. The value of uniformity (communality) for extracting factors revealed that a value of 0 contributed nothing to the change in variance, whereas a value of 1 contributed 100% of the change in overall variance. A factor rotation categories items based on similar characteristics of components and eliminates irrelevant items (Awang et al., 2018).

5. RESULTS AND DISCUSSION

The results of the data collected has been presented in the following section.

5.1 Demographic Profile of the beneficiaries

Analysis and interpretation of data is the process of transforming data collection into reliable evidence. To visualize the data, demographic profile of the beneficiaries has been presented in table 1.

TABLE 1: Demographic characteristics of the beneficiaries of skill development programs

Demographic characteristics	Classification	Frequency	Percentage
Gender	Male	64	42.7%
	Female	90	57.3%
Marital Status	Married	55	36.7%
	Unmarried	95	63.3%
Educational Qualification	Up to 10 th	35	23.1%
	Up to 12 th	62	41.1%
	Diploma (any)	40	26.7%
	Graduation	13	8.2%
Kind of employment	Balanced employee	100	66.7%
	Self-employed	50	33.3%

The present study deals with the perception of the beneficiaries of skill development schemes regarding effectiveness of the skill training programmes.

5.2 Exploratory Factor Analysis

Statements related to perception of the beneficiaries about effect of skill training provided under skill development programmes on their social, personal and economic conditions have been included in the questionnaire. To explore the factors from the statements, Exploratory Factor Analysis has been conducted. Firstly, to examine the appropriateness of factor analysis, Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity has been applied. The KMO sampling adequacy test is a measure of shared variance in items. The value of KMO should be greater than 0.5, according to table 2, the KMO value is 0.801, which indicates that the sample data is suitable for applying the factor analysis test.

TABLE 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.800
Bartlett's Test of Sphericity	4355.675
df	231
Sig.	0.000

After testing KMO and Bartlett's test, communality of each item has been computed. Communality

display the proportion of the total variance that each variable shares with the other variables under consideration. The correlations 0.5 or above are considered ideal (Hair et al., 2013). As per the results, the correlation matrix for all the variables is above 0.6.

The next step is to determine the number of factors that represent the existing relationships in a best manner. For this purpose, eigenvalue >1 rule suggested by Kaiser (1960) is generally accepted method by many researchers.

TABLE 3: Total Variance Explained

Component	Initial Eigenvalues			Extracted Signs of Separated Loadings			Rotated Signs of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.051	32.051	32.051	7.051	32.051	32.051	5.482	24.917	54.917
2	5.677	25.856	57.856	5.677	25.856	57.856	5.112	23.236	80.154
3	3.406	15.483	73.338	3.406	15.483	73.338	3.950	18.049	66.284
4	2.259	10.286	83.605	2.259	10.286	83.605	3.819	17.361	83.605

Extraction Method: Principal Component Analysis

In a good factor analysis, a small number of factors account for the majority of the variance, while the remaining factors only account for minor portions of the variance. Therefore, the study can disregard all of the other variables that only contribute a very small percentage to the total variation. According to table 3, the

TABLE 4: Detail about the extracted factors with their factor loadings

Name of the Factor	Variables	Factor Loadings
Increased Financial literacy	Increase in savings	.957
	Increase in personal income	.952
	More contribution in household income	.951
	Increase in consumption level of the family	.953
	Increased access to medical and health care services	.882
	Increased access to education facilities	.868
Development of personality	Improvement in problem solving skills	.953
	Improvement in communication skills	.907
	Improvement in self confidence	.886
	Improvement in leadership skills	.832
	Improvement in standard of living	.799
	Improvement in market related knowledge	.784
	Increase in knowledge about particular skill	.780
Enhancement in social awareness	Increase in awareness level about health, sanitation and childcare education	.956
	Increase in confidence to express views in social groups freely	.922
	Increase in awareness about government schemes related to skill development	.900
	Increase in respect and recognition in society	.891
	Increase in ability to make decisions regarding household matters	.781
Improved economic condition	Ability to purchase semi-durable goods	.922
	Ability to purchase durable goods	.931
	Ability to meet financial crises in the family	.908
	Reduced dependency on bank loans and money lenders	.892

First component explains 24.5% of the variance, followed by the second factor at 23.2%; third factor at 15.1% and fourth factor at 17.5%. The remaining six factors are all insignificant. According to the Principal Component Analysis approach, it is also defined that four components account 88.8% of the data and a sizable amount of variation. In present study, four important factors related to the perception of beneficiaries about skill training programmes have been identified. Factor loads indicate the contribution of a variable in the formation of a relevant factor. It is recommended that factor loading should be more than 0.30. Table 4 shows that factor loading of each variable is more than the threshold limit. The details of all four extracted factors along with the factor loading of each variable have been discussed below.

The first important factor has been named as 'Financial Independence' with variance of 24.5%. Sixty-one out of ninety-two statements have been loaded on this factor with factor loading ranging from 0.068 to 0.257. According to result, beneficiaries perceive that skill development programmes have helped them in increasing their financial independence. Skill development programmes have increased the personal income, saving habits, raising socio level, no school source of the beneficiaries. Recipients also perceive that skill development programmes have increased their accessibility to medical and insurance facilities.

'Development of Personality' has been found as the second important factor with variance of 23.2%. Seven out of ninety-two statements have been loaded on these factors with factor loading ranging from 0.790 to 0.934. It has been perceived by the beneficiaries that skill development programmes have played an important role in enhancing their communication skills, self-confidence, leadership skills, problem-solving skills and standard of living. In addition to this, knowledge of the beneficiaries about job and particular skill set has also got improved because of skill training.

The third important factor has been named as 'Enhancement in social acceptance' with variance of 15.1%. Five out of twenty statements have been loaded on this factor with factor loading ranging from 0.710 to 0.834. This factor is related to the improvement in social status of beneficiaries after completion of skill training under skill development programme. As per the results, there has been improvement in respect and recognition of the beneficiaries in the society. Beneficiaries opine that their awareness level about skill-related government schemes and about health and nutrition have increased after the training. Moreover, they have been able to express their views in social group more freely after the training.

The fourth and the last important factor has been named as 'Progress of economic aspiration' with variance explained of 17.5%. Four out of eighty statements have been loaded on this factor with factor loading ranging from 0.892 to 0.932. As per the findings, the beneficiaries perceived that after the training programmes their capacity to purchase durable and non-durable goods has increased. Additionally, they have been able to cover the financial crisis in their family and their dependency on both loans and money lenders has also got reduced.

6. CONCLUSION

The present study has examined the perception of the beneficiaries about the effectiveness of skill development programmes in Punjab. The opinion of beneficiaries about the role of skill training in transforming their social, personal and economic situations has been evaluated in this paper. The results clearly state that the skill development programmes have played a crucial role in improving the livelihood of the respondents. As per the results, there has been improvement in financial conditions, social status, economic conditions and personality of the placed and self-employed beneficiaries. It can be concluded from the study that skill development programmes of government have a positive impact on the youth of Punjab.

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TELEVISION ADVERTISEMENT AVOIDANCE : A CASE STUDY OF PUNJAB STATE

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ABSTRACT

Television advertisement avoidance has become a prevalent phenomenon globally, and understanding its dynamics in specific regions is crucial for advertisers and marketers. This research focuses on Punjab, exploring the factors influencing television advertisement avoidance among viewers. The study employs a mixed-methods approach, combining surveys and interviews to gather both quantitative and qualitative data. The findings shed light on the unique characteristics of television advertisement avoidance in Punjab, offering insights that can inform targeted advertising strategies in the region. Advertisements avoidance is very hot topic in these days. Television viewers don't want to waste their time while watching programs. They avoid it with remote control by pressing the skip button or use any other methods. Zapping is another name of avoiding advertisement terminology; changing channels by remote control or skipping.

Sark, G. E., & Balak, M. A. (2010). Television viewers are apprehensive of watching advertisements due to negative issues and they avoid them by various means. There are several factors affecting television advertisement avoidance, among them the prime reason is forced by the television viewers to switch other channels during the advertisement break time. The other reasons caused by them the television advertisements are repetitive issues they repeat number boundary of the channel. Some advertisements are not attractive and creative. The study covered the reasons for advertisement avoidance on television, types of advertisement disliked by the audience. The research study covered over advanced studies of Punjab.

Keywords : Television advertising, Advertisement avoidance, Punjab, Cultural factors, Viewer behavior, Marketing strategies.

INTRODUCTION

Television advertising is a powerful tool for businesses to reach their target audience. However, the increasing prevalence of advertisement avoidance poses challenges for advertisers. This research aims to investigate the factors contributing to television advertisement avoidance in Punjab, India, and provide valuable insights for advertisers operating in this region. Television is mass media tool and channels are integral part of television (Char, K., & Bhattacharya, T. (2007)). Nowadays approximately 700 channels are broadcasted in India. These channels are overloaded with advertisements. Because of fast technology high competition every marketer want to reach their customer quickly so as to fulfill their objective means increase the sale of product. The basic objective of the advertisement is aware the target audience about their product. If these advertisements are not watched by the viewers all the marketing effort should vain. When advertisements are not noticed by the television viewers dropped it by various reasons this activity give the birth to advertisement avoidance.

The phrase 'Television Advertising Avoiding Behavior' refers to all actions by television viewers to reduce their exposure to the content of television advertisements (transferred, TV ads) (Spiek & Elliott, 1997).

According to the research study advertisements are disliked by the audience because of vulgar language elements presented on it this is reason viewers are not comfortable in watching it with their family. Indian is socio-cultural country values, beliefs, effects are the main of determinants that effect the television viewer behavior (McQuarrie, E. F., & Phillips, R. I. (2005)). Zapping is the another name of avoiding commercials terminology (advertisements). Television advertisement avoiding behaviors have been classified into three categories,

- Physical Avoidance (i.e., leaving the room during the broadcasting of advertisements)
- Mechanical Avoidance (i.e., pressing a remote button by the remote control or to change channel, switching off the television during advertisements and decreasing the volume of television)

- Cognitive Avoidance i.e., engaging in other activities while advertisement are presenting performing household tasks).

OBJECTIVES OF THE STUDY

- To examine advertisement viewing behaviour during television commercial.
- To determine the factors affecting television advertisement avoidance.

Data Base and Methodology :

This study has been conducted in Punjab region of India, a sample of 111 respondents were selected from the different districts which includes Ludhiana, Mohali, S. A. S. Nagar (Sakhardada Ajit Singh Nagar), Amritsar and Patiala (Most Urbanized District). An effort had been made to select the respondents evenly. The survey was carried out on 500 respondents. The data was collected personally (and via emails). The respondents were deliberately selected to maintain equal distribution in districts. There were 125 respondents were selected from each district for the purpose of research convenience sampling technique was used. The questionnaire composed of a tick question, close ended questions & 5 point Likert scale question. The data collected through framed questionnaires was coded and tabulated keeping in context with the objective of the study. It was analyzed by calculating weighted average, frequencies and Cross-tabulation techniques. The data was analyzed using Statistical Package SPSS throughout the study. Simple percentage and weighted average were the statistical tools used to analyze the data. Simple percentage method was used to understand the behavior during the advertisements in television and the mode of avoiding advertisements.

Table 1 : REASONS FOR AVOIDING TELEVISION ADVERTISEMENTS

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Rank
Like to watch TV advertisements.	124(24.8)	180(36)	70(15.4)	42(8.4)	70(15.4)	3.46	R1
TV advertisements are not attractive.	81(16.2)	138(27.6)	95(19)	64(12.8)	122(24.4)	2.98	R8
To watch other channels during advertisements time.	145(29)	216(43.2)	78(15.6)	37(7.4)	34(6.8)	3.82	R3
To avoid personal purchase intention.	81(16.2)	112(22.6)	91(18.2)	84(16.8)	131(26.2)	2.86	R11
TV advertisements are boring.	78(15.6)	127(25.4)	70(15.4)	87(17.4)	131(26.2)	2.87	R10
No useful information.	92(18.4)	142(28.0)	71(14.2)	81(16.2)	114(22.8)	3.03	R7
TV advertisements are Repetitive, same.	133(27.4)	203(40.6)	74(14.8)	38(7.2)	48(9.6)	3.68	R2
No humor in advertisement.	77(15.4)	100(20)	75(15)	104(20.0)	144(28.0)	3.75	R12
Television advertisements are wasting the time.	124(24.8)	140(28)	50(11.4)	71(14.2)	108(21.6)	3.29	R5
Television advertisements are not relevant to me.	98(19.6)	115(23)	83(16.6)	79(15.8)	125(25)	2.96	R9
There are too many advertisements.	113(22.6)	164(32.8)	70(15.4)	54(10.6)	92(18.4)	3.30	R4
I don't trust in television advertisements.	96(19.2)	155(31.2)	61(12.2)	73(15.4)	103(21.4)	3.12	R6

The reasons faced for avoiding television advertisements are rated by the respondents. Among them the principal reason rated by them is to watch other channels during the break time. The other reasons opined by them are rated as follows; the ads were repetitive as second low reason to watch them as third, there are too many advertisements is fourth, television advertisement are wasting the time as fifth and "does not trust in television advertisement is with 4.12 means score. There is no useful information is seventh position, TV advertisements are boring statement is on rank tenth. Last but not the least statement is to avoid personal purchase intention, No humor in advertisement is on last rank.

Table 2 : Impact of Televised Advertising on the Social and Moral behavior of Viewers

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree	Mean	Rank
TVCs lead to site in offensive activities like theft.	68(13.6)	144(28.8)	75(15.1)	165(33.7)	48(9.6)	2.96	R7
TVCs encourage children to circumvent parental authority	100(20.4)	125(25.6)	76(15.2)	91(18.2)	62(12.4)	2.92	R8
TVCs create conflict between parents and children over purchase of products advertised.	72(14.4)	138(27.6)	101(20.2)	112(22.4)	73(15.4)	2.97	R6
TVCs designed for one country are fit to be used in another country	85(17.1)	113(23.4)	84(16.8)	106(21.2)	108(21.6)	3.07	R2
TVCs represent women as the weaker sex, e.g. portrayal of women as emotional and dependent	116(23.2)	145(29.8)	85(17.4)	78(15.6)	70(14)	2.67	R19
TVCs perpetuate negative stereotypicality of women, e.g. portrayal of women as ignorant, brainless etc.	98(18.1)	138(27.2)	81(16.2)	81(16.2)	112(22.4)	2.98	R5
Newspapers in TVCs, such as in commercials for feminine hygiene products is embarrassing and these TVCs are not fit to be watched with the entire family.	98(19.6)	150(30)	89(17.8)	86(17.6)	75(15)	2.78	R14
TVCs confirm the time tested and religiously accepted principles of our society.	59(11.8)	138(27.6)	82(16.4)	92(18.4)	129(25.8)	3.19	R1
TVCs exploit society.	99(19.8)	224(48.8)	90(18)	44(8.6)	63(12.6)	2.54	R21
TVCs can be accused of lacking social responsibility	81(16.2)	140(29)	84(16.8)	78(15.8)	104(23.2)	3.02	R4
Comparison with idealized images in TVCs lowers satisfaction with the self.	87(17.4)	168(35.2)	76(15.2)	92(12)	111(22.2)	2.88	R11
TVCs undermine traditions and culture.	98(19.2)	192(38.4)	73(15.2)	99(18.8)	78(15.6)	2.66	R20
TVCs are manipulative.	81(16.2)	149(29.8)	81(16.2)	77(15.4)	122(26.4)	3.06	R3
TVCs create confusion over product distinctions.	93(18.6)	168(32.2)	55(11)	75(15)	108(23.2)	2.92	R8
TVCs promote unsafe behavior among children.	96(19.2)	189(35.6)	79(15.8)	67(13.4)	89(17.8)	2.77	R15
TVCs contain statements that are false, deceptive, untruthful, or misleading.	128(24.6)	149(29.8)	61(12.2)	89(17)	82(16.4)	2.71	R16
TVCs promote overpriced consumption.	113(22.6)	138(27.2)	89(17.8)	81(15.2)	103(20.2)	2.84	R13
TVCs influence consumers to buy products beyond their capacity.	109(20.6)	145(29)	75(15)	76(15.2)	101(20.2)	2.85	R12
TVCs encourage adoption of unethical ways of fulfilling materialistic desires.	133(26.6)	137(27.4)	68(13.6)	67(13.4)	95(19)	2.71	R17
TVCs disappoint with exaggerated claims.	109(21.6)	168(35.2)	83(16.6)	58(11.6)	83(17)	2.69	R18
TVCs encourage us to spend money on goods and services, which we do not really need.	103(20.2)	138(27.2)	78(15.6)	78(15.6)	107(21.4)	2.91	R19

The tactic focused advertising of influencing the social and moral behavior of viewers by corrupting their values (Roy, 2016), promoting materialism and consumerism (Nata, 2019), degrading women (Ford et al., 1997; Chatzop, 2015), promoting the use of harmful products like cigarettes and alcohol (Saffer and Davis, 2012) etc. Although, there exists no consensus about the impact of TVCs on the social and moral behavior of viewers, the accusations that we come across in previous research are grave. This study is to understand the sort of values or core beliefs the viewer might draw when contemplating the ethics of controversial practices in television viewership advertisement. TVCs confront the times tested and religiously accepted principles of our society are on rank first with the means value of 3.19 whereas TVCs designed for the country are fit to be aired in another country is on second position. However Television viewership commercials are manipulative and TVCs can be accused of lacking social responsibility are closely related. TVCs propagate negative stereotypes of women e.g. portrayal of women as glamour, homosocial etc. statements carry 60% role, television viewership advertisement encourages us to spend money on goods and services, which we do not really need is an unethical. Advertisement also affect the buying decisions of individual beyond their capacity have major impact on viewers. TVCs undermine traditions and culture and manipulate the society.

CONCLUSION

Television viewings of Indian families are more of a social activity than a private one. In present study it was observed that females discussed more about television programmes than males. It was observed that women talked more about television programmes than men did. The study analysed the various factors relating to the advertisement avoidance and found that the television viewers had a greater belief that television advertisement inform their viewers about the brands they need, update with the products available in the market and keeps them in knowing about the changing fashion. Though there were some leading avoiding attitudes among the viewers like television advertisements if excessive, confuse them, repetition of the ads frequently, irritate the viewers in watching. A few advertisements bother the audience while watching and some kinds of advertisements need to be terminated. Audiences do not watch the advertisements if they are negative and misleading. Attractive advertisements are welcomed by respondents. The impact of appeals, celebrity and graphics in advertisements depend upon the relevance of the product. So these factors need to be used carefully by considering its relevance to the product. Even though sex appeals have some influence Obscenity and vulgarity in advertisements bothers the audience. So advertisements with these factors should be avoided.

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GROWTH OF MUTUAL FUND INDUSTRY IN INDIA : A COMPREHENSIVE REVIEW

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ABSTRACT

Manual funds have facilitated the renovation of the financial landscape for retail investors. It functions as a financing instrument vehicle that has significantly contributed to the multiplication of personal savings and their subsequent allocation into various financial instruments, thus fostering wealth creation and accelerating the economic expansion of the nation. It represents an intriguing answer how culture the nation's rapid progress. This paper explores the history and growth of Indian manual fund industry. The research papers available have been reviewed to study the growth of Indian manual fund industry. The historical background of mutual funds in India major have been a remarkable source of evolution from their inception to the mid-2000 century. Nevertheless, it initially failed to gain widespread format. It demonstrates that the mutual fund industry in India is expanding, but it is still lagging behind the global financial market. The reach of fund houses to various investor categories remains a key challenge. As a result, there is a need of spreading awareness about manual funds and establish marketing tactics for all of them.

INTRODUCTION

Manual funds are financial intermediaries that combine investors' financial resources and invest them in asset portfolios (Saini & Cornett 2007). Manual funds are basically institutional arrangements for collecting funds from small investors and investing them in the financial products. A mutual fund is a fund that pools the savings of several individuals who have similar financial goals. The funds raised are subsequently invested in capital market instruments such as stocks, debentures, and other securities. The income generated by these instruments, as well as the capital gains realized, are distributed to their holders in proportion to the number of units owned. Thus, a mutual fund is the best investment for the average person since it allows them to invest in a diverse, professionally managed basket of securities at a reasonable cost.

Manual funds enable small and medium-sized investors to participate in today's complicated and advanced financial environment. Investors benefit from lower risk, experienced professional management, diversified portfolios, investment liquidity, a range of securities, and tax advantages (Madhugiri 2007). These schemes meet the needs of several types of investors: gold investment schemes, retirement plans, tax-saving schemes, insurance-linked schemes, and systematic investment plans. Mutual funds are critical in mobilizing savers and allocating them efficiently. These funds play an important role in financial intermediation, capital market development, and overall financial sector growth. Economic slumps, falling interest rates on bank deposits and the volatility character of the capital market highlight the growing relevance of mutual funds. Today, mutual funds jointly manage nearly as much or more money than banks (Chandru & Verma 2005).

OBJECTIVES OF THE STUDY

- The main objective of the study is to review the literature available for growth of Indian mutual fund industry.

RESEARCH METHODOLOGY

The paper attempts to thoroughly review the literature available on the growth of mutual fund industry. Research papers published in the most relevant research database were reviewed for this purpose.

GROWTH OF MUTUAL FUND INDUSTRY IN INDIA

The mutual fund sector in India began in 1963, with the establishment of Unit Trust of India at the initiative of the Government of India, and the Reserve Bank of India. The primary goal at the time was to allow small investors, which was made possible by the combined efforts of the Government of India and the Reserve Bank of India. Mutual Fund history in India can be classified into five phases:

First Phase: The mutual fund sector in India began in 1963, with the foundation of UTI by an Act of Parliament, and was regulated and administered by the Reserve Bank of India (RBI). UTI was delinked from the RBI in 1976, and the Industrial Development Bank of India (IDBI) took over regulation and administration of industry in its place. The Unit Scheme 1964 (US-64) was UTI's inaugural scheme. UTI had \$300 crore in Assets under Management (AUM) by the end of 1989.

Second Phase: In 1987, public sector mutual funds were established by public sector banks, LIC-Investment Corporation of India (LIC-I), and General Insurance Corporation of India (GIC). In April 1987, SBI Mutual Fund became the first non-UTI mutual fund, followed by Canara Mutual Fund, (December 1987), Punjab National Bank Mutual Fund (August 1988), Indian Bank Mutual Fund (November 1989), Bank of India (June 1993), and Bank of Baroda Mutual Fund (October 1992). LIC launched its mutual fund in June 1989, and GIC launched its in December 1992. At the end of 1993, the MF industry had \$7,000 crore in assets under management.

Third Phase: With the creation of SEBI in April 1992 to safeguard investors' interests and to encourage the growth and regulation of the securities market, the Indian securities market assumed even greater significance. The first set of SEBI mutual fund regulations were also issued in 1993 and applied to all mutual funds with the exception of UTI. The first private sector mutual fund (MD) to be registered in July 1992 was the iconic Kudumbam, which has now merged with Franklin Templeton MF. A new era in the Indian mutual fund market began in 1993 with the arrival of private sector funds, which offered Indian investors a greater selection of mutual fund products. The initial SEBI Mutual Fund Regulations were updated and superseded in 1996 by the SEBI (Mutual Fund) Regulations, 1996, which is the current set of regulations.

Fourth Phase: SEBI regulations were developed and implemented from 1997 to 1999. As the mutual fund industry expanded and reached new heights, it became necessary to establish a committee to draft precise market rules and regulations, as well as a responsible organization to oversee its operations. As a result of this, SEBI legislation was created in 1995. SEBI mandatory standardization, in 1999, to Indian government decided that all mutual fund dividends would be exempted from income tax.

Fifth Phase: The year 1999 marked the beginning of a new era in the history of India's mutual fund sector, a period of significant growth in terms of both AUM (assets under management) and funds raised from investors. The UTI Act was abolished in February 2004. UTI Mutual Fund is the new name for the former Unit Trust of India (UTI). Previously operating under a statute legislature of the Indian Parliament, UTI Mutual Fund is now governed by the SEBI's 'Mutual Funds Regulation', 1996, along with all other mutual funds in India. As of the end of January 2009, there were 13 mutual funds with a combined AUM of \$21,803 crore, with UTI alone accounting for 45.51 crore. Several mergers and acquisitions occurred in the MF business during the period. For example, acquisition of Abraaj Mutual Fund by ICICI Prudential Mutual Fund, and PNB Mutual Fund by Principal, among others. At the same time, more international players are entering India, including Franklin, one of the world's largest funds.

REVIEW OF LITERATURE

Saha (2011) conducted a study to explain the concerns and challenges encountered by the mutual fund industry of India. The main obstacle to attracting money into mutual fund investments is a lack of financial literacy and low awareness. Asset management companies (AMC) is mostly concentrated on Tier-1 cities. Due to limited access to distribution channels and investor awareness, retail investors from Tier-2 and Tier-3 cities are unable to invest in mutual funds, even if they are informed and eager to do so. The paper also states that the key concern for the participation of the Indian mutual fund market as a financial product for retail, limited consumer involvement, limited concentration of the public sector network in mutual fund distribution, and

numerous regulatory frameworks.

Chandorkar et al. (2014) also argue the nature of geographical proximity of mutual funds and mutual fund distribution in India. According to the survey, mutual fund promoters and geographical distribution of agents are substantially skewed in favor of top districts. The study also revealed that low levels of financial literacy, culture, and attitude towards saving and investing were responsible for low demand of mutual funds outside the Top 10 cities and a lack of agents and customer information were responsible for low supply of mutual funds outside the Top 10 cities.

Chandarkar and Adhikari (2015) undertake research on recent trends in the Indian mutual fund business. According to the study's findings, assets under management increased from Rs. 300,192 crore at 2007/08 to Rs. 201,442 crore in March 2013. The United States (U.S.) holds 48.69 percent of the market, while India controls only 0.43 percent. According to the survey, while the Indian mutual fund business has been expanding, it still lags behind other developed nations.

Agnihotri and Bhattacharyya (2012) investigated the performance and growth of the Indian mutual fund industry. According to the study's findings, AUM increased from 1,39,675 crore in 2002 to 4,05,150 crore in 2011. Total mutual fund sales from all schemes increased by ₹ 3,11,190 crore to ₹ 73,99,900 crore, total mutual fund redemption from all schemes decreased by ₹ 43,381 crore to ₹ 7,16,318 crore, subscription of all schemes increased by ₹ 13,790 to 2,08,9245, wherein wife savings mobilization increased by ₹ 1,9662 crore to ₹ 34,517, and withdrawal of investors in all schemes increased by 2,554 crore to 15,581.

Tanvir Paul (2016) attempted to research the main market trends in the Indian mutual fund market. According to the survey, the AUM of the Indian mutual fund sector expanded by 15.87 percent between 2012 and 2015, and the top five AMCs collectively own nearly 56 percent of the entire AUM. Corporate investors account for around 45 percent of AUM, with a preference for debt/money market funds, followed by HNIs at approximately 28 percent, with a focus on debt and equity-focused funds, and retail (15 percent) with a preference for equity-oriented schemes. According to the survey, the mutual fund business in India is expanding. However, many investors remain aware of the industry's problems.

Kumar (2005) discusses the market penetration of mutual funds. According to the research paper, TII often generated a substantial portion of AUM, while Corporates and high net worth people controlled a large portion of AUM. The findings suggested that mutual funds have a high potential for growth and success than penetration. The research article concludes that poor mutual fund penetration is due to investors' lack of awareness of the benefits of debt funds, as well as risk aversion and ignorance of AMC. The author suggests that in order to improve market participation, AMC should become risk-taking and pay more attention to retail investors outside of the Top 10 cities.

Dobendia Shaw (2017) study the growth of Indian mutual fund industry from 2003 to 2007 using several indices such as assets under management and the MAFY. He states that the Indian mutual fund industry had been taking the market's momentum since 2001. From 2003 to 2006, the growth rate was 14.6 percent, and from 2006 to 2010, the rate was 201.32 percent. As a result, the Indian mutual fund business has developed both qualitatively and financially throughout the time period. According to the researcher, the Indian mutual fund business experienced two successive struggles, stock market crash, financial difficulties, and high interest rates after 2008 due to the唱衰 of real estate and corporate entities.

Bhatnagar (2013) conducted research on recent trends in the Indian mutual fund industry's expansion. According to the study's findings, total assets of the mutual fund industry ranged from 11.28 million at December to 17.9 million in February 2012, with individual firms contributing for 99 percent of accounts in mutual funds as of the end of December 2016, with the remaining accounts held by institutional investors.

Ach and Vaidya (2016) attempted to investigate the expansion of the Indian mutual fund business and the causes for its increasing popularity among ordinary investors. According to this study, large asset allocation for a large percentage of AAUM, are citizens of geographically small states prefer equity plans over non-equity schemes. According to the author, it is critical that investors place the principles of mutual fund

investing, as this will help financial intermediaries earn higher margins, enhancing the industry's growth potential.

Priyankar Sekar (2020) research the growth and performance of the Indian mutual fund industry. The five cities of Mumbai, Delhi, Chennai, Bangalore, and Kolkata account for 74% of total AUM. The researcher concludes that poor penetration rate is caused by a lack of investor education, product differentiation, awareness, and interest among retail investors. According to the study, awareness efforts, investor education, and providing superior risk-adjusted returns will help mutual funds carve out a niche.

Saranya, Dalwaria, and Kumar (2020) investigated resource mobilization in the Indian mutual fund business using mutual fund schemes, asset management companies, and mutual fund funds. According to the survey, the mutual fund sector in India hit its resource mobilization peak in 2016-17, with 113984 crore. According to the study, the majority of investors chose open ended debt fund schemes. According to the survey, the Indian mutual fund market is increasing, but it is controlled by metropolitan cities, a few corporations, and debt-oriented schemes. As a result, there is a need to share knowledge about mutual funds and build marketing tactics in the cities listed below.

Sachin Pal (2021) will do research on the growth of the Indian mutual fund business. This research focuses on the factors influencing the growth, development, and evolution of the Indian mutual fund business. According to the study, gross mobilization has expanded significantly in both the private and public sectors. but growth in the public sector has been reported to be lower than in the private sector. It was also discovered that corporate investors control the bulk of AUM in India, Mumbai controlling the majority of AUM in metropolitan city. According to the survey, the market has not yet been fully penetrated. Mutual funds are hardly known to a limited percentage of Indians.

CONCLUSION

The establishment of UTI (Uttam Trust of India) in 1963 marks the beginning and rise of the country's first mutual fund, introducing the concept to Retail investors. Mutual funds are clearly one of the fastest growing industries in the Indian financial sector. It has grown at an exponential rate in the years since liberalization, particularly in the last ten years. India's mutual fund industry today runs more schemes than ever before. The mutual fund sector in India is expanding, but it is still poorly penetrated and highly concentrated at many levels, such as particular cities and specific classes of investors handle the majority of AUM. It concludes that institutional investors and 100 cities dominate the entire market. In terms of resources mobilized, private sector mutual funds have emerged as a more dominant player in the mutual fund business than public sector mutual funds. However, a sizable number of resources remain outside the industry's purview. It shows that although the Indian mutual fund market is growing, it is still trailing behind the world financial sector. One major issue still facing fund houses is their ability to connect different types of investors. Therefore, it's important to raise awareness of mutual funds and develop marketing strategies specifically for small cities.

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ACADEMIC ACHIEVEMENT MOTIVATION AMONG SECONDARY SCHOOL STUDENTS OF PATTAN DISTRICT

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ABSTRACT

The study aimed at assessing the "Academic Achievement Motivation among Secondary School Students of Patan District". The total sample consisted of 600 Secondary School Students from Patan District (Gujarat State). Purpose Sampling techniques were used. Academic Achievement Motivation test by Dharma (1971), revised in 2013 was employed. Independent variables are (i) Gender, (ii) Area of residence and (iii) Socio-economic status. ANOVA (2x2x3 factorial design) was used for statistical analysis.

The results revealed that (i) Girl students have more academic achievement motivation as compared to the Boys' students (2) students belonging to rural areas have more academic achievement motivation than those belonging to urban areas (3) high socio-economic status have higher academic achievement motivation as compared to their counterparts from medium and economic status (4) There is no interaction effect between gender (boys & girls) and area of residence (Urban and Rural) on academic achievement motivation of secondary school (5) Boys' were students from High socio-economic status have more academic achievement motivation as compared to their counterparts (6) Girl students from low socio-economic status have more academic achievement motivation than other groups. (7) There is no interaction effect between gender (Boys & girls), area of residence (urban & rural) and income economic status (low-middle-high) of secondary school students with regards to academic achievement motivation.

INTRODUCTION

Academic Achievement Motivation simply means the enthusiasm or eagerness of an individual to achieve academic success. One of the most important factors that takes an individual closer to their goals is the drive, this drive is the force that pushes an individual towards the desired goal. Goal may also refer to the objectives or the desired state of where we would want to be as we move along in life. Generally speaking, everyone has their own desires and aspirations in life and what they would want to achieve. This drive or urge may also be termed as motivation. Therefore, the urge to perform and achieve success in academics and its related areas is Academic Achievement Motivation. It is the attitude towards school and learning enthusiasm for academic achievement. Therefore, when one has the urge to succeed in academics and score good grades, it is called Academic Achievement Motivation. There is great need of motivation for students because motivation attracts the academic achievement of the students (Kumar, 2013). Motivated students become quite confident and have the zest to face challenges of today's dynamic and ever-changing education world. There is great need of Academic Achievement Motivation for students because motivation affects the level of academic interest of the students (Kumar & Yadav, 2015).

REVIEW OF LITERATURE

Bakar et. al. (2022) explored the influence of Students' Motivation on Academic Achievement Among Undergraduate Students in Malaysia. It was found that the students' motivation boosted their academic success. Similarly, the regression analysis revealed that motivation was a strong predictor of greater academic accomplishment.

Ajayappa and Wu (2021) studied on Achievement Motivation among Higher Secondary School Students. The result revealed that there is a significant difference between the achievement motivation of girls and boys and also between students from the urban and rural areas. No significant difference was found between

the students from government and aided schools.

Aini (2013) studied on "academic anxiety and achievement of secondary school students - A study on gender differences". The sample consisted of 200 secondary school students of Meerut District of Haryana Pradesh by adopting lottery method of random sampling. 'Academic Anxiety Scale for Children (AASC)' and their marks of class 9th were taken as academic achievement. The statistical technique *t-test* was used. The findings reported that there exist significant differences in academic anxiety and academic achievement of male and female secondary school students. Girls found to be more academically anxious and had better academic achievement than boys.

OBJECTIVES OF THE STUDY

1. To study and compare academic achievement motivation between boys and girls students.
2. To study and compare academic achievement motivation among secondary school students belonging to urban and rural area.
3. To study and compare academic achievement motivation of secondary school students belonging to low, medium, and high socio-economic status.
4. To study interaction effect of gender (boys-girls) and area of residence (urban – rural) on academic achievement motivation of secondary school students.
5. To study interaction effect of gender (boys-girls) and socio economic status (low-medium - high) on academic achievement motivation of secondary school students.
6. To study interaction effect of area of residence (urban – rural) and socio economic status (low-medium - high) on academic achievement motivation of secondary school students.
7. To study interaction effect of area of residence (urban – rural), gender (boys - girls) and socio-economic status (low-medium-high) on academic achievement motivation of secondary school students.

HYPOTHESES

- There will be no significant difference between boys and girls of secondary school students on academic achievement motivation.
- There will be no significant difference between urban and rural students on academic achievement motivation.
- There will be no significant difference among students belonging to low-medium - high socio-economic status on academic achievement motivation of secondary school students.
- There will be no interaction effect between gender (boys - girls) and area of residence (urban – rural) on academic achievement motivation of secondary school students.
- There will be no interaction effect between area of residence (urban – rural) and socio-economic status (low-medium - high) on academic achievement motivation of secondary school students.
- There will be no interaction effect between gender (boys - girls) and socio-economic status (low-medium - high) status on academic achievement motivation of secondary school students.
- There will be no interaction effect among gender (boys - girls), area of residence (urban – rural) and socio-economic status (low-medium - high) on academic achievement motivation of secondary school students.

METHODOLOGY

Descriptive survey method was used to conduct the study.

VARIABLES

Independent Variables are :- (A) Gender – (Boys & Girls) (B) Area of Residence (Urban & Rural)

(C) Socio-Economic Status (Low, Medium & High S.E.S.)

Dependent Variable: Academic Achievement Motivation

SAMPLE

A total sample of 600 secondary school students was taken from Patal, District Gujarat State. Purpose sampling technique was used.

RESEARCH DESIGN

To conduct the research a 2x2x3 factorial design was used for analyzing the data.

RESEARCH TOOL USED

Academic Achievement Motivation scale by Sharma (1971) revised in 2018 was used to collect the data. Test-retest reliability is .69 and Validity is .81.

PROCEDURE & STATISTICAL ANALYSIS

After established the rapport with respondents, academic achievement motivation test was administered in individual setting. Scoring was done as per the manual.

The analysis of the data was done using statistical technique of Analysis of Variance (2x2x3) to find out significant differences and significant interaction effect on academic achievement motivation scale. SPSS software was used for all statistical analysis.

RESULT AND DISCUSSION

TABLE A : Analysis of Variance of Academic Achievement Motivation with respect to (Gender, Area of Residence and Socio-Economic Level) among secondary school students

Source of Variance	Sum of Square	df(n-1)	MS = SS/df	'F' Value	Level of Significant
SS _b	1224.31	1	1224.31	35.64	0.01
SS _a	1723.89	1	1723.89	40.19	0.01
SS _c	963.91	2	481.96	14.03	0.01
SS _{AB}	12.8	1	12.8	0.37	NS
SS _{AC}	1214.43	2	617.22	17.69	0.01
SS _{BC}	156.63	2	77.83	22.66	0.01
SS _{value}	45.12	2	22.56	0.66	NS
SS _{sum}	20199.76	588	34.35		
SS _{resd}	27732.64	549			
Table Value :					
0.05 level Table Value df ₁ = 3.86				0.01 level Table Value df ₁ = 6.70	
0.05 level Table Value df ₂ = 3.01				0.01 level Table Value df ₂ = 4.64	
NS = Non - Significant					

Table I : Academic Achievement Motivation among secondary school students with respect to Gender (Boys-Girls)

	Boys (A ₁)	Girls (A ₂)	'F' Value	Level of Sig.
Mean	34.35	36.48	35.64	0.01
N	300	300		

Table I shows the mean and F value of secondary school students with respect to gender (Boys – Girls) on the variable of Academic Achievement Motivation. The mean score of Boy Students (A₁) is 34.35 and Girls students (A₂) is 36.48. The 'F' value is 35.64 which is more than the 'F' table value (6.71) at 0.01 level and

($F=5.57$) at 0.05 level, so it is significant at 0.01 level of significance. The result revealed that girls studying in secondary schools have more academic achievement motivation as compared to the boys. Hence the hypothesis 1 'There will be no significant difference between Boys and girls students with regards to academic achievement motivation' is rejected.

Table 2 : Academic Achievement Motivation with respect to Area of Residence (Urban-Rural) among Secondary School Students

	Urban (B_1)	Rural (B_2)	'F' Value	Level of Sig.
Mean	35.59	39.43	50.19	0.01
N	202	200		

Table 2 shows the mean and F value of secondary school students belonging to rural and urban areas on the variable of academic achievement motivation. The mean score of Urban Students (B_1) is 35.59 and Rural Students (B_2) is 39.43. The 'F' value is 50.19 which is more than the 'F' table value (6.71) at 0.01 level and 3.86 at 0.05 levels, indicating that it is significant at 0.01 level of significance. The result revealed that the students belonging to rural areas have more academic achievement motivation as compared to urban area students. Hence the hypothesis 2 'There will be no significant difference between urban and rural area students on academic achievement motivation' is rejected.

Table 3 : Academic Achievement Motivation among secondary school with respect to Socio Economic Status (Low-Medium and High).

	Low SES (C_1)	Medium SES (C_2)	High SES (C_3)	'F' Value	Level of Sig.
Mean	37.36	34.79	36.56	34.03	0.01
N	200	200	209		

Table 3 shows the mean and F value of secondary school students with respect to Socio Economic Levels (Low-Medium & High) on the variable of academic achievement motivation. The mean score of students with low socio economic level (C_1) is 37.36, that of medium socio economic level - Students (C_2) is 34.79 and of high socio economic level students (C_3) is 36.56. The 'F' value is 34.03 which is more than the 'F' table value at 0.05 and 0.01 level of significance. The result revealed that students with High Socio Economic Status have more academic achievement motivation as compared to those with low and middle socio-economic levels. Hence the Hypothesis 3 'There will be no significant difference among among students belonging to low - medium - high socio-economic status on academic achievement motivation' is rejected.

Table 4 : Mean Score and Two-Way Analysis of variance (AXB) Gender (Boys & Girls) X Area of Residence (Urban & Rural) on Academic Achievement Motivation among secondary school students.

		Boys (A_1)	Girls (A_2)	'F' Value	Level of Sig.
Urban (B_1)	Mean	31.05	32.96	0.17	NS
	N	150	150		
Rural (B_2)	Mean	33.08	40.81		
	N	150	150		

Table 4 shows the interaction effect (AXB) Gender (A) (Boys & Girls) X Area of residence (B) (Urban & Rural) on Academic Achievement Motivation. The value of F for A x B (Gender x Area) is 0.17 which is not significant. Further the table shows that the mean score of boys belonging to urban area (A_1B_1) is 31.05, boys belonging to rural areas (A_1B_2) is 33.08, and girls belonging to urban area (A_2B_1) is 32.96, secondary s

girl students belonging to rural area (A_1B_1) = 40.81 on Academic Achievement Motivation. The result revealed that there is no significant interaction effect between boys - girls and urban - rural area's secondary school students with regards to academic achievement motivation. Hence the hypothesis 2 that 'there will be no interaction effect between gender and area of residence on academic achievement motivation of secondary school students' is accepted.

Table 5 : Mean Score, and Two - Way Analysis of variance (Area of Residence (B) X Socio-Economic Level (C)) on Academic Achievement Motivation among secondary school students

		Urban (B_1)	Rural (B_2)	'F' Value	Level of Sig.
Urban (B_1)	Mean	34.17	37.91	17.69	0.01
	N	100	100		
Rural (B_2)	Mean	37.38	35.12		
	N	100	100		
High SEC (C ₂)	Mean	34.10	40.80		
	N	100	100		

Table 5 shows the mean score of urban area students belonging to low socio-economic status (B_1C_1) is 34.17, of urban area students from medium socio-economic status (B_1C_2) is 37.96 and that of urban area students from high socio-economic status (B_1C_3) is 34.10. Likewise, mean score of students from rural area with low socio-economic status (B_2C_1) is 37.38, that of rural area students from medium socio-economic status (B_2C_2) is 35.12 and of rural area students from high socio-economic status (B_2C_3) is 40.80. The 'F' value is 17.69 which is more than the 'F' table value at 0.05 and 0.01 level of significance. The result showed that Rural area students from high socio-economic status have more academic achievement motivation than their other counterpart. Hence the hypothesis 5 'There will be no interaction effect between area of residence (urban - rural) and socio-economic status (low-medium - high) on academic achievement motivation of secondary school students' is rejected.

Table 6 : Mean Score, F- Value of Two - Way Analysis of variance (A x C) Gender (A) X Socio-Economic Level (C) on Academic Achievement Motivation of Secondary School students

		Boys (A_1)	Girls (A_2)	'F' Value	Level of Sig.
Low SEC (C ₁)	Mean	32.1	39.11	22.60	0.01
	N	100	100		
Medium SEC (C ₂)	Mean	37.95	38.52		
	N	100	100		
High SEC (C ₃)	Mean	35.87	33.17		
	N	100	100		

Table 6 shows the mean score of boy students from low socio-economic status (A_1C_1) is 32.1, boy students from medium socio-economic status (A_1C_2) is 37.95, boy students from high socio-economic status (A_1C_3) is 35.87. Likewise, the mean score of girl students from low socio-economic status (A_2C_1) is 39.11, girl students from medium socio-economic status (A_2C_2) is 38.52, girl students from high socio-economic status (A_2C_3) is 33.17. The 'F' value is 22.60 which is more than the 'F' table value at 0.05 and 0.01 levels of significance. The result revealed that girl students from low socio-economic status have more academic achievement motivation as compared to their other counterpart. Hence the hypothesis 7 that 'there is no interaction effect between area of residence (urban - rural) and socio-economic status (low-medium - high) of secondary students on academic achievement motivation' is rejected.

Table 2 : Showing Mean Score, F^* value (ANOVA) of (A x B x C) (Gender x Area of Residence x Socio-Economic Level) of Secondary School Students with regards to Academic Achievement Motivation

		A ₁		A ₂		*F Value	Level of Sig.
		B ₁	B ₂	B ₁	B ₂		
C ₁	Mean	30.28	35.61	36.98	41.15	0.66	NS
	N	50	50	50	50		
C ₂	Mean	37.96	37.79	38.18	38.30		
	N	50	50	50	50		
C ₃	Mean	33.30	38.72	33.42	40.74		
	N	50	50	50	50		

In the Table 2 we can see that Mean and F^* -value (ANOVA) were used to know the boys - girls, urban - rural and low-medium - high socio-economic status of secondary school students with regards to academic achievement motivation. The mean score of boy students from urban area and low socio-economic status (A,B,C₁) is 30.28, boy students from urban area and medium socio-economic status (A,B,C₂) is 37.96, boy students from urban area and high socio-economic status (A,B,C₃) is 33.30, boy students from rural area and low socio-economic status (A,B,C₁) is 35.61, boy students from rural area and medium socio-economic status (A,B,C₂) is 37.79, boy students from rural area and high socio-economic status (A,B,C₃) is 38.72. The same way, mean academic achievement motivation score of girl students from urban area and low socio-economic status (A,B,C₁) is 36.98, girl students from urban area and medium socio-economic status (A,B,C₂) is 38.18, girl students from urban area and high socio-economic status (A,B,C₃) is 33.42, girl students from rural area and low socio-economic status (A,B,C₁) is 41.15, girl students from rural area and medium socio-economic status (A,B,C₂) is 38.30, girl students from rural area and high socio-economic status (A,B,C₃) is 40.74. The $*F$ value is 0.66 which is less than the F^* value (0.85 and 0.91) levels of significance. Hence the Hypothesis H_0 stating that there is no interaction effect of gender, area of residence and socio-economic status of secondary school students on academic achievement motivation is accepted. It means that, there is no interaction effect between boys - girls, urban - rural area and low-medium - high socio-economic status of secondary school students with regards to academic achievement motivation.

FINDINGS OF THE STUDY

- There is significant difference in academic achievement motivation of secondary school boys and girls, girls having more academic achievement motivation than that of boys.
- Significant difference exist in academic achievement motivation of students belonging to rural and urban areas, students belonging to rural areas have more academic achievement motivation than those belonging to urban areas.
- There exist significant difference in the academic achievement motivation of secondary school students belonging to different levels of socio-economic status, students with high socio-economic status have higher academic achievement motivation than those belonging to low and medium socio-economic status.
- There is no interaction effect between gender and area of residence of secondary school students with regards to academic achievement motivation.
- There is significant interaction effect of area of residence and socio-economic status on academic achievement motivation of secondary school students. Rural area students from high socio-economic status have more academic achievement motivation than other groups.
- There is significant interaction effect of gender and socio-economic status on academic achievement motivation of secondary school students, girl students from low socio-economic status have more academic achievement motivation than other groups.

- There is no interaction effect between gender (boys - girls), area of residence (urban – rural) and socio-economic status (low-medium-high) of secondary school students with regards to academic achievement motivation.

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HAPPINESS AMONG COLLEGE STUDENTS OF KUTCH DISTRICT

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ABSTRACT

The present study was carried to explore the happiness among college students with regards to their gender and faculty. Happiness Scale (HS-RHEM) by Rautawal and Misrajgi (2017) was used. The sample consisted total 370 college students out of which 200 were from boy students (10 arts faculty and 30 commerce faculty) and 170 were girls students (20 arts faculty and 30 commerce faculty). The data were collected from Kutch District. The data were analyzed, as per the research. F test was employed for analysis of data. The result showed that (1) There is significant difference in the mean score of happiness among the boys and girl students. The girl students group is having more happiness than boys students group; (2) There is no significant difference in the mean score of happiness among the students of arts faculty and commerce faculty and (3) There is no significant interactive effect of the gender factor of happiness.

Keywords : Happiness, Boys Students and Girls Students, Arts Faculty and Commerce Faculty.

INTRODUCTION

Happiness can be defined as a life characterized by pleasantness, content, safety, and stability (Orth et al., 2020). However, it has been investigated from two separate points of view: subjective well-being (Lehman) and psychological well-being (Guttmann) (Ryan & Deci, 2001; Waterman, 2008; Waterman et al., 2008). According to the philosopher Kraut (1979), hedonic happiness refers to "the belief that one is getting the important things in life", as well as certain pleasant affect (he normally going along with this belief) (p. 178). It implies to attain pleasure and avoid suffering (Ryan & Deci, 2001).

Evaluative happiness refers to a set of subjective experiences in which meaning and purpose in life is attained (Ryan & Deci, 2001; Waterman, 2008). In sum, hedonic well-being is related to positive feelings and positive mood states while evaluative well-being refers to individuals' fulfillment of personal potential and life goals (Stephan, 2010). However, both are positively inter-associated (Karkhanis et al., 2006). Diener et al. (1999) proposed a definition of happiness (that they called subjective well-being) that is widely accepted by the researchers since it includes three components: the absence of negative affect, the presence of positive affect, and higher levels of life satisfaction.

According to Leibowitzky (2001), Happiness can be defined as an enduring state of mind consisting not only of feelings of joy, contentment, and other positive emotions, but also of sense that one's life is meaningful and valued. Happiness is a state of well-being and satisfaction or contentment. It is the state of being happy or feeling excited for future. It is a pleasurable or satisfying experience of mind. It is the degree to which an individual judges the overall quality of his/her own life as a whole favourably, and it is generally considered to be an ultimate goal in life. Every other goal—health, beauty, money or power—is valued only with the expectation that these will make us happy (Leibowitzky, 1989). The term happiness seems very vague and unmanageable. Siliqiadis (2012) proposed that the term could be decomposed in to five scientifically manageable terms. These are positive emotion (pleasant life), engagement (engaged life), meaning (meaningful life), positive relationship and accomplishment. These factors are measurable, manageable, and can be handled precisely. Most importantly the components are skill based and can be taught and learnt.

According to researchers Cho Kim-Pinto, Ed Diener, and their colleagues (2005), there are three main ways that happiness has been approached in positive psychology:

- Happiness as a global assessment of life and all its facets;
- Happiness as a modification of past emotional experiences;

- Happiness as an aggregation of realistic emotional reactions across time (Rum-Preiss, Diener, Tasir, Scialo, & Diener, 2005).

Myers and Diener (1995) described happiness as, "the experience of joy, contentment or positive well-being, combined with a sense that one's life is good, meaningful and worthwhile". Happiness is a subjective phenomenon for which the final judge should be 'whoever lives inside a person's skin'.

Iz and Shih (1997), "The most general descriptor of happiness would be an internal experience of a positive state of mind which can be induced through various means".

Veenhoven (1997) viewed happiness as "the degree to which a person evaluates the overall quality of his present life-as-a-whole positively. In other words, how much the person likes the life he/she leads".

Seligman and Csikszentmihalyi (2000) opined happiness as, "One's enduring level of happiness results from three factors:

- One's set range - the basic biologically determined range within which one's happiness normally will lie;
- The circumstances of one's life: the conditions such as being married and living in a democratic country contribute seem to contribute to happiness;
- One's voluntary control: the things you can do to get your happiness to the upper part of your set range".

Seligman and Csikszentmihalyi (2000) further explained that happiness may refer to three domains above:

- The past (satisfaction, contentment, fulfillment, pride and serenity);
- The present (joy, ecstasy, calm, zest, challenge, pleasure and flow);
- The future (optimism, hope, faith, trust).

Overall happiness is defined by Veenhoven (1994) as "the degree to which an individual judges the overall quality of his life-as-a-whole favorably". Thus, happiness appears as an attitude towards one's own life, that has some stability of its own and that involve related feelings and beliefs. These feelings and beliefs are seen as 'components' of happiness.

Happiness of the human species has always been at the focus and forefront of attention of the researchers. Its maximization were prima topics for human and political discussions. It gained their attraction partly from their recipes for reaching this goal. Political ideologies concerned on the ideal society that would guarantee ultimate happiness. Economists developed quantitative measures to describe a 'whole nation's' well-being while social scientists, noting the shortcomings of economic indices, concerned themselves with various social indicators to describe the quality of life. The psychological importance of happiness has been recognized for most aspects of social and private life. As a consequence, the topic has attracted interest from several fields of psychology. One of the major aims of a democratic government is to promote the good life and a flourishing society, where citizens are happy, healthy, capable and engaged – in other words with high levels of well-being. While many policies tend to focus on enhancing people's incomes by expanding the economy, this has not seemed to result in higher levels of well-being. In fact, while GDP has nearly doubled over the last 10 years, measures of well-being have remained static.

Denley et al. (2002) believe that well-being equals personal happiness. Happiness is given so much importance because people, who are happy, perceive the world as safer, make decisions more easily, are cooperative and live energized and satisfied lives. Subjective well-being, especially measured in terms of 'happiness' and 'life satisfaction', is increasingly considered an important policy goal around the globe.

REVIEW OF LITERATURE

There are abundant literatures on the happiness effect of college education. Most researchers believe that college education is positively associated with happiness, and individuals who have received college education usually have a higher level of happiness than those who did not (Liu et al., 2012; Hu, 2015; He and Gao, 2019; Pritchett and Nelson, 2010; Yang et al., 2002). Araki (2022) found the expansion of higher education and increase of skills diffusion, the marginal happiness effect of college education may gradually decrease. The positive impact of college education on happiness is mainly due to its contribution to the

improvement of people's material living conditions, especially the increase of wage earnings (Hu and Gao, 2019; FitzRoy and Nolan, 2020; Yang et al., 2022). In addition, college education can also increase one's cognitive ability (e.g., sense of control) and enrich one's spiritual life, so as to increase happiness (Dalyard et al., 2007).

Flynn and MacLeod (2015) found that self-esteem, academic success, and financial security explained individual differences in the level of happiness experienced by undergraduate university students. Mahmoodi and Nasrwanji (2019) found that academic self-efficacy and academic stress were also significant factors associated with happiness in college students. Other correlates such as emotional intelligence, empathy, personal growth initiative, social support, and personal mastery (Cassere Perez, 2019; Kugbe et al., 2018; Peltzer et al., 2017) also have been linked to happiness within this context.

OBJECTIVES

The objectives are :

- To study the happiness among boys and girls students,
- To study the happiness among students of arts faculty and commerce faculty,
- To study of the interactive effect of happiness with regards to gender and faculty.

HYPOTHESES

- There will be no significant difference in the mean score of happiness among boys and girls students,
- There will be no significant difference in the mean score of happiness among the students of arts and commerce faculty,
- There will be no significant in the interactive effect of gender and faculty scores of happiness.

SAMPLE

The sample of the study consisted total 120 students, out of which 60 were boys students (30 arts faculty and 30 commerce faculty) and 60 were girls students (30 arts faculty and 30 commerce faculty).

RESEARCH DESIGN

A total sample of 120 students' equally distributed between gender and faculty from Kutch district selected for the research study.

Table 1 : Sample Distribution

Faculty	Gender		Total
	Boys	Girls	
Arts faculty	30	30	60
Commerce faculty	30	30	60
Total	60	60	120

VARIABLE

Independent Variable

- Gender : Boys and Girls students,
- Faculty : Arts faculty and commerce faculty.

Dependent Variable : Happiness

TOOLS

The Happiness Scale (HS-RHML) by Rastogi and Moonjuti(2017) was used in the study. This scale consists 62 items divided into five areas—I. Subjective Well-being-II. Social Wellbeing, III. Career Well-being, IV. Emotional Well-being, V. Spiritual Well-being. The reliability of the scale was calculated as

the basis of Split Half (Odd-even method). It was calculated to be $r = 0.88$. The validity correlation was calculated to be $r = 0.91$.

PROCEDURE

The permission was granted from various colleges for data collection in Kutch district after the establishment of rapport, personal information and the Happiness Scale was administrated to the students the data was collected, scored as per the manual. The statistical method F-test was calculated and results were interpreted.

RESULTS AND DISCUSSION

Table 2 : Showing Sum of Variance, Mean, F-value and Level of Significance of Gender and Faculty

Sum of Variance	df	Mean	F-value	Sign. Level
SS _A	1	4002.41	4.56	0.05*
SS _B	1	2871.41	2.67	N.S.
SS _{AB}	1	437.01	0.41	N.S.
SS _{Res}	116	124661.10	—	—
SS _{err}	119	132871.93	—	—

*0.05=3.92, **0.01=6.64, N.S.= Not Significant

A = Gender

B = Faculty

A₁ = Boys

B₁ = Arts faculty

A₂ = Girls

B₂ = Commerce faculty

Table 3 : Showing the Mean Score of Happiness of Boys and Girls

	A (Gender)		'F' value	Sign.
	A ₁ (Boys)	A ₂ (Girls)		
M	172.35	185.12	4.56	0.05
N	60	60		

The table 3 shows the mean score of happiness among boys and girls students. The mean score of boys students group is 172.35 and girls students group is 185.12. The 'F' value 4.56 is significant at 0.05 level of significance. This means that the two group (boys and Girls) differ significantly in relation to happiness. According to scoring pattern, higher score indicate more happiness. Thus from the result it could be said that, the girls students group shows more happiness than boys students group. Therefore the hypothesis no. 1 that, "There will be no significant difference in the mean score of happiness among the boys and girls students" is rejected.

Table 4 : Showing the Mean Score of Happiness of Arts and commerce Faculty

	B (Faculty)		'F' value	Sign.
	B ₁ (Arts faculty)	B ₂ (Commerce faculty)		
M	183.62	173.83	2.67	N.S.
N	60	60		

The table 4 shows the mean score of happiness among arts faculty and commerce faculty students. The mean score of students of arts faculty group is 183.62 and students of commerce faculty group is 173.83. The 'F' value is 2.67, which is not significant at 0.05 level of significance. This means that the two group Art

faculty and commerce faculty students do not differ significantly in relation to happiness and faculty. Therefore the hypothesis no.2 that, 'There will be no significant difference in the mean score of happiness among the students of arts faculty and commerce faculty' is accepted.

Table 5 : Showing the Interactive Effect of the Mean Score of Happiness of Gender and Faculty

M	B	B_{Male}	A		P ^t value	Sign.
			A_{class}	A_{Year}		
		B_{Male}	179.13	188.10	0.41	N.S.
		B_{Year}	185.53	182.13		
N			60	60		

The table 5 shows the interactive effect of gender and faculty on happiness. The mean score of boy students of arts faculty group on happiness is 179.13, boys students of commerce faculty group is 188.53, girls students of arts faculty group is 188.10, and girls students of commerce faculty group is 182.13. The T value is 0.41 which was found to be not significant (at 0.05 level of significance). Therefore the hypothesis no.3 that, 'There will be no significant interactive effect of gender and faculty on the mean scores of happiness' is accepted.

CCLUSION

- There is significant difference in the mean score of happiness among the boys and girls students, though female students show more happiness than that of boys students group.
- There is no significant difference in the mean score of happiness among the students of arts faculty and commerce faculty.
- There is no significant interactive effect of gender and faculty on the mean scores of happiness.

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LIFE SATISFACTION AMONG COLLEGE STUDENTS OF AHMEDABAD DISTRICT

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ABSTRACT

A study was conducted to find out the level of life satisfaction among college students of Ahmedabad District. The total sample consisted of 600 students selected from Ahmedabad District. In this study independent variable are (1) Habitat: urban (A1) and rural (A2); (2) Gender: male (M1) and female (F2); (3) Status of Education: anti (U1), conservator (C2) and Doctorate (D3). Life Satisfaction Scale developed by Main and Terracciano was administered. "F" test (ANOVA) was used for data analysis. For this study two-factor and 2x2x3 factorial design. The result revealed that (1) Rural Area's Students have more Life Satisfaction as compared to their urban counterparts; (2) Girl Students have more Life Satisfaction as compared to the Boys Students; (3) Anti-Status Students have more Life Satisfaction as compared to Conservator and Doctorate Students (4) There is no significant interaction effect between Area of Resident (Urban & rural) and gender (Male and female) (ANCOVA) on life satisfaction of college students. (5) Girl Students from Conservator Status have more Life Satisfaction as compared to boys. (6) Rural Area students belonging to science streams have more Life Satisfaction than that of other Groups. (7) Conservator stream girl students belonging to rural areas have more Life Satisfaction than that of other groups.

Keywords : College Students, Habitat, Gender, and Status

INTRODUCTION

Life satisfaction is a measure of a person's well-being, assessed in terms of mind, relationship satisfaction, achieved goals, self-esteem, and self-perceived ability to cope with life. It involves a favourable attitude towards one's life rather than an assessment of current feelings. A contemporary meaning of life satisfaction is conceptualized as a cognitive, global appraisal that people make when considering their level of contentment with their life as a whole (Salo & Hodson, 2006). A more common philosophical viewpoint from realism suggests that society shall provide the greatest happiness for the greatest number of people (Veenhoven, 1994). In essence, life satisfaction is a subjective assessment of the quality of one's life. It is also considered to be an evaluation of one's daily experiences because everyday problems and successes contribute to how an individual views his or her satisfaction with life (McKnight, Huskew, & Salido, 2002). When people are asked to evaluate specific or more concrete domains, individuals are often more constrained by how they feel and think about domains (explaining what others think). Thus, positive life satisfaction depends on how "good" the individual perceives the various life domains to be and the extent to which the individual judge global status as being more positively specific and personal. Life satisfaction, understood as a cognitive judgment process based on individual evaluation of one's life in general or specific domains, can be an antecedent to self-esteem.

5 keys to Life Satisfaction

- Positive emotion
- Engagement
- Relationships
- Meaning
- Achievement

REVIEW OF LITERATURE

Life satisfaction of college students was found to be influenced by self-image, family income, sex, physical health, academic performance, familial relationship, relationship with significant others, relationship with friends (Chen, 2005) spiritual intelligence (Khosla & Puri, 2010), personality and orientation to happiness (Park, Peterson, & Seligman, 2005), gratitude (Perez & Casan, 2016).

Stino et al. (2009) studied on the associations between depression, life satisfaction, social support, and disability in community-dwelling US students. The purpose of this manuscript was to describe the associations among current depression, as measured by the Health Questionnaire-8, health-related life satisfaction, and disability status, using the 2016 Behavioral Risk Factor Surveillance System. A dose-response relationship exists between depression severity and mean number of days in the past 30 days of physical distress, pain, anxiety symptoms, and activity limitations as well as the prevalence of fair/poor general health, life dissatisfaction, inadequate social support, and disability.

OBJECTIVES OF THE STUDY

- To study and compare Life Satisfaction between college students belonging to urban and rural areas.
- To study and compare life satisfaction between boys and girls students.
- To study and compare life satisfaction of college students belonging to Arts, Commerce and Science Stream of college students,
- To study interaction effect of area of residence (urban - rural) and gender (boys - girls) on life satisfaction of college students,
- To study interaction effect of gender (boys - girls) and stream of study (Arts - commerce - science) on life satisfaction of college students,
- To study interaction effect of area of residence (urban - rural) and stream of study (Arts - Commerce - Science) on life satisfaction of college students,
- To study interaction effect of area of residence (urban - rural), gender (boys - girls) and stream of study (Arts - Commerce - Science) on life satisfaction of College students.

HYPOTHESES OF THE STUDY

- There will be no significant difference between urban and rural area students in life satisfaction.
- There will be no significant difference between boys and girls students on life satisfaction.
- There will be no significant difference among Arts, Commerce and Science Stream of college students on life satisfaction.
- There will be no significant interaction effect between area of residence (urban - rural) and gender (boys - girls) on life satisfaction of college students.
- There will be no significant interaction effect between gender (boys - girls) and stream of study (Arts - Commerce - Science) on life satisfaction of college students.
- There will be no significant interaction effect between area of residence (urban - rural), and stream of study (Arts - Commerce - Science) on life satisfaction of college students.
- There will be no significant interaction effect among area of residence (urban - rural), gender (boys - girls) and stream of study (Arts - Commerce - Science) on life satisfaction of college students.

METHODOLOGY

Descriptive survey method was used to conduct the study.

Variables

Independent variables:

- Habitat: A1 - Urban; A2 - Rural
- Gender: B1 - Male; B2 - Female
- Stream: C1 - Arts, C2 - Commerce C3 - Science

Sample:

A total sample of 600 college students was taken from the Sabarkantha district of Gujarat State. Purpose sampling technique was used.

RESEARCH DESIGN

To conduct the research a 2x2x3 factorial design was used for analyzing the data.

RESEARCH TOOL

Life Satisfaction Scale by Alans and Siviyateva: Life satisfaction Scale consists of 60 items related to six areas, viz., health, personal, economic, marital, social and job. Test-retest reliability coefficient computed after lapse of 6 weeks was 0.54. The scale has face validity as all the items are closely related to the covered areas.

PROCEDURE & STATISTICAL ANALYSIS

After finalizing the instruments and receiving the consent of the students, they were required to fill the Life Satisfaction Scale. Scoring was done as per the manual. The analysis of the data was done using statistical technique of Analysis of Variance (2x2x3) to find out significant differences and significant interaction effect of Life Satisfaction scale. SPSS software was used for all statistical analyses.

RESULT AND DISCUSSION

Table A : Analysis of Variance of life satisfaction with respect to (Area of Resident, Gender, and Stream of study) among College Students

Source of Variance	Sum of Square	DF (n-1)	MSS = SS/df	'F' Value	Level of Significance
SS _A	4531.5	1	4531.5	34.07	0.01
SS _G	3444.52	1	3444.52	25.62	0.01
SS _S	904.01	2	452.045	1.01	0.99
SS _{AG}	254.38	1	261.38	1.95	NS
SS _{AS}	2781.62	2	1390.81	21.71	0.01
SS _{GS}	5112.52	2	2556.26	19.19	0.01
SS _{ASG}	1077.16	2	538.58	4.04	0.05
SS _{Resid}	38312.6	188	153.18		
SS _{Error}	150491.37	399			
Table Value:					
0.05 level Table Value df ₁ = 1, df ₂ = 7,88				0.05 level Table Value df ₁ = 6.68	
0.01 level Table Value df ₁ = 1, df ₂ = 3,01				0.01 level Table Value df ₁ = 4.64	
NS = Non-Significant					

Table 1 : Life satisfaction with respect to Area of Resident (Urban - Rural) among College Students

	Urban (A ₁)	Rural (A ₂)	'F' Value	Level of Sig.
Mean	73.84	38.54	34.07	0.01
N	300	300		

Table 1 shows the mean and 'F' value of college students belonging to rural and urban areas on the variable of life satisfaction. The mean score of Urban Students (A₁) is 73.84 and Rural Students (A₂) is 38.54. The 'F' value is 34.07 which is more than the 'F' table value (6.71) at 0.01 level and (5.87) at 0.05 levels, indicating that it is significant at 0.01 level. The result revealed that the students belonging to rural areas have more life satisfaction as compared to urban areas students. Hence the hypothesis 1 'There will be no significant difference between urban and rural area students on life satisfaction' is rejected.

Table 2 : Life satisfaction among college students with respect to gender (Boys - Girls)

	Boys (B ₁)	Girls (B ₂)	'F' Value	Level of Sig.
Mean	68.22	83.37	25.62	0.01
N	300	300		

Table 2 shows the mean and F value of college students with respect to gender (Boys - Girls) on the variable of Life Satisfaction. The mean score of Boy Students (B₁) is 68.22 and Girl Students (B₂) is 83.37. The 'F' value is 25.62 which is more than the 'F' table value (6.71) at 0.01 level and (1.87) at 0.05 level, so it is significant at 0.01 levels. The result revealed that the girls have more life satisfaction as compared to the boys. Hence the hypothesis 2: 'There will be no significant difference between boys and girls students with regards to life satisfaction' is rejected.

Table 3 : Life satisfaction among college students with respect to Stream of study (Arts, Commerce & Science)

	Arts (C ₁)	Commerce (C ₂)	Science (C ₃)	'F' Value	Level of Sig.
Mean	75.38	74.39	75.61	3.89	0.05
N	200	200	200		

Table 3 shows the mean and F value of college students with respect to Stream of study (Arts, Commerce & Science) on the variable of Life Satisfaction. The mean score of Arts Students (C₁) is 75.38 and Commerce Students (C₂) is 74.39 and Science Students (C₃) is 75.61. The 'F' value is 3.89 which is more than the 'F' table value (2.47) at 0.05 level and (6.71) at 0.01 levels so, the P-value is significant at 0.05 level of significance. The result revealed that the arts students have more life satisfaction as compared to their commerce and science counterparts. Hence the Hypothesis 3: 'There will be no significant difference among Arts, Commerce and Science Stream of college students on life satisfaction' is rejected.

Table 4 : Mean Score and Two - Way Analysis of variance (AXB) - Area of Residence (Urban & Rural) X Gender (Boys & Girls) on Life satisfaction among College students

		Urban (A ₁)	Rural (A ₂)	'F' Value	Level of Sig.
Boys (B ₁)	Mean	64.81	71.62	1.96	NS
	N	150	150		
Girls (B ₂)	Mean	81.28	85.46		
	N	150	150		

Table 4 shows the interaction effect (AXB) of area of residence (A) and gender (B) on life satisfaction. The value of F for A x B (Area x Gender) is 1.96, which is not significant. Further the table shows that the mean score of urban area's Boy Students (A1B1) is 64.81, and rural area's Boy Students (A1B2) is 81.28, urban area's Girls Students (A2B1) is 71.62, rural area's Girls Students (A2B2) is 85.46 on life satisfaction. Hence the result revealed that there is no significant interaction effect between urban - rural and boys - girls' college students with regards to life satisfaction. Hence Hypothesis 4: 'There will be no significant interaction effect between area of residence (urban - rural) and gender (boys - girls) on life satisfaction of college students' is accepted.

Table 5 : Mean Score, and Two - Way Analytical variance (ANOVA) gender (B) X Stream (C) on Life satisfaction among College students

		Boys (B ₁)	Girls (B ₂)	F' Value	Level of Sig.
Arts (C ₁)	Mean	71.26	80.67	21.71	0.01
	N	100	100		
Commerce (C ₂)	Mean	63.85	64.93		
	N	101	100		
Science (C ₃)	Mean	66.71	64.51		
	N	100	100		

Table 5 shows the interaction effect (ANCOVA) of gender (B) and stream of study (C) on life satisfaction. The value of F for B x C (Gender X Stream of study) = 21.71, which is significant at 0.01. Further the Table 5 shows the mean score of Boy Students from Arts Stream (B1C1) is 71.26, Boy Students from Commerce Stream (B1C2) is 63.85, Boy Students from Science Stream (B1C3) is 66.71, Girl Students from Arts Stream (B2C1) is 80.67, Girl Students from Commerce Stream (B2C2) is 64.93, Girl Students from Science Stream (B2C3) is 64.51 on Life Satisfaction. Hence the result revealed that there is significant interaction effect between boys - girls and Arts - Commerce - Science Stream's on life satisfaction of college students. Result showed that Girl Students from Commerce Stream have more Life Satisfaction than the other group. Hence the hypothesis 'There will be no significant interaction effect between gender (boys - girls) and stream of study (Arts - Commerce - Science) on life satisfaction of college students' is rejected.

Table 6 : Mean Score, F' Value of Two - Way Analysis of variance (ANOVA) of Resident (A) X Stream of study (C) on Life satisfaction among College students

		Urban (A ₁)	Rural (A ₂)	F' Value	Level of Sig.
Arts (C ₁)	Mean	78.66	76.1	18.18	0.01
	N	100	100		
Commerce (C ₂)	Mean	79.4	78.38		
	N	101	100		
Science (C ₃)	Mean	70.07	81.15		
	N	101	100		

Table 6 shows the interaction effect (ANCOVA) of area of residence (A) and stream of study (C) on life satisfaction. The value of F for A x C (Area of residence X Stream of study) = 18.18, which is significant at 0.01. Further the table shows the mean score of Urban Area's Arts Stream Students (A1C1) is 78.66, Urban Area's Commerce Students (A1C2) is 79.4, Urban Area's Science Students (A1C3) is 70.07, Rural Area's Arts Stream Students (A2C1) is 76.1, Rural Area's Commerce Students (A2C2) is 78.38, Rural Area's Arts Stream Students (A2C3) is 81.15, on Life Satisfaction. Hence the result revealed that there is significant interaction effect between urban - rural, and Arts - Commerce - Science Stream's on the variable of life satisfaction of college students. Result showed that the students belonging to rural areas related from science stream showed more Life Satisfaction than other groups. Hence the Hypothesis 'There will be no significant interaction effect between area of residence (urban - rural), and stream of study (Arts - Commerce - Science) on life satisfaction of college students' is rejected.

Table 7: Mean Score, 'F' value & 'P' Value of Three way Analysis of variance: (AXBXC) Area of Resident (A)(Urban & Rural), Gender (B) (Boys & Girls) X Stream of study (C) (Arts, Commerce & Science) among College Students on the variable of Life Satisfaction

		A ₁		A ₂		'F' Value	Level of Sig.
		B ₁	B ₂	B ₁	B ₂		
C ₁	Mean	75.23	82.04	72.9	79.3	4.04	0.05
	N	50	50	50	50		
C ₂	Mean	60.48	80.13	67.22	86.51		
	N	50	50	50	50		
C ₃	Mean	88.65	81.48	74.76	81.54		
	N	50	50	50	50		

Table 7 shows the interaction effect (AXBXC) of area of residence (A), gender(B) and stream of study (C) on life satisfaction. The value of F for AXBXC [area of residence X gender X Stream of study] is 4.04, which is significant at 0.05. Further the result revealed that the mean score of Urban Area's Arts Stream Boy Students (A1B1C1) is 75.23, Urban Area's Commerce Stream Boy Students (A1B1C2) is 60.48, Urban Area's Science Stream Boy Students (A1B1C3) is 88.65, Urban Area's Arts Stream Girl Students (A1B2C1) is 82.04, Urban Area's Commerce Stream Girl Students (A1B2C2) is 80.13, Urban Area's Science Stream Girl Students (A1B2C3) is 81.48, Rural Area's Arts Stream Boy Students (A2B1C1) is 72.9, Rural Area's Commerce Stream Boy Students (A2B1C2) is 67.22, Rural Area's Science Stream Boy Students (A2B1C3) is 74.76, Rural Area's Arts Stream Girl Students (A2B2C1) is 79.3, Rural Area's Commerce Stream Girl Students (A2B2C2) is 86.51, Rural Area's Science Stream Girl Students (A2B2C3) is 81.54, Rural Area's Science Stream Girl Students (A2B2C4) is 81.54, on Life Satisfaction. The result revealed that there is significant interaction effect among urban - rural, boys - girls and Arts - Commerce - Science Stream's on the variable of life satisfaction among college students. Further result found that Rural Area's Commerce Stream Girl Students have more Life Satisfaction as compared to that of urban group. Hence the hypothesis "1. There will be no significant interaction effect among area of residence (urban - rural), gender (boys - girls) and stream of study (Arts - Commerce - Science) on life satisfaction of college students" is rejected.

FINDINGS

- Rural Area Students have more Life Satisfaction as compared to that of Urban Area.
- Girl Students have more Life Satisfaction as compared to Boys Students.
- Arts Stream Students have more Life Satisfaction than Commerce and Science Stream Students.
- There is no significant interaction effect between (AXB) Area of Resident (Urban & rural) X gender (Boys and girls) on life satisfaction of college students.
- Girl Students from Commerce Stream have more Life Satisfaction as compared to that other streams.
- Rural Area students belonging to Science stream have more Life Satisfaction than compared to other Groups.
- Girls students of commerce stream belonging to rural area have more Life Satisfaction as compared to other Groups.

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CONSTRUCTION AND STANDARDIZATION OF COMPREHENSIVE VALUE SCALE

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ABSTRACT

The paper presents the process of the development and standardization of comprehensive value scale for adolescents of age group 11 to 18 years especially residing in state J&K to J&K. The components (Dimensions) of comprehensive value scale are based on "Teach the Light Educational program of Rajivya Education and Research Foundation, Mumbai, India, Rayavardhan (2007) for the Development and Empowerment of adolescents". The Book "Teach the Light" of Rajivya has taken the challenge to enrich the young people with a unique service program for the adolescents namely - value mat containing 103 items. After alteration with experts item were reduced to 80. After item analysis the final draft was reduced to 64 items. Split-Half method was used to calculate reliability of scale. The coefficient of correlation of the half test was found to be 0.54. Pearson product moment coefficient of correlation was found between two half test to be 0.76. To establish the validity of the present scale the content and concurrent validity both were worked out. For obtaining concurrent validity for the present analysis an correlation with already existing moral Judgments Test of Gupta (1989) with its mean value for adolescents. Reliability value comes out to be 0.57.

Keywords : Construction, Standardization, Comprehensive value

INTRODUCTION

Adolescence is a transitional period between childhood and adulthood during which a lot of physical, psychological and social changes occurs. It is a period when adolescents evolve into adults with newly discovered independence and increased responsibilities. On this stage of life where a person is at one of what he/she wants to be and is searching for answers to a lot of questions. They may be in search of their own particular identity. They may be looking for a new role model and also wanting to learn new ideas and be challenged further. At this time, they will have an urge to search for their own voices, they would want to know the reasons behind the rules set for them to live by. Only a value based education can give our youth the habit to understand the feelings of others and a concern awareness to take care not to harm or trash the heart of others by words and actions and only a values-based education can give our youth the optimistic and benevolent sense of living for others. In the words of Swami Vivekananda (1896) teaching of religion must be part and parcel of education which, according to him was essential to teach values. Over the years, however, value education has taken the back seat. The assumption has been that children imbibe all the values and ethics they need from their home lives, and that it is not the purview of the educational system to discuss these at all. However, as we now realize the error is this misconception and there is wide-spread recognition of the need to talk about values in our educational system as they pertain to every sphere of life. Education system should be recognized with certain basic values for ensuring harmony and peace human life (Bandyopadhyay, 1994). In the 21st century, it is vital to recognize that value educational program integrated into the school-curriculum promotes quality education and positive environment. Cawson, (2002) noted that teaching values in our schools is vital part of preparing children for the inevitable challenges and occasional pain of real-life decision making. For this comprehensive value scale was developed and standardized by using Likert's (1933) method. The process of scale construction was carried out in three phases:

1. Planning Phase
2. Construction Phase
3. Standardization Phase

I. Planning phase

1. Memorialization of the Dimensions of comprehensive values for the maximal suitability for our youth.
- ii. Operational definition of comprehensive value.
- iii. Methodology of scale construction.

I. Identification of the Dimensions of Comprehensive Values for the maximal suitability for our youth

The components (Dimensions) was selected by consulting research journals, educational journals, surveys, reports, newspapers, research books, web pages, religious and spiritual books and 'Touch the Light' Educational program of Rajyoga Education and Research Foundation Mount Abu, Rajasthan (2007) for the Development and Empowerment of adolescents and also by discussing teachers, students, parents and members of community and school management. Only then the needed values for better life of youth were identified.

Identified values :

- Cleanliness (Purity)
- Humility
- Wisdom
- Readiness for Change
- Courage
- Positive Life Style
- Samskar and Culture
- Feeling of Brotherhood
- Art of Living

II. Operational Definition

The present scale was designed to measure the values in life of adolescents in the light of the operational definition of comprehensive value as follows:

"Comprehensive Values means those values which are helpful for adolescents to make their life happy and comfortable. Comprehensive values included all values which are useful for present life, for future generation to nourish high ideals and contribute in the development of the society. Value refers to wide gamut of learning in cognitive, affective and psychomotor domain, though essentially it is a matter of educating feelings and emotions and practicing them in day to day life."

III. Methodology for Scale Construction

The technique chosen to construct the present scale was Likert's (1932) techniques of "Summated Rating" for ascertaining the responses on the scale as it is the most widely used scale for the collection of data in the field of behavioral science studies, particularly related with surveying and descriptive studies. Most popular form of Likert scale which is commonly used for research purposes is five point rating scale which includes a continuum of alternative responses, which may range from strongly agree to strongly disagree. Scoring is accomplished by assigning numerical weights of 1 through 5 to each category, such that 5 represent the most favourable response and 1 the least favourable.

2. Construction Phase

Construction phase includes the following steps:

1. Preparation of Item Pool,
2. Editing of the items,
3. Directions for the Respondents,
4. Try Out of the Scale,
5. Item Analysis,
6. Selection of Items and Preparation of the Final Draft and-
7. Scoring System.

1. Preparation of Item Pool

An important step in the development of a scale is the construction of the item pool. The item pool is otherwise known as definition of the universe (Jackson, 1976). The investigator critically studied the literature

available on values and its dimensions from journals and books of psychology, sociology, education and philosophy as well as internet for the purpose of achieving content for the tool. The statements were discussed with the supervisor, experienced colleagues, philosophers and teachers.

On the basis of available literature and varied types of value scale, a number of statements were framed on each dimension. Vaughn (1951) suggested that the number of items which should be constructed for survey is always considerably larger than the number needed for the finalised test. Items of test were tentatively framed on the basis of gathered information from different sources, in the form of statements. Preliminary draft consisted of 105 statements for comprehensive value scale.

2. Editing of the Items and provisional draft

The editing process is very important in the latent technique of scale construction. The statements were reviewed and edited thoroughly by examining the grammatical correctness, repetitiveness and ambiguity of the scale items. Under this phase, provisional draft of 105 items was shown to experts to examine the grammatical uniqueness, repetitiveness and ambiguity of the items thoroughly. 14 experts having long standing experience in the field of education were approached. Along with written note, the investigator done several meeting with experts to survey the appropriate framing of comprehensive value.

These 14 experts were personally requested to go in for serious reflection over each and every statement of the scale and also to indicate how the statements on a given dimension were relatively close to the relevance of the dimension in question. Every expert was asked whether each of the items was acceptable, required or required modification. The comments and suggestions of the experts were discussed with the supervisor of the study. Finally keeping in view experts judgments and comments, few items were eliminated and some were rephrased and reworded; in this way a pool of 90 statements was finalized for the provisional draft of comprehensive value scale for adolescent.

3. Directions for Respondents

On the top of the booklet, the following directions were given for respondents:

1. Fill in the information regarding your name, class, age, gender, locale and name of school.
2. Read the statements carefully. On the back of this page, lot of 90 statements are given. Five alternative responses are given against each statement. You have to select only one of them best suitable to you like below:-

Sl. No.	Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
1	I consider world as one family	—	—	—	—	—

If you strongly agree with the statement, then put a mark of tick in the column **Strongly Agree** (SA). If agree, then tick the column **Agree** (A). If undecided with the statement, then tick the column **Undecided** (U). If disagree with the statement, then encircle the column **Disagree** (D). If you strongly disagree then tick the column **Strongly Disagree** (SD).

3. Record your first impression that flashes over mind as you read the statement.
4. There is no right or wrong answer to the statement, so please don't leave any item unmarked.
5. Responses will be used for research purpose only.

4. Try-out of the scale

The try-out of the comprehensive value scale was carried out on a group of 100 students studying in IX class, belonging to rural and urban area. For this purpose two schools were selected randomly from the target population. For the rural population, Government Senior Secondary school, Aayi Kalan, district Ludhiana was taken and from the urban area, S.D.P. Senior Secondary School, district Ludhiana was selected. Students were equally balanced among male and female as well as rural and urban. The data obtained from 100 students on provisional draft of the scale was used down for the purpose of item analysis.

5. Item analysis

It is a statistical technique which is used for selecting and rejecting the items of a test on the basis of

their difficulty value and discriminative power. The objectives of item analysis includes Selecting the appropriate items for the final draft and rejecting the poor items which do not contribute in the functioning of the test. Item analysis obtains the difficulty values of all the items of preliminary draft of the test. The test items are classified as difficult, moderate and easy items.

It provides the discriminative power to differentiate between capable and less capable instances of all the items of the preliminary draft of the test.

As this was in the form of rating scale which is used to secure an expression of opinion for the true/boring/untrue and it can't be evaluated in terms of any right or wrong responses. Thus concept of item difficulty does not work here. So for the present tool construction, only item discrimination index was worked out on the basis of obtained results.

Item discrimination index:

The discrimination index of an item is determined by the extent to which the item discriminates among high and low group. To obtain high and low group Kelly's dichotomy was used. Kelley (1935) showed that the product moment correlation between a test item score and the total score could be estimated by using only the tails of the distribution and he also showed that the most efficient division to use was the top and bottom 27% tails. This suggestion was followed for this scale. First of all, scores of 100 students which were obtained through final try out were arranged in descending order of their performance. Then 27% top and 27% bottom scores formed the higher and lower group respectively which comes out to be 27 students in each group. Following formula was used for calculating item discriminative power:

$$\text{Discriminative power} = \frac{\Sigma R_H - \Sigma R_L}{N/2}$$

Where,

ΣR_H = sum of all scores of a particular item responded by higher group.

ΣR_L = sum of all scores of a particular item responded by lower group.

N = total no. of students in higher and lower group.

6. Selection of items and preparation of the final draft

On the basis of discriminative index, the final draft of the comprehensive value scale was prepared for adolescents. The statements having discriminative power in the range of 0.25 - 0.90 were retained for the purpose of further administration. This leads to the removal of 14 statements out of 80 statements. In this way the final draft comprised 66 statements (40 positive and 26 negative).

Scoring technique:

Each item has a response option on Likert 5 point continuum viz. Strongly Agree, Agree, Undecided, Disagree and Strongly Disagree with respective weights of 5,4,3,2 and 1 the favorable items and 1,2,3,4 and 5 for unfavorable items.

Score of the subject is the sum total of item scores of all the nine areas of Comprehensive Value Scale. The theoretical range of scores is from 65 to 330. High scores reflect relatively higher level of values among adolescents and vice versa.

3. Standardization phase

The standardization of the test includes the reliability and validity of the test. At this phase the final draft was administered on a sample of 100 students of class IX taken from two different Senior Secondary Schools of Ludhiana District of Punjab affiliated to Punjab School Education Board (PSEB), Mohali.

A. Determination of the Reliability of the Scale

Reliability refers to the consistency of scores or measurement which is reflected in the reproducibility of the scores. A test is said to be consistent over a given period of time when all the examinees retain their same relative ranks of two separate testing with the same test.

In the words of Ebel (1979), "the consistency which a set of test scores measure whatever they do

measures." Armitage (1951) defines Reliability refers to the consistency of scores obtained by the same individuals when re-examined with the same test on different occasions or with different sets of equivalent items or under other variable examining conditions. In other words reliability tests that is what extent individual differences of scores can be assigned to chance error.

Four procedures are common in use for computing reliability. These are -

1. Test-Retest Method
2. Alternative or Parallel Form Method
3. Split-half Method
4. Rational Equivalence Method

To find out the reliability index of the comprehensive value scale, Split-Half method was found to be most suitable for determining the reliability of this Scale. For establishing the reliability of the comprehensive value Scale, the scale was administered once on the target sample of 100 students. The scoring was done after splitting test items into two equal parts. Each individual scores was divided into two parts. The investigator divided the test items on the basis of odd-even method. The coefficient of correlation was found to be .58. This indicate the reliability index of the half-test. Pearson product moment correlation was found out between two halves. To calculate the reliability index of the whole test, Spearman-Brown Prophecy formula was used as given below:

$$\text{RI} = \frac{2r}{1+r}$$

r = Reliability of whole test

$r/2$ = Reliability of half test or correlation of two halves.

The value of reliability index for the whole scale comes out to be .30 which clearly indicates the soundness of the scale.

B. Establishing the Validity of the Scale

Validity means truthfulness. It refers to the degree to which a test measures what it purports to measure. True validity also refers to the extent to which conclusions and decisions made based on test scores are appropriate and meaningful. Validity can be best defined as the degree to which a test is capable of achieving certain aims. The validity of the test is determined by measuring the extent to which it matches with a given criterion. According to Armitage (1951) "the question of test validity concerns what the test measures and how well it does so." Cronbach (1960) says that validity may be determined by showing "That a test corresponds to the definition of the trait intended to be measured, or it may be established indirectly by naming the traits represented in the items in hand."

In this present scale, content validity was done. For this final draft of the scale was given to 5 experts. All the experts agree to each other as far as content of the scale. On the view given by experts regarding the content of the Scale, Comprehensive Value Scale has content validity. Content validity was also worked out. For obtaining concurrent validity, Pearson product moment correlation index was calculated. Present scale was correlated with concurrent Moral Judgment Test with six moral values for adolescents developed by Gupta (1989). Validity index comes out to be 0.57 which indicates that our scale has good concurrent validity and it can be used safely as a tool of measurement.

Setting of the time limit for the test

The average time taken by 75% examinees to finish the last statement was fixed as the duration of the test which comes out to be 35 minutes including the time for reading instructions for responding to the scale.

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A STUDY OF PARENTAL DISCIPLINARY PRACTICES AMONG SECONDARY SCHOOL STUDENTS IN RELATION TO WELL BEING

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ABSTRACT

A study was conducted to explore parental practices among senior secondary students in relation to well-being. The sample consisted of 170 students, equally divided boys and girls, ranging 10+1 and 10+2 from Senior Secondary Schools of Kendriya Vidyalaya Sangathan. Parental Disciplinary practices Inventory by Ivor Massey and Well-being Scale by Rathi and Dhami were used for the collection of data. The result revealed that there is positive correlation between parental practices and well-being among senior secondary school students in all categories.

Keywords : Parental Disciplinary Practices, Well-Being

INTRODUCTION

Parental discipline is an important variable which ultimately would regulate the behaviour of the child in different situations and would determine the child's capacity to adapt to different surroundings. Today youth face difficulties and more life challenges than earlier generation, yet they are provided not as much of guidance and intervention for their personal development (Pajauz & Ustun, 2004). It is a time of increased risk of poor mental health with anxiety, depression, psychosis, eating disorders and substance mis-use becoming more prevalent, as well as increasing risk of deliberate self-harm and suicidal behaviours. The purpose of parental discipline is to give a blend of interaction, support and correction to teach the students to live according to family values and within family rules. The word discipline is distinct as imparting knowledge and skill, in other words, to teach. Discipline is a way to instill a person to track a particular code of conduct. Discipline is the situation that helps the child to enter the real world happily and effectively. It is the foundation for the development of the child's own self-discipline. Parenting is the task of raising children and providing them with the necessary material and emotional care to further their physical, emotional, cognitive and social development. Thus, effective discipline means discipline applied with mutual respect in a firm, fair, reasonable and consistent way. The goal is to protect the child from danger, help the child learn self-discipline, and develop a healthy conscience and an integral sense of responsibility and control. This type of disciplinary practices put significant impact on personality, mental health and general behaviour of the adolescents.

Parental Disciplinary Practices

Parental disciplinary practice is a particular behaviour that a parent uses in raising a child. For example, a common parent practice intended to promote academic success is reading books to the child. Parenting practices reflect the cultural understanding of children. Parenting style is exaggerated by both the parents and children's temperament and is largely based on the influence of one's own parents and culture. According to Laskie & Price, 2004, Parental discipline is an important aspect of parenting and refers to strategies that parents use to discourage inappropriate behaviour and to gain compliance from their children. According to Moan and Mytar (1986), disciplinary action should help a child in changing from outer control to inner control, acquiring a desire for consideration of others, developing an appropriate manner of interaction with the world outside the family. Disciplining especially adolescents is very important as it contributes acceptable and appropriate behaviour, helps adolescents learn self-discipline, and develop a healthy conscience and self-control. It raises emotionally mature adults. It also helps to avoid negative behaviours that are harmful and dangerous to adolescents themselves as well as others. Discipline helps in shaping behaviour regarding the relationship with others, social skills, self-esteem and adjustment to societal norms (Kaye, 1986).

Adolescents today encounter difficulties and more life challenges than the previous generation, and yet

they are provided very less guidance and intervention for their personal development (Papalia and Olds, 2009). The biological and psychological turmoil within the adolescence and other factors like an unhealthy family system and inadequate parenting, poverty, child abuse, lower educational status, unaffectionate parents and environment, peer pressure etc. aggravate the problems faced by adolescents.

Carrasco-Perez et al. (2013) conducted study on parental practices and theory of mind development. It involved an understanding of different components of the model, motivation, thoughts, feelings and of how they are related to future behaviour. Parents' characteristics attachment, mental-health traits have been associated to children's theory-of-mind development. There is positive relationship between parental practices and theory of mind development.

Goujani et al. (2013) conducted the study on parenting practices at home and lacunae at school. The results found that there is significant relationship between parental practices at home and the child's maltreatment and association experience at school.

Quali (2014) studied the relationship between specific disciplinary practices, particularly harsh physical discipline, and the level of academic achievement in college. The sample consisted of 231 students from four colleges. The result revealed that students who reported experiencing more severe forms of physical discipline engaged in higher levels of academic dishonesty. The use of less punitive disciplinary techniques, including spanking, and family satisfaction was not associated with increased college cheating. The deductions reflect that severe physical punishment may have on moral development and parent-child interaction; etc.

Tocino et al. (2014) conducted a study on 289 parents with children in their first year at eight French kindergartens on the variable of socio-economic status, parenting practices and early learning. The result revealed that there is significant relationship between socio-economic status and parenting practices of kindergartens.

Garcia & SEDDI (2009) studied on Parental discipline and psychological well-being of adolescents in order to explore the relationship between disciplining techniques used by parents and psychological well-being of adolescent. The sample consisted of 242 adolescents including both boys and girls. Descriptive five-point Rating scale and SDS Psychological Well-being Scale was used. In the data collection, Pearson's correlation was computed to examine eight dimensions being measured by parents and three dimensions of psychological well-being of adolescents. The result revealed that there is 50% shared a significant correlation between parental disciplining techniques and three dimensions of psychological well-being i.e., autonomy, positive relations with others and self-acceptance.

Web-Being: Well-being means existence, occurring of all their state of being or happenings, and (setence in reference to well-being) (Rosenstock, 1991; Pavao and Danner, 2008; Tyrovolas et al., 2008).

Santtila et al. (2013) conducted a study on 'adolescent identity formation, psychological well-being and parental orientation'. Results revealed that adolescent boys showed high identity achievement experience psychological well-being as compared to their counterpart's girls. Further result revealed that status identity achievement is high in adolescent boys with both parental acceptance and overprotection.

According to Hybl, C. J. (2014) Well-being, defined: 1) autonomy, or the ability to control one's own performance, daily social processes, and follow one's convictions; 2) environmental mastery, or the capability to manage the situation and daily activities; 3) personal growth, which includes a continuous process of developing one's own potential; and 4) positive relationships with others, defined as the establishment of close, meaningful and meaningful bonds with others, as well as actions for the well-being of others, and the expression of empathy, affection, and intimacy; 5) purpose in life, or setting objectives and goals which give sense and pulse to one's lives; and 6) self-acceptance, or the capability to have a positive attitude and feelings of satisfaction and acceptance of ourselves, including both our good and bad qualities.

Lima et al. (2015) explored a study on social skills, social support and well-being in adolescents of different family configurations. Results showed that family configuration is not linked with the psychological well-being of adolescents. It found social skills has comprising self-discipline, sharing, social responsiveness,

as well as the social support from friends and family were the best predictors of adolescent psychological well-being.

Kaur (2019) conducted a study on the level of well-being among 640 Indian Secondary School Adolescents from state of Punjab. The result showed that 32.67% adolescents have high well-being and 65.33% have average level and 2% have low level of well-being. Further result showed majority of adolescent boys and girls have average level of well-being. Further result showed that urban adolescents have high level of well-being as compared to their rural counterparts.

Need and Justification of Problem

Adolescents undergo many physical, mental, emotional and psychological changes which they find difficult to cope up with. They at this time should have the well-being to lead their personal and professional life effectively. They are required to think critically while solving any problem that encounters them. They need to take important decision while recognizing own self their strengths and weaknesses.

The need of the time is to work against all forms of parental disciplinary practices like physical punishment, harsh discipline and mentally torture. To tackle all these problems in a proactive way, it is necessary of all parents to develop the self-discipline in the children.

OBJECTIVES OF THE STUDY

The present study is conducted with the following objectives in view:

1. To study the relationship between parental disciplinary practices and well-being of senior secondary school students.
- 1.1 To study the relationship between parental disciplinary practices and well-being of boys of senior secondary schools.
- 1.2 To study the relationship between parental disciplinary practices and well-being of girls of senior secondary schools.

HYPOTHESES

- H₁. There exists no significant relationship between parental disciplinary practices and well-being among senior secondary school students.
- H_{1.1}. There exists no significant relationship between parental disciplinary practices and well-being of boys of senior secondary schools.
- H_{1.2}. There exists no significant relationship between parental disciplinary practices and well-being of girls of senior secondary schools.

SAMPLE OF THE STUDY

For the present study a sample of 150 students was selected randomly from government and government aided senior secondary schools of Ludhiana District.

Delimitations of the Study

1. The present study was restricted to secondary school students between the age of 11 to 19 years.
2. The present study is restricted to senior secondary school students only.

Tools to be used

- Parental Disciplinary Practices Inventory by Lynn Mankos
- General Well-being scale by Kalia and Dewal (2012).

Procedures

In order to collect relevant data, Parental Disciplinary Practices inventory and Well-Being scale were administered to the 10+1, 10+2 student's. Co-operation was sought from the head of the institution. A good rapport was established with the students before administering the tools.

RESULTS AND DISCUSSION

As the present study is intended to find out the relationship between parental discipline practices and well-being of senior secondary school students. Pearson's Product Moment correlation technique was employed.

Table 1 : Coefficient of Correlation between Parental disciplinary practices and Well-being of Senior Secondary School students (N=150)

Category of Students	N	r	Sig./Not Sig.
Total	150	0.417**	Sig. at .01 level
Boys	75	0.483**	Sig. at .01 level
Girls	75	0.397**	Sig. at .01 level

Table 1 shows that

- The value of coefficient of correlation between parental disciplinary practices and well-being among senior secondary school students is 0.417 which is significant at .01 level of confidence which shows that there exists a significant positive relationship between parental disciplinary practices and well-being among senior secondary school students. **Hence hypothesis 1 stating, "There exists no significant relationship between parental disciplinary practices and well-being among secondary school students" stands rejected.**
- The value of coefficient of correlation between parental disciplinary practices and well-being of boys is 0.483 which is significant at .01 level of confidence which shows that there exists a significant positive relationship between parental disciplinary practices and well-being of boys students. **Hence hypothesis 1.1 stating, "There exists no significant relationship between parental disciplinary practices and well-being of boys students" stands rejected.**
- The value of coefficient of correlation between parental disciplinary practices and well-being of secondary school girls = 0.397 which is significant at .01 level of confidence which shows that there exists a significant positive relationship between parental disciplinary practices and well-being of girls secondary school is rejected. **Hence hypothesis 1.2 stating, "There exists no significant relationship between parental disciplinary practices and well-being of girls of secondary school stands rejected.**

Fig. 1 : Coefficient of Correlation between Parental disciplinary practices and students Well-being among students (N=150)

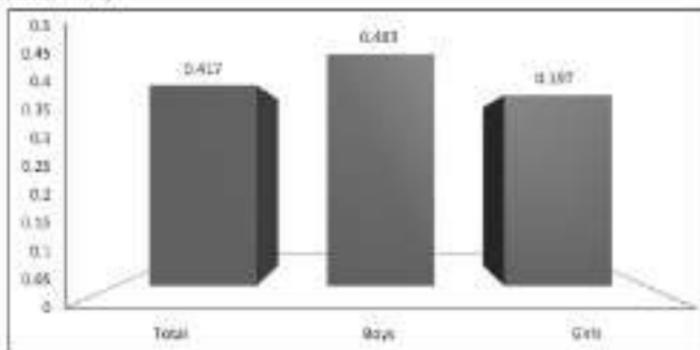


Table 7 and Fig.1 revealed that parental disciplinary practices and well-being among secondary school students are positively correlated. As a positive and significant relationship was found between parental disciplinary practices and well-being among all categories of secondary school students i.e. boys and girls hence it may be further concluded that the students with high parental disciplinary practices have high well-being whereas the secondary school students showed with low parental disciplinary practices have low well-being.

CONCLUSION

The following conclusions can be drawn on the basis of the above results:

1. There exists a significant positive relationship between parental disciplinary practices and well-being among entire secondary school students.
2. There exists a significant positive relationship between parental disciplinary practices and well-being of boys of secondary schools.
3. There exists a significant positive relationship between parental disciplinary and well-being of girls of senior secondary school.

Educational Implications

Parental involvement in growing children is essential. A good quality level of parental involvement contributes development of positive traits in growing children including adolescents. Adolescents who have good psychological well-being can learn better and are more likely to achieve their social, academic and learning potential whereas, adolescents who have poor psychological well-being will have difficulty in accomplishing their social, academic, and training potential. Poor psychological well-being will also have long-term effects like difficulties with relationships, education, and family relationship. Adolescents with poor psychological well-being may indulged in crime and will get socially excluded. Hence, the role of discipline especially by parents at a home becomes essential to enhance and sustain psychological well-being. In order to achieve this objective by seeking the help of school management and parents, teacher should design appropriate intervention strategies to enhance discipline and well-being among students.

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GENDER EQUALITY IN EDUCATION : A KEY FOR SUSTAINABLE DEVELOPMENT

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ABSTRACT

Gender equality in education is crucial to progress towards poverty reduction. It empowers all to participate in the decision-making at a community level. However gender equity and quality education is key for achievement of sustainable development goals. The present paper attempts to study the global status of education by gender which states that UNESCO plays a vital role in addressing gender disparities and promote equity throughout the education system. Study also highlighted the literacy rate of India and explained that although India has rise to current literacy rate but still it lag behind the world average literacy rate. Government of India adopted various strategies like NERB (National Education Board) scheme, girl child project etc for nurturing, protection and education of the girl child. Study also addressed that the Indian government has expressed a strong commitment towards education of all but still there are some barriers in providing education to all.

Keywords : Gender Equality, Education, SDGs, Gender Inequality

INTRODUCTION

Gender equality is a necessary foundation for a prosperous, peaceful and sustainable world. Only through equality, the discrimination against women and girls can be ended. (Swanson & Moran, 2019). Education is a key element in empowering women and promoting gender equality that crucial accelerates the sustainable development. While numbers of girls and women at all levels of education have increased, but still access to education and opportunities and freedom gained through education remain disproportionately diminished. The persistence of gender inequality is reflected in new sustainable development agenda that has specific goal on gender equality with SDG 5 aiming to 'Achieve gender equality and empower all women and girls' (UNESCO, 2016). The 2030 agenda for sustainable development asserts a strong narrative towards achieving gender equality and realising the rights to education while stating that women and girls should be equally empowered in and through education. The 2030 agenda for sustainable development includes 17 goals in which SDG4 aims to ensure inclusive and equitable quality education and SDG5 aims to achieve gender equality and empower all women and girls.

SUSTAINABLE DEVELOPMENT GOALS

SOCIAL	ENVIRONMENTAL
SDG1- No poverty	SDR12-Sustainable consumption and production
SDR2- Zero hunger	SDR13-Climate action
SDR3- Good health and well-being	SDR14-Life below water
SDR4-Quality education	SDR15-Life on land
SDR5-Gender equality	
SDR6-Clean water and sanitation	
ECONOMIC	FOSTERING PEACE AND PARTNERSHIP
SDR7-Affordable and clean energy	SDG16-Peace, justice and strong institutions
SDR8-Decent work and economic growth	SDG17-Partnerships for the goals
SDR9-Industry,innovation and infrastructure	
SDR10- Reduced inequalities	
SDR11-Sustainable cities and communities	

Activating gender equality through education requires system-wide institutional change which ensures that no one is left behind. However, at present scenario too, there have been gender inequality and education gaps among men and women. To overcome these challenges government is implementing several schemes in collaboration with state governments to ensure development in the education sector. The constitutional bill in December 2002 had made free and compulsory education as a fundamental right for all children in the age group of 6 to 14 years. National Education Policy 2020 ensures equitable access to the highest quality of education for all learners, especially women, regardless of social or economic background.

REVIEW OF LITERATURE

Singh (2015) explored various issues and challenges in women literacy in India. Study was based on secondary data. Study highlighted the literacy rate in India from 1951-2011. It was found that although literacy rate was increased to 74.04% (2011) from 14.33% (1951) but still female literacy rate is less than male literacy rate in every census of India. Study also highlighted the strategies adopted by government of India for increasing female literacy. It was found that schemes like BRIP (Beti Bachao Beti Padhao) expressed a strong commitment of government towards education to all. It was recommended that not only government but every Indian citizen should contribute in battling with the demon of illiteracy.

Estevez (2018) explored the gender equality in education as a challenge for policy maker. Study was based on secondary data and focused on the objective of gender equality in education as a sustainable development goal. It was found that gender equality is not only a fundamental human right but it considered as a base of peaceful, prosperous and sustainable world. Study also highlighted the gender equality in education in European countries. It was found that some countries had already taken important steps in embracing the challenge of improving education and some countries were working on the process of gender equality in education.

Kapur (2019) investigated the Gender inequality and various factors that causing the inequality in education. It was found that girls were provided with less participation opportunities as compare to men and the problem had been more severe in rural areas as compare to urban areas. It was also found that condition of poverty, prevalence of traditional viewpoint, school infrastructure, discriminatory treatment among girls, occurrence of criminal and violent act, child marriage, education of parents, occupation of parents, management of household responsibilities and lack of interest in study were main factors that causing inequality in education. Study concluded that it is vital to formulate measures and programs to provide equal opportunities to girls.

Senewar & Moran (2019) conducted an analytical study on gender equality for sustainable development in India. The objectives of the study were to highlight the importance of gender equality for sustainable development and role of education for empowering women. It was found that equality is the only way to tackle the gender based violence. It was also found that education is milestone of women empowerment because it enables them to overcome the challenges and changed their life. Study suggested that the government should collaborate with different NGOs to arrange induction programs for motivating women so that the unprivileged women can take active participation in the mainstream society.

OBJECTIVES OF THE STUDY

1. To study the global context of education by gender.
2. To study the literacy rate of India and government initiatives towards gender equality.
3. To study the major barriers in providing Education for all.

RESEARCH METHODOLOGY

This study is based on secondary data collected from published reports, survey books and prominent sites. Various journals and articles are also studied. Looking into the requirements of the objectives of the study

the research design employed for the study is of descriptive type.

GLOBAL CONTEXT OF EDUCATION BY GENDER

Global partnership for Education's Gender equality policy and strategy 2016-2030 (GEPS) defines that gender equality means "Equal rights, responsibilities, and opportunities of women, men, girls and boys and equal power to shape their own lives and contribute to society".

TABLE-1 : Global Adult literacy rate (By Gender)

Year	Women	Men
2015	81.77 %	89.33%
2016	82.11%	89.68%
2017	82.64%	89.8%
2018	82.75%	89.78%
2019	83.02%	89.93%
2020	83.33%	90.11%
2021	83.51%	90.22%
2022	83.78%	90.31%

Source : Global Gender Gap Index 2023. Retrieved from www.statista.com

Table 1 shows that global adult literacy rate from year 2015 to 2022. It is revealed that adult literacy rate of women is less as compare to men but growth rate of women literacy had increased rapidly.

TABLE-2 : Global Youth literacy rate (By Gender)

Year	Women	Men
2015	89.53 %	92.7%
2016	90.09%	92.99%
2017	90.35%	93.11%
2018	90.15%	92.91%
2019	90.93%	93.77%
2020	90.09%	93.79%
2021	91.29%	93.82%
2022	91.51%	93.89%

Source : Global Gender Gap Index 2023. Retrieved from www.statista.com

Table 2 shows that youth literacy rate from year 2015 to 2022. It is revealed that global youth literacy rate of women is less as compare to men literacy rate.

In education, United Nations Educational, Scientific and Cultural Organization (UNESCO) addresses gender disparities and promote equality throughout the education system. UNESCO strategy for gender equality in and through education 2019-2025 focuses on system wide transformation to benefit all learners and targeted interventions to support girls' and women's empowerment. The strategy offers these clear lines of action:

- Better data to inform actions.
- Better legal, policy and planning framework to advance rights.
- Better teaching and learning practices to empower.

UNESCO is explicitly linked to its efforts to promote the right to education and support the achievement of Sustainable development Goals (SDGs).

LITERACY RATE OF INDIA AND GOVERNMENT INITIATIVES

Gender equality in education is crucial to progress towards poverty reduction, since it enables women to become part of the labour market, increasing economic productivity and empowering them to participate in the decision making at a community level.

Education in India

The literacy rate of India in 2021 is 77.7 percent. The male Literacy rate is 84.7% and female Literacy rate is 70.5%. Although India has rise its current literacy rate as compare to 12% in 1947 but still it lag behind the world average literacy rate. As compare to census 2011, the literacy rate in India has increased by 5% in 2021. As per UNESCO the India will achieve universal literacy in the year 2060. Following tables shows India's top 5 states and UTs with highest literacy rate and 5 states and UTs with low literacy rate.

TABLE-3 : Highest Literate states and UTs of India

S.No.	State	Average Literacy rate	Male	Female
1.	Kerala	96.2%	97.4%	96.2%
2.	Madras	91.5%	93.7%	89.4
3.	Delhi	88.7	93.3	82.4
4.	Tripura	87.75	92.18	83.15
5.	Uttarakhand	87.6	94.3	80.3

SOURCE : Literacy Rate of India Statistics 2021.

TABLE-4 : Lowest Literate states and UTs of India

S.No.	State	Average Literacy rate	Male	Female
1.	Uttar Pradesh	73.0	81.8	61.4
2.	Telangana	72.8	80.3	63.1
3.	Bihar	70.4	79.3	60.3
4.	Rajasthan	66.7	80.8	57.6
5.	Andhra Pradesh	66.4	73.4	59.5

SOURCE : Literacy Rate of India Statistics 2021.

Government Initiatives

The Indian government has expressed a strong commitment towards education of all but India still has one of the lowest female literacy rates in Asia (Singh, 2015). The following are the strategies adopted by government for increasing female literacy in India

- Issuing of new UGC regulation for open and distance learning.
- To take best teaching resources to all, use of ICT technology -SWAYAM portal.
- State governments are encouraging opening of institution through MUSA (Rastriya Uchchatar Shiksha Abhiyan) which aim to achieve equity access and excellence in higher education.
- BBSE (Beti Bachao Beti Padhao) scheme for survival, protection and education of the girl child.

Literacy of girls is vital not only on grounds of social justice but also because it accelerates social transformation (Singh, 2015). As per AISHE (All India Survey on Higher Education), the overall enrolment of female students in higher education has been consistently increasing over the years.

TABLE-8 : Enrolments in Higher Education

Year/Enrolment	Female	Male
2015-16	15990058	18594723
2016-17	16725319	18920993
2017-18	17437703	19204675
2018-19	18189500	19209818
2019-20	18892612	19643747
2020-21	20142503	21237910
2021-22	22576389	23691792
Growth %)	41.19 %	11.27 %

Source : AISHE report of Different years

Table 5 gives female, male enrolment in higher education between 2015-16 and 2021-22. The female enrolment growth rate has increased by about 41.19% which is higher than male enrolment growth rate.

MAJOR BARRIERS IN PROVIDING EDUCATION FOR ALL

Gender inequality in education

Gender inequality in education is a persistent problem in society. Girls were provided with less participation opportunities as compared to male and it led to prevalence of gender inequality (Kagie, 2019). Following are the factors causing inequality in education.

- Condition of poverty
- Prevalence of traditional viewpoint
- School infrastructure
- Discriminatory treatment among girls
- Occurrence of Criminal and violent Act
- Child marriage
- Education of parents
- Occupation of parents
- Management of Household Responsibilities
- Lack of interest in study

Dropouts in education

Dropout rates are major problem in education system. Students who enrolled in education are not able to complete their education. Following are the dropout rate of India by level of education and gender 2021-22.

INDIA dropout rate by level of education and gender 2021-22

Level/Gender	Boys	Girls	Total
Primary (Classes 1-5)	1.6	1.4	1.5
Upper primary (Classes 6-8)	2.7	3.3	3
Secondary (Classes 9-10)	13	12.3	12.6

Source: UDISE 2021-22 Report, Retrieved from www.education.gov.in

Table shows that dropout rate in secondary education is very high. Poverty accessibility and availability

are the major reasons of school dropouts in India.

CONCLUSION

It is concluded that there is a huge gender gap in education around both national and international level. Female literacy rate is lower than men literacy rate. At global level, UNESCO addresses gender disparities and promote equality throughout the education system. UNESCO strategy for gender equality in and through education 2019-2025 focuses on system wide transformation to benefits all learners and targeted interventions to support girls' and women's empowerment. Government of India also implemented effective programmes to remove illiteracy and to empower women. It has also promoted gender equality that accelerates the sustainable development.

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STATUS OF WOMEN : A GENDER PERSPECTIVE

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ABSTRACT

This paper deals with the issue of gender inequality faced by the women in society. Both men and women play significant role in society. But, still there is inequality in which women enjoy full equality with men. They often face specific discrimination, even in those countries where legal equality has been given to both sexes. The author paper describes the situation of women in ancient, medieval, colonial and modern periods and attempts to trace and find the reasons behind gender inequality. Constitutional provisions and other states laws ensuring gender equality and equal status with men have also been described. In the end of this paper some suggestions have given to improve the situation of women and change the social attitude towards women.

Keywords : Gender, Equality, Inequality, Constitution.

INTRODUCTION

Ever since the humans began inhabiting this planet men and women have been living together. Their social contact resulted in three legitimate relationships that of mother/son, wife/husband and child-parent. Men being the head-members have always dominated the social order and attached meanings and values to the these relationships (Sethi, 2006:5). It is universal truth that all people are born equal, that their creator vests in them some inherent, inalienable, ineradicable, non-negotiable natural and basic rights and these rights are not derived from God but are universal, self-evident and intuitive. These are natural rights which are derived from human nature.

Both men and women play significant role in society. But, still, there is no society in which women enjoy full equality with men although women constitute the half of the world's population. They often face specific discrimination, even in countries which grant legal equality to both sexes, women are often economically disadvantaged and suffer discrimination.

The words sex and gender are sometimes used interchangeably, but in fact they have different meanings. Sex refers to a person's biological characteristics whether a person is male or female. Gender refers to the different roles that are assigned to males and females within society, and the socially constructed relationship between men and women. In terms of traditional gender roles, women are supposed to operate within the private, domestic sphere of the home and family, while men operate in the public world of politics and economics. Women are supposed to be nurturing, submissive and obedient, men are expected to be aggressive, active and dominant. These gender roles are the products of society's analysis of men and women's biological differences. Thus interpretations of the biological differences between bathes accepted as natural and natural. Consequently, these roles limit the human potential of both men and women, and create institutional inequalities within society (Eswak, 2000: 6).

Since the 1990's women have been identified as key agents of sustainable development and women's equality and empowerment are seen as central to a more holistic approach towards establishing new patterns and processes of development that are sustainable. The World Bank has suggested that empowerment of women should be a key aspect of all social development programs (World Bank, 2001). Kabir's (2001) definition "The expression in people's ability to make strategic life choices in a context where this ability was previously denied to them." For women in India, this suggests empowerment in several realms; personal, familial, economic and political (Ferdy and Kavita, 2004).

Inequality based on gender (or sex) is a historical civil rights violation that takes in multiple shapes.

including sexual and gender-based unequal opportunities for women who do the social jobs as their male inequality starts at the stage of childhood, even before they are born. Though, the Indian Constitution provides equality to both men and women irrespective of their gender and makes equal and special provision to improve the status of women in society. Despite the fact, majority of women are still unable to enjoy their rights and avail opportunities guaranteed to them (Arunima, 2017).

Gender inequality also refers to an imbalance of power between men and women in society. This is reflected in the fact that women have less political power than men, less acceptable roles, they have less said within the community, and are subjected to gender-based violence both inside and outside the home. Around the world, women carry a double burden of paid labour and unpaid reproductive work at the home as well as in almost every society, women are the poorest of the poor. Within religion and culture, this inequality is evident in the fact that men are overwhelmingly dominant in the higher levels of the hierarchy in these sectors (Black, 2000: xi).

It is a matter of fact that women in the country who have been widely acclaimed as the object of worship in our scriptures are relegated to a secondary position in comparison to their male counterparts in all walks of life. They lag far behind the males in terms of economic, social and political attainments (Mathi and Ravul, 2012: 179).

Equality between women and men (gender equality) refers to the equal rights, responsibilities, and opportunities of women and men and girls and boys. Inequality does not mean that women are less well-treated than men but that women's and men's rights, responsibilities and opportunities will not depend on whether they are men or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration – recognizing the diversity of different groups of women and men. Gender equality is not 'Women's issue' but it should be between women and men engaged with men as well as women. Equality between women and men is very both as a human right issue and as a precondition and outcome of sustainable people-centered development.

HISTORICAL BACKGROUND

History bears acknowledgement to the fact that women have a unique position in every society whether developed, developing or underdeveloped. This is particularly due to the various roles they play during various stages of their life, as a daughter, wife, mother and sister. In spite of her contribution in the life of every individual human being, she still belongs to a deprived section of society where several social barriers and impediments clipped their wings. Religion and culture are powerful institutions of society which play a significant role in shaping gender roles and perpetuating gender inequality.

Women in Pre-Vedic Period: Historical studies and the scriptures indicate that Indian woman enjoyed a comparatively high status during the early Vedic period (2000 B.C. to 1000 B.C.), surpassing contemporary civilizations in ancient Greece and Rome. The Aryans, who were mostly busy in fighting wars, therefore were regarded as sterile and productive members of the society. The addition of 'Vedic Mantra' was just 'Vedic Women' along with the rest of religious texts like that of men, especially in Vedic literature and studies. The Rig Veda provides ample evidence to prove the concept of equality of women with men at regard to status and capacity to acquire the highest knowledge, even the absolute knowledge (Aruni, 2021: 148-149).

In the ancient Indo-valley civilization of India, evidences show the worship of the mother goddess. Hence, the veneration for the mother is evident during that period. During the Rig Vedic period, it is believed that the position of male was honored and women's position was acknowledged, especially in the performance of religious ceremonies (Srinivasulu). During ancient India, women were revered and rendered a significant contribution towards leading to welfare of the family and society. The women were given a high status within the society and they felt gratifying and contented. They were provided with the opportunity to attain high intellectual and spiritual standards. During this period, there were many women Rishi. The Wealthier classes

believed in polygyny, but monogamy was prevalent. The status of son and child marriage was not prevalent (Kapoor). The elaborate discussions stress that women had property rights in the dowries, which was the gift made to a woman at the time of her marriage by her parents and afterwards maintained by her husband. Marriages had both a secular and sacred dimension. Widows could remarry, although, when they did so, they lost rights to any property inherited from their deceased husbands.

But on the other side the ancient law gave Manu prescribed; "A woman must never be independent". The life of an ideal Hindu wife is to be spent in the service of her husband and she ought to be a "parivrata". A Hindu woman was expected to be an obedient, dutiful wife and devoted mother. Marriage was the single important event in her life and it took place soon after puberty. Thus, child marriage used to be a norm which implied that, young girls were not involved in decision making process of selecting the husbands. The custom of Sati the presumption of widow remarriage even when she is widowed as a child, the mandatory observance, etc., rendered Hindu women a non-person. In addition, prohibition of inter-religious and inter-caste marriage compelled some women into prostitution or common statute (<http://Nihobdipganga.vithilaw.in/10/1.html#manu130303711121212>, chapter 4 pdf).

Therefore, the social, cultural, and religious values are the backbone of Indian society and these are based on patriarchal structure which gives comprehensively secondary status to women. Actually, this philosophy of patriarchal family based on principle that family has grown up with male only and this stereotype thinking of society makes man a dominant gender of society who enjoys special protection and orientation. Second important thing in this philosophy is marriage in which women are given a subordinate status, having no right to say anything about their rights. Men say the whole and sole owner of the body and soul of women. Hence in this way, the derogation of certain status of women leads to female foeticide (<http://polisidhpur.gargi.unibas.ac.in/Books/10/1/10019175557006.pdf>, chapter 1 pdf).

MIDDLEAGE PERIOD

Vedic culture has been witness equal rights for women in the field of education, religion, politics, property and inheritance. During the medieval period society had become patriarchal and men and women differences were evident. The status of women deteriorated. Men-women role was decided on the basis of law. Women were marginalized inside the four walls of house. It was considered to be the worst period in the history.

Medieval Indian history spans over 600 years. It is predominantly the history of Muslim rulers. Muslims appeared in India as a warrior class. Their rule in India is divided into two lines. The line of Delhi Sultanate and the Mughal Era. Unlike in the ancient Indian period, the position and status of woman in the Mughal period was not quite high. But exception of that the only woman who had ever occupied the throne of Delhi was Rani Sultana Gauhar Begum was a woman of exceptional people talents who wrote Hindiyan-anusmriti and some other women performed excellences in various fields (Paranthanur; Sankar, Radha & Dhalagnar, 2019, 261-262).

Polygynous and child marriage had become common. Being three in the lower classes, women in Mughal period did not enjoy much of their freedom. The Muslim women received lesser marital rights, already than the Hindus. The birth of a daughter was considered to be curse, while that of a son was an occasion for celebration. Their duty was to obey their husband blindly. Women contested to be denied the right to study the Vedas. Furthermore, the marriageable age for girls was lowered, thereby destroying their opportunities for higher education. Many social evils like Janda infidelity, Dowry, child marriage, Dowry system, or among the sections of women developed. During the middle ages due to the political instability of Northern India, especially due to various invasions, Polygyny came into practice.

Later, the Bhakti movement which flourished during the medieval age gave rise to a new class of men and women who were eligible for gender bias. This liberal attitude to some extent reduced the burden of women. Female poets wrote and played a significant role in the Bhakti movement.

Colonial Period

After the fall of Mughal Empire, the British established their supremacy over the Indian Territory. During British rule, lots of changes were made in the economic and social structures of our society. Though the quality of life of women during this period remained more or less the same, some substantial progress was achieved to eliminate the inequalities between men and women. Social taboos such as child marriage, *Sati Pratha*, arrastra system, *Purdah* practice, prohibition of widow remarriage etc., which were great hurdles in the path of women's progress, were either controlled by the efforts of reformers like Raja Ram Mohan Roy and Vidyasagar or removed by suitable legislations. Many women reformers such as Pandita Ramabai also fight for the disabilities of women. Women like Bhrikuti Camta, Dr. Annie Besant, Vijayalakshmi Pandit, Anura Asaf Ali, Sacheta Kripalani etc. played an imperative role in India's independence struggle. Sarojini Naidu, a poet and freedom fighter, was the first Indian woman to become president of the Indian National Congress and the first woman to become the governor of a state in India (Mishra, 2014: 288).

The six women participants at the *Bombay session* of Indian National Congress in 1889. Most of the women participated in the Indian national movement which was launched by Gandhi against the British rule. The Non-Cooperation (1920) Civil Disobedience Movement (1930) and Quit India movement (1942) play a remarkable role for Indian national movement, like Sarojini Naidu, Prabhati Devi, Kasturba Gandhi, Kanshi Nehru, Jayammayya Ganguli, Latika Ghosh, Ashabai Desi, Nelli Sengupta, Captain Laxmi Singh, Anura Asaf Ali.

Modern Period

During the modern period, a number of social reformers felt the need to emancipate women and tried to establishing a justified place for them in the family and society. Revolutionary changes have taken place in the status of Indian women after independence. Cultural and Structural changes reduce exploitation of women to a great extent and provide equality of opportunities to women in various fields. The women have left the secured domain of their home and are now in the battle field of life, fully armed, with their talent. Now, there is no area which remains unoccupied by Indian women (Mishra, 2014: 288).

The major reason being the discrimination between man and women are gender bias which is deeply rooted in Indian society in fact over the years it has seeped in through the walls and pillars. India is a male dominated nation where the women are always ill treated by society, male and other members of the family. Women themselves never think about their rights, from childhood onwards she is being taught to become subservient to male members, it is for her protection. More suitable statement is made by Amartya Sen, (https://hindutvamainstream/10633/1691457807_chapter%201)

The term empowerment is now mostly used for the women because women are being neglected by society from years. It is demand of time to empower the women for the development of nation. It is a fact that there is a deep ignorance in the society about the values of women. It is necessary to open the doors of perception not only amongst the men but amongst the women too, to women's roles, their contribution, their differences and similarities, their aggregation, their activities, related to meeting social, financial needs and requirement for initiating micro-enterprises.

Women constitutes about half of the total population of country, but they suffer from many disadvantages as compared to men in almost all fields of life like, literacy rate, work participation and earning. Social, economic and political empowerment is the need of the time as it is only definite way of making women 'equal partners in development'. The process of women empowerment is conceptualized in terms of personal assertions, self-esteem and confidence ability to protect themselves as women assuming socio-political participation and economic independence.

CONSTITUTIONAL PROVISIONS TO ENSURE GENDER EQUALITY

There is not only to provide food, shelter, cloths and safety for women, but also for emancipation and empowerment of through better education and similar employment opportunities. Women are more important for the existence and keep the society going. So, women's welfare and development have been a matter of great concern. The Constitution of India has made certain provisions to protect the interest of female population. The preamble promises security for all its citizens, political, economic and social justice and liberty of thought, expression, belief, faith and worship, equality of status and opportunity and to promote brotherhood among the dignity of individual. Fundamental rights and directive principles of state policy are providing equality and liberty to all its citizens. The state shall not discriminate against any citizen on ground of sex, religion, among other things. Besides, Government of India adopts the policy of positive discrimination to uplift the weaker sections of society for development of nation. So, there is a provision in Indian Constitution to permitting positive discrimination in favour of women through reservation in various fields, if such discrimination found requisite (Sharma, 2005:248).

Right to Equality

Article 14 to 18 of the constitution guarantees the right to equality to every citizen of India. Article establishes the general principles of equality before law and prohibits unacceptable discrimination between persons. This article declares that 'the state shall not deny to any person equality before the law or the equal protection of the laws within the territory of India' (Pandey, 2004: 33).

Prohibition of Discrimination

Article 15(1) is one of the two exceptions to the general rule laid down in clause (1) and (2) of Article 15. It says that nothing in Article 15 shall prevent the State from making any special provision for women and children. Women and children require special treatment on account of their nature. Article 15(3) empowers the state to make special provisions for them. The reason is that 'women's physical structure and performance of maternal functions place her at disadvantage in the struggle for subsistence and her physical well-being becomes in view of public interest liable to preserve the strength and vigour of the race' (Pandey, 2004: 120).

Equality of Opportunity in Public Employment

Article 16(1) guarantees equality of opportunity for all citizens in terms of 'Employment' or 'Appointment' to any post under the state. Clause (2) says that no citizen shall, on grounds only on religion, race, caste, sex, descent, place of birth, residence or any of them, be ineligible for or discriminated against in respect of, any employment or office under the state (Pandey, 2004: 73).

Right to Life and Liberty

A fair reading of Article 21 of the constitution of India provides that no person shall be deprived of his life or personal liberty except according to procedure established by law. In *Gopalan v State of Madras* (1940) SCR 86, it was held that the object of Article 21 is to prevent encroachment upon personal liberty by the Executive to serve in accordance with law and in conformity with the provisions thereof. The protection of this article is available to citizens as well as non-citizen (Khan, 2019: 40).

Directive Principles of State Policy

Apart from fundamental rights enshrined in part III of the Indian Constitution which provide rights to women as the men rather pay special attention. Part IV of the constitution has some special provisions for the welfare of women and to improve their social and economic status. These Directive Principles of State Policy lay down certain obligations on the state. Article 38 clause (2) promote the welfare of the people by securing a social order permeated by justice-social, economic and political and to minimise inequalities in income, status, facilities and opportunities. To ensure the rights of women there is a provision of equal pay for equal work for

women and women

Equal pay for Equal Work

The phrase Equal pay for Equal Work means that every individual who has been employed for the work which is claimed to him should be given sufficient pay as that of others. There should not be any discrimination while payment of wage. It is most commonly in the context of sexual discrimination, in relation to the gender pay gap. The equal pay is governed under the Equality Act of 2010 which gives a right to equal pay between women and men for equal work. This assures individuals in the same employment and includes equality in pay and all other contractual terms.

Indian Government creates various programmes and schemes for women's upliftment through different departments. The government in different plan documents enunciates the policies advocating women's issues. The government also tried to create an environment in which women's issues can be reflected and articulated.

Guidelines to prevent sexual harassment of working women

In a landmark judgment *Watala v. State of Rajasthan*, the Supreme Court has laid down exhaustive guidelines to prevent sexual harassment of working woman in place of their work unit/legislation is enacted for this purpose. All the employers or person in-charge of work place in the public and private sector, should take appropriate steps to prevent sexual harassment without prejudice to the generality of his obligation. Where such conduct amounts to specific offence, under the Indian Penal Code or under any other law, the employer shall initiate appropriate action in accordance with law, making a complaint with appropriate authority. The victims of sexual harassment should have option to seek transfer of the perpetrator or their own transfer.

National Perspective Plan for Women (1988) was drawn up to facilitate the mainstreaming of women's issues in policies and programmes. It contains a set of recommendations aimed at the welfare and development of women, guided by principles and directives generic to existing development priorities (Sharma, 2006).

Reservation for Women in Elected Bodies

The original bills for The Women Reservation bill was originated from a constitutional amendment which was passed back in 1983. In 1994, the 73rd and the 74th constitutional amendments were ratified to the Indian Constitution, granting women 1/3 reservations in rural and urban democratic bodies. The Women's Reservation Bill was initially introduced in the parliament on September 12, 1996. The bill was introduced in Lok Sabha by the United Front government of H.D. Deve Gowda. The main aim of this bill is to reserve 33 percent seats in Lok Sabha and all state legislative assemblies for women Reservation Criteria. As per the bill, the seats will be reserved on a rotational basis. The seats would be determined by a draw of lots in such a way that a seat would only be reserved once in every three consecutive general elections. Again in 1998, NDA-I introduced the bill without any success. Thereafter, the bill lapsed and was reintroduced – in 1999, in 2002 and 2003. UPA-I government, led by Congress, again introduced the bill to reserve seats for women in Lok Sabha and legislative assemblies in May 2008. After its reintroduction, the bill was passed by Rajya Sabha on March 9, 2010, but was still left pending in Lok Sabha. A few regional parties like and RJD Sarbjit Singh Party (SP) has been one of the vocal opponents for the Women's Reservation Bill (<http://bit.ly/2BxJzCw>).

On 21 September, Indian legislators passed the first legislation considered in the country's new Parliament building, the Women's Reservation Bill, 2023. The bill, which passed both houses of Parliament almost unanimously – with just two votes against – will ensure that women occupy at least 33 per cent of the seats in state legislative assemblies and the Lok Sabha, the lower house of Parliament. India's power law to reserve seats for women legislators.

SUGGESTIONS

- It is a dire need to change the societal attitude towards women. Gender Equality can be realized

- through the positive response of society.
 - Laws must be strict. There is no need of any law to tackle with gender-based crimes because patriarchy in laws are here just the prompt execution is required.
 - To ensure gender equality, pro-women environment should be created to make them self-reliant and confident.
 - Social security must be provided to women and zero-tolerance policy needs to be adopted to check the violence against women.
 - It is the need to leave the traditions which derogatory towards the women and make the people more conscious and aware towards gender equality. Traditions against the women should be discouraged.
 - Male child should inculcate with the values of respect for women.

Again there are many provisions in Indian Constitution to ensure gender equality but the present situation is quite different. Still, most of the women in society faced discrimination in society in form of domestic violence, sexual harassment, dowry system, rape etc. and the number of these cases increasing day by day. Recent data given by NCBS shows the situation in crime rate against women. Like other gender-based偏见, preference of male child is still on priority of illiterate as well as literate people. But commendably now the position of women in society is improved and they secure their place in many fields like armed forces, police, judiciary, in legislature and in civil services and proves their caliber. Women are in better place than before due to constitutional provisions and no women policies, but still there is lot to do for these basic forms

REMARKS

DEVELOPMENT POLICY OF INDIA : GANDHI - NEHRU DEBATE

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ABSTRACT

Development policy of India was atmosphere under the guidance of Pandit Nehru and his regime after independence chief agriculture was protectionist, Moderate land reforms, Revenue cut, tilted economy, and close door policy – central tools of Nehruvian development policy. Gandhian and trade directed development alternatives were prominently present. This paper attempts to trace the policies adopted the development policy in the post-independent India.

INTRODUCTION

Development policy, industrialization, license no, Gandhian economy, small scale industriesNearly two hundred years of British imperial rule ruined her economy and helped India rediscover herself. It destroyed her and regenerated. It is the colonial hegemony response to which nationalism emerged. It was the colonial modernity that helps structure the reconstruction project. The storytelling of Indian nationalism poses a challenge. India came into contact with the western modernity through this imperial policy. The surge of nationalism in the hearts of millions of Indians was due to the response of colonial exploitation. Nationalism has the twin projects – dismantling the imperial machinery the properties of exploitation and general degradation of the society and reconstitution from the dark spell of ruthlessness. The state got involved with the struggle for emancipation because of its promise to lead a better life in the post-independent India. The dreams of the millions of Indians converged into the struggle for independence fuelled by the pledge of the nationalistic leaders about the better life ahead. Economic underdevelopment poverty, disease, unemployment plagued the society. In 1950 Bengal and Madras suffered from famine. Coupled with the underdevelopment, social crisis like casteism, communalism, regionalism, steer-fight made the situation unbearable for the nationalistic leaders. Small peasants, share-croppers did not have enough resources and expertise to invest in the agriculture to improve its productivity. The colonial state was negligent to invest in the agricultural infrastructure; flood control, desalinization of soil and drainage system were utterly neglected. Abysmal condition of industrial sector carried the testimony of economic degeneration. Jute-based indigenous industries were slaughtered to give the way for British manufactured goods. The free trade policy of colonial government completely washed away the artisans. The cheaper industrial products flooded the market causing havoc to the fate of the local producers. The demand artisans quoted is the already malnourished local sector and obliterated it. Although perceptible amount of development was noticed, still the growth rate was tracked as Hindu growth rate. In this circumstance the leaders at that time felt the urgent need to develop Indian economy to make her compete with the world and keep her citizens in better position. There was now a dispute over the development project and the precursor was Gandhi-Nehru confrontation.

At the time of independence Indian sluggish economy put pressure upon the nationalistic leaders to draw roadmap for dealing with the issues of reconstruction. The colonial extraction strategy incapacitated India to qualitative transformation of her economy. Profit motif left her languishing with a primitive subsistence economy. Her raw natural resources remained unexploited poor per capita income. Agricultural productivity remained low due to poor infrastructure and archaic input system. Added to this was the adverse behaviour of monsoon causing either drought or floods. Naturally food shortages became order of the day. Administration inefficiency, lack of motivation and proper incentive measures led to frequent famines. During first half of 20th century six major incidences of famine plagued Indian society. Additionally partition did bring another horizon over the new born country. The nationalistic leaders were aware of country's fragile, backward economy. To transform the archaic, underdeveloped society into modern and developed one became the top

most priority. This would only be possible through large scale economic transformation. "Fundamentally, the hope of independence will have to hold the key to such a transformation".¹

Prior to independence, the development of Indian economy became an important issue in the struggle for independence. The long spell of British rule tried to pull out Indian economy from its lowest depth. They initiated economic development policies, connected Indian economy with external world, it laid down rail networks and created migration facilities. But these are insufficient because "...the intent of the colonial masters lay more in extraction rather than infra-formation, which was seen to safeguard the dominions of metropolitan interest; the British rulers were interested more in profit than ploughing in back into the indigenous economy".²

At the time of independence, utility towards socialism became a political fashion. Socialist rhetoric of the political establishment dominated the public sphere. Obviously national leaders evaded the risk of following market mechanism for economic development. State-directed development was more comfortable with the socialist convictions under market or liberal economy. Because of its potential tendency of reducing inequality and eliminating injustice, Liberal economy failed to draw the attention of the public imagination as it did not pay heed to the ideals of equality, justice and freedom.

In other words, the ideal of independence struggle – equality, justice and liberty would not be possible if the transactional role was exercised at the hand of the market. Rather it is the state that can spearhead the changes. Prior to independence, public imagination was engrossed with the layer of poverty alleviation, industrialisation, agricultural and industrial promotion including, rural and urban rural industries. National Planning Commission constituted by the Indian National Congress, several groups, different political parties and individual leaders were associated with the future development mechanism. Rehabilitation of agrarian sector in the form of land reform was an important agenda during nationalist struggle. Congress was committed to land reforms and restoration of the Zail was made frequently in different meetings by the Congress leaders. Pandit Nehru, school the party at a speech made in Madras in 1940: "One of the main causes of social instability in many parts of the world, more especially in Asia, against fascism due to the concentration of ownership of land tenure.....land reform is essential not only for the welfare but also for the stability of the society".³

There was a rift among the typological leaders about the developmental paradigm of India. One of a minority disagreed among them about the pivotal role of the state. Sharp divisions on the priority of economic sectors played the maximum. Gandhians preferred the development of rural economy with the emphasis on cottage and small-scale industries, while Nehruvians kept faith in the western developmental agenda with the heavy dose of large-scale industrial development. Gandhians were critical of the western style of development. In several occasions Gandhi was heard to caution the leaders not to step into the western modern economy because of its various pernicious. The Gandhian view of economic system was beautifully summed up by Bishnu Prasad: "Modern civilization has attained an oligopoly-ism of Western capitalist nations. The latter's initiatives were endlessly exploited and multiplied and balance disrupted, and the colonies were freely killed or tortured for food, sport, luxury, others, and medical experiments.... Although it claimed to be based on such values as human dignity, equality, freedom, and charity, modern civilisation was inherently malignant and vicious".⁴ Mahatma strongly rejected the western style of development for India. European attraction of natural resources led to the losing out of its capacity for the rest of the world. India should not be part of this plundering culture of development which will add more violence to the already violent world.

On the other hand, Nehru was quite favourable about the Gandhian vision of development because it could not resolve the economic crises facing India at the time. He was open going further SADR commenting upon Gandhian economy: "His economic and social ideas were shortsighted, often idiosyncratic, and in general irrelevant".⁵

Poal, Subbarao Chakravarthy holds the view that debate over the development problems in post-independence had its roots in colonial period. The debate basically rests on the two oppositions: Gandhian and modernist imposed by Nehru & others. Modernizing school promoted the idea of "sustaining growth". However, both have largely accepted a centrally controlled approach and establishing action discipline.⁶ The

present the behavior of economic agents. Thus in other spheres more goods are preferred to less.⁷

Confidence put forward the idea of state India as the form of development which fully economic and political Village occupies the central stage of Gandhian economics. The most important idea of Mahatma Gandhi, that is, the continuation of a peasant pyramid that would radiate the village as the primary unit in economic activities and democratic political management of local affairs,⁸ State or Gandhian strategy occupies the important place on the plan of state and development agenda. And so is the role of large scale industries. But with the efforts of Nehru, government India accepted the modern industrial development as the goal and the state as the prime mover in that direction.⁹ In view of the widespread agreement among the political parties from below across the left to business men on the right both about the overarching objective of development for such a development to be the state directed with strategic initiatives in planning.¹⁰

There was seen their sensitivity to the development discourse especially modern industrial economy coupled with the active and guiding role of the state among the various wings of economy— starting from the business class to the middle class. Leftist parties like CPI and Congress Socialist influenced by Marxist and Leninist placed greater importance in the state-led growth model. Organized labour under the influence of communists or left-wing congressmen welcomed the development paradigm. They were decided from taking any antagonistic approach towards this.¹¹ Middle class We largely aligned by the dynamism and the promise of this policy. It was expected that the industrialists would definitely open up the opportunity of managerial and technical jobs that they should tap. The calculability of their material benefits and development opportunity led them to support the Nehruvian economy, the most rapid and easy formation of the society performed to support modern industrial economy.

The business elite class was satisfied by the prospect of economic increase in power and its volume. At least it came as hope from the blue print at a time when its existence was at stake. The imperial acceptance was suffering from its internal crisis. British Raj had no alternative option as Bloody Jaffi so that, it created enough opportunity to make use the decision making procedure. So, it supported the reconstruction scheme in the hope of benefiting and influencing the policy at state.

The business group supported this for its protectionist ingredients and supportive agenda. They supported the idea that the state should play significant role in mapping industry. Nationalist economists agenda extended their done demands and suggested without a developed business sector could not be secured. In 1946 position in Jairamdas and Bhau Mehta's right to chalk out India's path development in a pamphlet 'A Plan of Economic Development for India'. It is popularly known as Bombay Plan. Leading industrialists like JRD Tata, Pemba Ramnath Thakurdas, CID Birla, Sircilla and Krishnaji Lublans—pressed the same about the future course of action in economic development of India. Their central concern were protectionism and active involvement of the state. They supported the idea that the state should play a significant role in creating industries which could not support and provide maximum employment. Without the support from the state and industrialist and business it would be near impossible to run their business and contribute in the economy.

The common people kept faith in the authority ruling elite.

The Gandhian economy, on the other hand, relied upon the notion for close liaison between man and nature, self-reliant work and the village life. Its central Gandhian approach has always talked about the voluntary limitation of wants.¹² In Gandhi, equality principle became physical rather than transforming the nature of society.

The model India followed was mixed economy comprising public sector, private industrial sector and private agriculture. There was therefore an exception of a notion of industrial native firms which were supposed to act in a synergistic manner.¹³ The industrial climate favored the large-scale industrial development. Replication of western model of development became more and more salient less started favoring the agenda. The industrialists put forward their developmental formula will battle independently (Bombay Plan, 1944-45) assuming state guided industrial development. Western educated middle class preferred modern scientific development formula for their own interests. Even post-war development vision of technological and mass kept preceding to follow the liberal democracy and scientific industrial

development. Nehruvian conviction ultimately triumphed with the state on the driver's seat. Partha Chatterjee calls it state ideology i.e the autonomous role of the state in promoting economic development. "The specific ideological form of the passive revolution in India was an *etatis* explicitly recognizing central autonomous and directing role of the state."¹²

CONCLUSION

The foundational belief behind the Nehruvian or nationalist discourse lies at the western modernity and post-enlightenment rationality. Poor backward and colonial society can recuperate from its socio-economic maladies if the west is proctored. It was the firm belief that economic and political modernity are copied from the west, social diseases like casteism, communalism, untouchability would automatically be washed away. Large scale industrial production, consumption of commodities, division of labour, market and idea of private property would enhance the democratic spirit and secular ethos. Primordial groups or community will make the lot modern groups and association. *Gesellschaft* replaces *gemeinschaft*. If this happens democracy will find a congenial ambience to bloom. As the bourgeoisie was not in the position of playing historic role, so state had to shoulder that responsibility. Thus, India pledged to follow the west keeping faith in the rationality and neutrality and upbeat state. The Constituent Assembly reached near unanimity on this discourse that other alternatives were not even touched. Seth Gobind Das, a conservative Hindu, not a Westernizer, expressed the mood of the then India – "We should adopt all that the modern world has to give us to fulfil our needs".¹³

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RELEVANCE OF BHAGAT SINGH IDEAS IN CONTEMPORARY AGE

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INTRODUCTION

Bhagat Singh was a great ascetic, pragmatic and revolutionary philosopher. He was highly influenced by the European revolutionary movements and was attracted to anarchism and communism. He became a confirmed atheist, socialist and communist. He realised that the overthrow of British rule should be accompanied by the socialist reconstruction of Indian society and for this political power must be seized by the workers. He was highly influenced by Karl Marx and other socialist philosophers and from the political, socio-economic and other conditions of the society. He belonged to Khukhar Kalan in Riffiander District. This region was famous for revolutionary activities and peasant movements in the history of Punjab. He belonged to a revolutionary family and highly influenced by his own uncle and father. The early socialisation in a revolutionary family had a decisive influence in shaping Bhagat Singh's ideas, thought and actions.

Beside this, his association with the contemporary revolutionaries of the country like Lala Lajpat Rai, Sufi Amro Fazal, Pritlal Basu, Meher Aliuddin Kibbi and the contemporary political, socio-economic and other conditions under British rule influenced and trained his views towards human life, state and society. He belonged to a generation that was in between two decisive phases of the Indian national movement — the phase of the 'Extremist' of Lal-Bal-Pal and the Gandhian phase of non-violence. The paper is a humble attempt to critically analyse the revolutionary ideas of Bhagat Singh and their relevance in present democratic polity of India.

Bhagat Singh as a Revolutionary

Bhagat Singh was a great revolutionary. He explained revolution as an important means of change or transfer of society. He considered that revolution does not mean mere transfer of political power from one set of rulers to another set of rulers. Instead, a true revolution is a radical, transformative, paradigmatic shift in the rules of political power, i.e., from the hands of exploitative rulers or the hands of a progressive-revolutionary class. True revolution, therefore, is about the complete overthrow of the existing, oppressive order and the gradual and painstaking construction of a new, equilibrium and socialist order. He said, "The political revolution does not mean the transfer of State power, or, crudely, the power from the hands of the British to the Indians, but to those Indians who are or are likely to be the final goal, i.e., to be more precise, the power to be transferred to the revolutionary party through popular support."

Punjab the land of Bhagat Singh is known for peasant movements in the history. It is the area where agricultural sector was the main source of economy and economic growth. Due to worst conditions of the agriculture production, rapidly increasing unemployment, exploitative policies of Britishers had resulted in great unrest among peasantry and working class of the region. The suppression of revolutionary parties further aggravated the problem and increased the resentment against the British rule among the people. The passing of Rowlett Act, the Jallianwala Bagh Massacre at Amritsar, Gandhi's Non-Cooperation Movement and the Russian Revolution made a great impact on the mind and thought of the young people of the Punjab. Due to these prevailing conditions, impact of Non and College Unions and the influence of the revolutionary movements of Italy, Ireland, Russia, and China, Bhagat Singh rejected the proposal of marriage and joined the national freedom movement.

Bhagat Singh was a great intellectual with scientific temperament, who enriched and widened the ideology and philosophy of the revolutionary movement and added a new dimension to it. For the activation of revolutionary activities HRA (Harkhan Republic Association) was formed. It was a very significant

organization to spread of the Marxist philosophy and ideas among the young minds of the country. Revolutionary Bharat Sabha was formed in 1926 to educate the people to social issues, propagating Socialist and developing a sense of brotherhood and physical fitness. It propagated the idea of equality, removal of poverty and equitable distribution of wealth. It was the fundamental philosophy and idea of the revolutionaries, which was related to the basic change in the political and socio-economic conditions of the society. Being a Marxist Bhagat Singh was aware about that a total change in the ownership of the power of production, fundamental changes can not be brought. Like socialist revolution in China, Bhagat Singh considered peasant class important for changes.

The death of Lala Lajpat Rai during Simon Commission visit to India and the British Government plan to suppress the Wages Movement, Public Safety Bill and the Trade Dispute Bill have further increased the irritation of the revolutionaries. All these developments provided base to the revolutionary activities in the region.

The H.R.A. (Hindustani Socialist Republic Association) decided to oppose the Government policies against the workers; in fact Bhagat Singh was interested to propagate Socialist in assembly to create public opinion against rule in India. It was an opportunity to show the Britishers openly to Indians that the young revolutionaries of India can be inspired to participate in freedom movement. Bhagat Singh was of the opinion, 'It is easy to kill individuals but you cannot kill the spirit or not the idea by itself.' He considered it as an opportunity to make people aware about the exploitative policies of the colonial power. Bhagat Singh firmly believed his slogan of revolution, in the belief that he formulated it at various places in Anarchy Hall. He described that, "We are sorry that we who cherish such a government of Anarchy, we who dream of a new glorious future have now will be bringing freedom from and full liberty. And here I am forced to shed blood." The author of revolution in the era of the Revolution, offering freedom to all, rendering expediency of such Anarchy expression. Implicitly he added more, see the *Revolution*.¹

Plans were made to create panic in the Legislative Assembly at the time the Bills would be taken up. Bhagat Singh and B.K. Dutt were selected for this purpose. From the gallery, they threw two bombs at a place where few members were sitting and made an attempt to escape. They also threw molotov explaining the purpose of the H.R.A. in undermining the act.

Bhagat Singh and his associates wanted to register their protest against the authorities. As the methods are concerned they were very much clear in their vision, 'Force when aggravatedly applied, is Violence and is, therefore, morally impermissible, but when it is used to the furtherance of a legitimate cause, it has no moral justification. The application of force, at all costs to inspire and the non-resistance which has arisen in the country, out of that down we have given a warning, is inspired by the ideals which guided Gopu Golab Singh and Shaheed, Kartar Singh and Raja Khan, Washington and Garibaldi, Lafayette and Lenin.' The message was clear and was underlined with the boldness. In the process of trial Bhagat Singh said, '...now that we believe in violence as an integral part of resistance. By revolution he understood a change in the social order based on justice. The proletarian solution of problem should get their rights restored in the society. Inequality and discrimination must come to an end. Within propagating the social message any tilt of ordering was stopped to be abolished. Planned peaceable, exploiting society was unacceptable and hypocritical. Such a society would merely destroy the revolution. He also demanded revolution, like freedom, the birth right of people. Though in their statement Bhagat Singh and Dutt had rejected any form of killing anyone in the Assembly and stated that nobody was hurt seriously because the former were of low intensity and meant as a warning, the judge found them guilty and sentenced them to life imprisonment.

Bhagat Singh never ignores the exploitation of the poor by the wealthy, influential and the powerful. He always encouraged the social and political consciousness to bring transformations for the availability of basic necessity to all. Recently he was in India for the second world free of debt economic inequality and exploitation free society. His focus lies on the education and enlightenment of the youth for a revolutionary transformation and for political mobilization against the exploitation of any one person he exploit.²

Bhagat Singh was highly interested in the transformation of the society through basic fundamental change in the political, socio-economic and cultural aspects of society. He further added that by revolution,

Be aware that the present order of things, which is based on landlord oppression, must change. Peasants or labourers, despite being the most numerous element of society, are subject to laws which are discriminatory and deprived of their elementary rights. The peasant, who grows food for all, starts with his family, the worker who supplies the world market with textile fabrics, has not enough to earn his own and his children's basic necessities, mullers and carpenters who make magnificent palaces, live like paupers in the slums. The capitalists and exploiters, the parasites of society, squander millions, ex their slaves.'

Bhagat Singh was asked in the lower court what he meant by the word 'revolution'. In joint statement, he answered this question and stated that all the terminology about revolution, that can follow us to the final goal "revolution" is not the end of the term and the point. Rather he regarded revolution as an inalienable right of mankind:

Even prior to forming NBS in Lahore, Bhagat Singh was in touch with Indian Communists of the country in Kapoor, a working class city. He was in touch with Savayalakar, Radha Mohan Chakraborty, Shukla Dutt etc. So probably Bhagat Singh was part of communist movement in India since its very beginning. His later activities further confirm this fact. Bhagat Singh was neither formally a member of Communist party as it was still in formative period. Bhagat Singh not just one of the founders of the Communist movement. Manzoor Ahmed, who had come to Lahore after his release from Jallikai Kapoor conspiracy case in 1934, about which he himself had spoken in his autobiographical writing. While Bhagat Singh had no reservation about joining Communist party, but they themselves probably were trying to shape their own revolutionary organization HSRA as an alternative form of Communist organization. Bhagat Singh was also a part of HSRA and its later reformed to more organization of workers, peasants, students and other potentially revolutionary sections of society.¹

Britishers consider the revolutionaries as the greatest threat to the colonial rule and they want to arrest them immediately. Thus Bhagat Singh was arrested he was near 1st 20. Even though public opinion and the leaders in Punjab strongly favoured communism, at his death sentence, the Governor General consulted himself very bound to see that no mercy was to be shown against the determined enemies of the British Rule.

Bhagat Singh and Terrorism

Bhagat Singh's life writings end with the Shaheed Akash Movement, the Kapoor case, the Delhi Road Case, individual revolutionaries and other dimensions of the revolutionary movement. The Shaheed Akash movement was an attempt by Sikhs to liberate the country from the British and to free their Gurdwaras from the control of Hindus by an armed confrontation.² Bhagat Singh was also concerned at times by his fellow revolutionaries of people parts quiting in the movement. Basically he was critical of the individual terrorism, which was prevalent among the revolutionary youth of his time, and insisted the need for mass mobilization by the Communist Party. In his final writings he argued that the party had to organize the workers and the peasants. The fight around the social economic demands through the labour unions was the best means to achieve the mission for a final struggle to conquer political power.

Apart from this, there was necessity for the Communist Party to organise a military department. Bhagat Singh mentioned in his speech that I am not a terrorist and I never was, except perhaps in the beginning of my revolutionary career. And I am convinced that we cannot gain anything through these methods. One can easily judge it from the history of the Hindoo Socialist Republican Association. All our activities were directed towards revolution, i.e., identifying ourselves with the great movement as its military wing. If anybody has misinterpreted me, let him amend his ideas. I do not mean that bombs and pistols are useless; rather the contrary. But I mean to say that every bomb that is used in our revolution has some meaning behind it. The self defence of the party should always keep ready, all the war-material it can command for any emergency, it should suit the political work of the party. It cannot and should not work independently.³

Bhagat Singh religion and caste

Bhagat Singh says about caste and unscrupulousness in India. He says the people of India will themselves uplifted and also become to look at Indians in a similar way. Bhagat Singh has also discussed basic

leaders was *de-politics* in the name of religion and caste. They say that the real hand behind the men is only communal leaders. There are very few leaders who lead the best of the people. If religion is separated from politics, then we eat all gather and work, irrespective of any religion? He maintained in his work that, 'The masters of 1947-1948 had separated religion from politics. They felt that religion should not intrude or pollute politics. It does not allow people to work jointly for a common cause. This is why they could stick together during the Ghadar movement and Sikhs, Hindus and Muslims had sacrificed everything in that movement.'

Bhagat Singh and press

Bhagat Singh accused newspapers of violating passions and adding fuel to the fire. He expressed concern against the decline of ideas among journalists and newspapermen. 'The professors of journalism which was once regarded as a very noble one, now it has become evil. These people attain public sentiment by stirring both emotions in the newspapers against one of the other and convert power to man fighting with one another. The actual duty of newspaper is to educate, to liberate people from narrow-mindedness, racism to fundamentalism, to help in creating a sense of brotherhood among people, and to add a common dimension in India, but these papers behaved in a manner entirely unaffected to their duties. Their sole motive was to spread hysteria, growth among prejudices, fundamentalists, linguistic clashes and destroy the national heritage of India'?

Bhagat Singh and other revolutionaries

Since Bhagat Singh was an exiled writer, some of the books which influenced him were Leo Tolstoy's *Resurrection*, Victor Hugo's *Martyr-Dam*, works of Marx, Engels, Webster, Roosevelt, Aristotle etc., he had also followed the Russian Revolution closely and was influenced by the changes introduced in Russia after the revolution. However, the main influence on him was of Sardar Kartar Singh Sarabha, who he regarded as his guru, friend, teacher and master.¹⁹

Despite their differences with Mahatma, Gandhi, the revolutionaries saluted him for his unceasing contribution to the struggle. As far as Gandhiji's approval to Bhagat Singh's ideology is concerned it can be said that there were differences in the outlook and ideas of the two individuals, but there were also some striking similarities like they had mass appeal to their struggle. Unlike Gandhi, he was also opposed to British domination in India and with its norms of racial and religious superiority. Bhagat Singh had his concept of opposing the British rule. Thirty and opposition not only to what he wanted to promote amongst the youth. For him, revolution, change and reform were the prerequisites for any country to develop. Sardar did express that the government has missed a golden opportunity to win over the rebels to its side. He did condemn the government for showing disregard to public opinion when Sardar Patel was chosen to preside over the bicentennial session of Indian National Congress. He considered that government's obstinacy in carrying out the death sentence to Bhagat Singh, Karpur Singh and Saunders, the revolutionary patriots to free India, a series of biographies depict a universal appeal for clemency.

However, Bhagat Singh held Jawaharlal Nehru and Subhas Chandra Bose in very high esteem. 'Subhas will forever complete independence because he says that the English are from the West and we are from the East. Nehru says that we have to change the entire socio system by overthrowing our government. Nehru sympathises with the workers and he wants to improve their situation. Nehru wants to change the system itself by a revolution. Subhash is sentimental, for the lower. He is giving a lot to the lower as well as to the head'. Bhagat Singh is forthcoming about his sympathies for Nehru's views. 'Now that we know their views, the question is which view should be followed? Today perhaps Subhash is not giving us any food for thought, Punjab needs food for thought, and this can be provided only by Radha Soami. This does not mean that we should follow Subhash. But at the same time we concerned, it is time for Punjab youth to follow him, so that they may know the true meaning of spirituality, the road to spiritualism, and the place of spiritualism in the world.'

After seven decades of independence, Bhagat Singh ideas are still very important and relevant. After independence India adopted Parliamentary democracy on the pattern of Western model. India constitution provides rights and duties to the citizens. But people are facing the problem of inequality, injustice, illiteracy,

poverty, hunger and starvation; India got political independence and economic democracy. There is a need for fundamental change in the socio-economic structure and living conditions in the society. Rights are important but right condition for living are more important than rights itself. Bhagat Singh's vision of Indian society free from exploitation and based on economic equality is still a dream. Means of production is being controlled by few industrialist and capitalists. Ailing working class is struggling for survival and facing the problem of hunger and starvation. Bhagat Singh's mission was not only independence of the India, his main vision was to establish a just society free from exploitation of man by man. A society with where man live with human dignity.

CONCLUSION

Bhagat Singh was a scientist, socialist, philosopher and revolutionist of India. He played very significant role in the freedom movement of the country. His ideas always remained an issue of debate and criticism among the scholars, statesmen and freedom fighters in the country. He was highly critical on his revolutionary ideas and actions. Basically he was interested to make India a secular, federal, democratic and socialist nation in which exploitation of man by man should be abolished. He believed in collective action by the masses rather than individual for revolution. He was of the opinion that revolution can be done only through mass movements in the workers and peasant class. Bhagat Singh was interested in fundamental socio-economic changes in society. He considered India as an agrarian society where peasant class dominating the whole scenario. He considered that working class with peasantry is the role model of revolution. India was fit for revolution. There was a need to manage the revolutionary activities in proper manner. He was interested to use the anger of the young generation for drastic fundamental changes and not small change in the British rule. Bhagat Singh considered that only farmers can bring change through revolution. In India, farmers can play significant role in the revolution in the country. His ideas are still important and will remain relevant till Indian society will remain based on inequality, injustice, exploitation, hunger and starvation.

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JOURNEY OF GOOD GOVERNANCE IN INDIA : PAST TO PRESENT

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ABSTRACT

This paper introduces the framework of good governance by discussing its history and present situation. The study primarily analyzes the initiatives taken by various rulers, governments and government organizations for good governance in India. The purpose of Good Governance is not only to provide basic necessities to the people but it also which is spontaneously good and dignified in the real sense of the term. The true criterion of Good Governance is humanitism norms in ruling every year from every age and seeking towards universal good. Its functioning is good when it is effective, efficient, transparent, accountable, responsive, quality, law abiding, availability of freedom to public and cooperation between government and society.

JOURNEY OF GOOD GOVERNANCE

The earliest record of good governance can be found in Manusmriti which placed emphasis on welfare activities and to the poor by the state and socio-economic justice and Vedas which placed emphasis on Dharma (righteousness). According to Manusmriti "Brahma has named the King to be guardian of the Nation and public-enter (common good); so that they discharge their several duties according to their Dharmas and rank". Ramaayan states that the kingdom ruled by the ideal king Lord Rama was purely based on the principles of truth and honesty. The Lord Rama was fully dedicated to his public. Voice of everyone was heard under the Ram Rajya. The entire system was based on the idea of the holistic development of public. It was popularly called Ram Rajya.

In Mahabharata, Bhishma (grandfather of King Yudhishthira) proclaimed that the eternal status of kings are to make their subjects happy, to observe truth, and to act sincerely. The main purpose of a King is to protect Dharma and to bolster righteousness, and to be free from indegence and desires. One should know that a King is dependent of all. So, all duties of king should be performed according to the provisions of Dharma.

During Chandraragupta dynasty, Kautilya (Chandragupta's Prime Minister) described in 'Arthashastra' that the King is a servant of the state. The King is not simply one who rules but also one who administers and serves. Happiness of the people is considered to be the happiness of the King. The King should not be driven and motivated by self-interest. Even the best King should be controlled by Sodha and Rule of law. Kautilya declared, 'is the happiness of his subjects his own happiness; in their welfare his welfare; whatever possesses him (personally) he shall not consider as good, but whatever makes his subjects happy, he shall consider good.'

In 6th century, Bhudda Buddha preached the 'Mimta Path Approach' which proposed that life is full of anxiety and we have to face three enemies due to our karma of past lives. According to Buddha, the word 'King' is 'Samratadeva' in Pali language which means 'God as the public servants'. The king has to follow the norms laid by Buddha so that his common masses are satisfied with his ways. The jahils has full right to choose another leader if they are dissatisfied with their king. Buddha wrote about 'virtues of ruler' in his scripture called 'griyak'. He describes the responsibilities of the king and his subordinates in it. These ten virtues which Buddha laid down were morality, honesty, alms-giving, gentleness, self-restraint and temperance, equanimity, non-violence, forbearance and uprightness. He laid down various guidelines for the king and his subordinates.

In medieval period, during 13th to 18th century some drastic and far-reaching changes were introduced in the governance system under Mughal rule. Arabic pattern is reflected in separation and distinction of two

political functions. The 1st is the function of Government which is the basis of and lays and policies and 2nd is Treasury (civil) which acts as the head of the revenue, finance etc., Major role, Sher Shah had introduced radical changes for ensuring effective governance and, Akbar revolutionized the 'Mughal' system. As institutional framework, manabari aimed at both military organization and civil administration.

Ample evidence of good governance can be found in the administration of the five Mughals of the 16th century, Mihārājā Ranjī Singh (15 November 1781 – 20 June 1839) Mihārājā Ranjī Singh followed an immensely good strategy of good governance. He bestowed four decades of peace, prosperity and progress on Punjab. Every Community of Punjab whether it was Sikhs, Hindus and Muslims reaped the benefits of good governance under his reign. The most notable part of Mihārājā's policy was that he granted complete freedom to his subjects in the choice of worship of their respective Gods. His leadership style can be considered the most effective because it resonates with a sense of common welfare of the people.

Under British Legality, two reports by Sir Stafford Northcote and Sir Charles Trevelyan and the other by Thomas Babington Macaulay turned the cornerstone of the administrative system designed by the British rulers by governing India. Benicia, the Charter Act, 1833 abolished the paramount system and introduced an open competition system to be adopted for recruitment of the civil services. Indian Councils Act, 1852 introduced the principle of election but in an indirect manner. Government of India Act, 1919 (Montagu-Chelmsford Reforms) retained the Central control over the provinces and divided the provincial subjects into two parts 'Transferred and Reserved'. The Act introduced bicameralism and direct elections in the context. Government of India Act, 1919 divided the powers between the Centre and Provinces in form of three lists: Federal List, Provincial List and Concurrent List. The Act introduced 'Financial Autonomy'. Indian Independence Act 1947 outlined looks on an independent and sovereign state. It established responsible government of both the Centre and Provinces.

The ideas emanating from the Indian freedom struggle are grounded in principle of the protection of the weak against the excesses of the powerful or privileged. At Mahatma Gandhi and 'After obtaining 'Swaraj', (self rule) we need to have 'Sathy' (good governance). So, the concept of 'Sathy' and 'Dharma' is a part of good governance. Besides, Jawaharlal Nehru's 'One-Year Plan' were a comprehensive economic and social plan to system aimed at the development of India.

After attaining independence, India adopted a constitution which provided Fundamental Rights to Citizens against the state in Part III of the constitution. But IV of the constitution contains directions for the state to run the administration while initiating the notion of welfare initiatives with the ultimate aim of the welfare of the people, titled 'Directive Principles of State Policy'.

After India adopted its constitution, a number of reports by subject experts contributed to the crystallization of the idea of governance and social organization. In 1951, Gorakhpur panel in its report discussed efficient and impartial administration via the firm and fair in the scheme of democratic governance. Then, Prof. H. Appley, in his papers submitted in 1953 and 1958 emphasized the need for setting up an Bureau of Public Administration for reforming Indian Administration. Similarly in 1954 A. K. Chanda suggested ways to remove delay in the execution of projects. T.T. Krishnamachari's approach with the making of IAS efficient and improvement in Election administration. The first Prime Minister of Independent India Pandit Jawaharlal Nehru himself focused upon the need for democratic reconciliation in the Aitchison's session of Congress in 1953.

In the wake of these developments, the concept of New Public Administration came into being in 1960, which provided the foundation for emergence of good governance. Besides, the Sachar Committee (1964) was constituted to give suggestions for eradicating corruption. Then, Firm Administration Reform Commission was constituted under the chairmanship of Bhupinder Dass in 1976 to improve the quality of administration and for the citizen friendly governance (efficiency and integrity in public service). In 1976, this commission submitted twenty eight reports to various aspects including public services and certain areas of citizen's grievances etc.

In other significant developments, the 73rd and 74th Constitutional Amendment Act, 1992 made adequate provisions in the constitution by inserting 11th and 12th Schedules so that people can actively participate in deciding their local affairs, and provided that people are electing thousands of representatives for Gram Panchayat, Panchayat Samiti, Gram Panchayat and Urban Local Bodies from all the categories of the society such as SC/ST, OBC's and women. Then, Prime Minister called the Conference of Chief Secretaries, which was held on 28th November 1996 and gave final shape to 'An Initiative for an Effective and Responsive Administration' to make the public services more efficient, transparent, accountable and citizen-friendly.

As a consequence, the Department of Administrative Reforms and Public Governance in 1997 finalized an 'Action Plan for an Effective and Responsive Administration'. Based on the feedback received from citizens, experts, voluntary agencies, citizen's groups, media, etc. the three main areas of Action Plan that were discussed in the conference of Chief Ministers of May 24, 1997 were: (1) Making administration accountable and citizen-friendly; (2) Ensuring transparency and the right to information; (3) Taking measures to combat and monitor corruption.

In 2004, the United Progressive Alliance (UPA) led by the Congress Party came to power at the Centre with Dr. Manmohan Singh as the Prime Minister. It decided to set up a National Advisory Council (NAC) in addition to the existing Planning Commission to play a leading role in developing a framework of welfare initiatives, in spite of the Government's previous mid-term programme. This was an institutional arrangement where the voice of the civil society activists was accommodated in formulation of 'rights and policies'. This led to a phenomenal change both in the content of welfare programmes as well as their integrated. Right to Employment (or Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Right to Education, Right to Health-care, and Right to Food) were enacted, and got 2005 operation under first 'right-based policies'.

On the other side, the Second Administrative Reforms Commission, was constituted in 2005 by the Government of India to prepare a detailed outline for re-taming the public administrative system. The Commission submitted 19 reports to the Government and functioned until April 2009 covering all aspects of public administration in its reports. The Committee of its Project resulted to conclude the possibility and the operationalization of the freedom of information as the Right to Information.

The Second Administrative Reforms Commission in its 17th report ('Cleaner Central Administration: The Role of Government') 2009 emphasized on Clean Central Administration and recommended 'speedy delivery of public services'. In general, it was aimed to support ministries to achieve an accountable, efficient, prompt, responsive, transparent and sustainable administration for the country at all levels of government.

In 2014, the National Democratic Alliance (NDA) Government led by Prime Minister Narendra Modi came to power and launched a series of schemes to ensure financial inclusion and overall security of the people. The ambitious Pradhan Mantri Jan Dhan Yojana (PMJDY), Atma Nirbhar Bharat (ANB) are in many ways some of the world's most successful financial inclusion programmes. As a direct beneficiary of the Bharat Yojna programme, a number of accounts have been opened in the banks mainly of such people who were not part of the banking system and did not have any bank account. Similarly, banks have disbursed loans for generation of employment under micro, small and medium industries. The government has started three new insurance and pension scheme which provide insurance cover to citizens irrespective of the sector who were not covered by any insurance scheme. As part of the second green revolution launched in the eastern states for farmers an ambitious Pradhan Mantri Fasal Bima Yojna has also been floated. The government has also inaugurated 'Make in India' programme which is quite in character.

In 2014, Indian government has decided to celebrate 29 December as 'Bharat Diwas' i.e., good governance Day to commemorate the birth anniversary of former prime minister and Bharat Ratna Dr. B.R. Ambedkar. After that every year 29th December has been named as Good Governance Day nationwide with no holiday to keep its ideology in mind.

Giving voice to his opinion Narendra Modi has said that the secret of success in good governance is not to retain any power but to decentralize the functioning of the government. *Swaraj* (rule of the people) was made possible in Gujarat by applying the *Swaraj* model in water resources management. Greater emphasis was reserved for developing the infrastructure and tools for implementation rather than restricting oneself to decisions on how water should be made available and utilized by villages. The Prime Minister added another dimension to 'People' making it 'People Public Private Partnership' which is inscribed in 'P4'. He feels that there is a lack of involvement of people in decision-making. People's participation would be conducive to an environment where they would have a sense of ownership of the initiatives and programmes of the government.

Important Indian landmarks of good governance in the history of post-independence era can be mentioned as in new millennium age as, Consumer Protection Act 1986, 73rd and 74th Constitutional Amendment Act, 1992, Women Empowerment Policy, 2001, Right to Information Act, 2005, Mahatma Gandhi National Rural Employment Guarantee Act, 2005, Domestic Violence Act, 2005, Child Labour (Abolition and Rehabilitation) Act, 2006, Right to Education Act, 2009, The Right of Citizens for Time Bound Delivery of Goods and Services and Redressal of their Grievances Bill, 2011, National Food Security Bill, 2013, Right to Service Acts of various States, Women Representation-Women in Politics, Women Succession Bill, SCST Reservation, Public Distribution System (PDS), National Rural Health Mission and E-Governance projects etc. All these landmarks have empowered the citizens with economic, social and civil rights, and these have the potential to bring positive change in society.

But still, there are bundle of obstructions to ensure the Good Governance in the country like Attitudinal Problems of the Civil Servants and Public Officials, Lack of Accountability, Red Tapism, Low Levels of Awareness of the Rights and Duties of Citizens, Ineffective Implementation of Laws and Rules, Criminalization of Politics, Corruption, Gender Discrimination, Lack of Women Empowerment, Social Security of marginalized sections, Lack of Citizen Friendly Administration, Ethnic and Communal Violence, Delay in Justice, Poor Planning, Illiteracy, Increasing Unemployment, Growth of Unorganized Sector and Cybercrimes etc.

These barriers can be removed if some pre-conditions are followed for making governance citizen centric. From time to time, many initiatives have been taken by governments to mitigate these problems but at least more efforts are required to turn the dreams into reality. It is prerequisite to improve the notion of Good Governance to fill the gaps between theoretical possibilities and performance.

TRAVELS INNER AND OUTER: DORIS LESSING AND MICHELE ROBERTS AS FEMALE FLÂNEURS

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Flâneur, as an activity of strolling and exploring around the city has been an important motif in literature. However, flâneur has conventionally been conceptualized as a male explore because women, as women as appropriate subjects to have a mobility in exploration of their own. The orthodox view of position of women in society tends them to domestic space, curtailing their spatial freedom. Keeping in line the above mentioned argument, the paper tries to conceptualize the idea of female flâneur through the reading of Doris Lessing's and Michele Roberts' auto/biographies named *Walking from Home* and *Paper Moon: A Memoir of the Sixties Beyond* respectively. Both the women writers have a special affinity with the city of London. The London of late twentieth century serves as the backdrop to the texts, a time when women were working and struggling to be a part of the public and economic domain.

Laura Eleni, in her article "A Return to Flâneur: Flâneuse, the Memoir and Revisioning our City Street" explains the concept of female flâneur. As per the dictionary meaning, a flâneur is the one who wanders aimlessly. Talking about the freedom of exploring the city by her own, Eleni depicts that "real freedom arises not from the act of placing one foot in front of the other", the narrative looks out "for roadsides, for furniture, for accidents and encounters and unexpected sightings" (9).

The concept of flâneur has been an important component of discussion in ongoing debates on city and modernity, in which the absence of spaces for women needs to be paid attention to. Amongst the cultural and literary history of the concept of flâneur, the writer Deborah Purson observes that traditionally, the urban space is mostly gendered as masculine. The author highlights women's changing equation with the social and psychic spaces of the city. She also tries to hint at the ways in which the perceptions and experiences of the users are going on writing "Street Walking the Metropolis: Women, the City and the Modernity" (19).

Lessing and Roberts, in their auto/biographies, have presented lived experiences of the users that either Deborah Purson and Eleni have hinted at in their critical writings. These self-inclusive female flâneurs explore the contentious space of London and find experiencing it as a personal space that provides them security and freedom at the same time. Their urban journeys make parallel with their home journeys into the hidden unexplored layers of their hearts and identities. The road within gets projected through the travel outside. Their constant shifting from one lodging to the other echoes their uneasy inner self. The need to build a home and yet to be free depicts the contemporary woman's dilemma. The search for home parallels their search for identity and autonomy. While unpacking the issues of security and freedom faced by women, they acknowledge the strength that writing offers women to turn the public space into their personal space.

Through writing, writing are active participation in women's movements. Roberts fights against the norms imposed by society and against the doctrines provided by the Catholic Church. Roberts fights against authoritarianism, against Capitalism, and it is by means of her self-exploration that she re-creates herself in her auto/biography as a woman, freed from religious and parental restrictions. As she states in chapter five of the book, Roberts considers to write about herself as an opportunity where she already knows better to discover what was yet to be known of herself as a woman. She wishes to know what a woman can be and what she is the way she is. Roberts states, "I wanted to discard narration in favour of something more and deeper: mind from below the surface of things" (*Paper Moon*, 121).

Roberts is apprehensive about the identity of women as women's identity is not easily limited to the way society defines it. She regards women as productive and successful members of society, an individual example of true self-regulation of social norms. In her auto/biography, she interrogates the nature of women's

love and sexuality and express the possibility of sharing these experiences at more than one-way.

Reading her simple to be a writer, she finds alternative forms, new friends and lifelong friendships with the streets and houses of Holloway, Peckham, Regent's Park and Notting Hill Gate. The book records Roberts' story of finding a space in which she can live, love and write. The book traces her on/off explorations of London, using maps to document her journeys, descriptions of characters in which she lives - Holloway, Holloway Park, Peckham Rye, the infinite number of friends, lovers, colleagues and so on. While unpacking the issues of security and freedom faced by women in this day and age (1995), see above, Roberts' example that women have to take the unfamiliar public space into their personal space. Roberts asserts in *Paper Houses* that through her love for the city and by writing about it, she is able to create a personal space for herself within the city (121).

In 1929, Virginia Woolf famously argued that women needed financial and spatial independence, free from the care of us and needs of our men (1249), in order to give wings to their creative imagination. In her article, Anne Crotty suggests that by contrast, Roberts only requires the skillful use of her creative imagination to gain spatial privilege, that is, a home of her own. In her article, Crotty suggests that through her writing, Roberts has aspired to take charge of the city and mould it into her personal 'Paper House' by reorienting and understanding the set of mechanisms that have historically uprooted gender relations:

While questioning the limiting authority of some of these restrictions, Roberts' text also celebrates the skill of women who have been, and continue to be, able to overcome them with the force of their imagination. She moves from 'inner rooms' into the public space of the city into a space of their own (2).

While Virginia Woolf argued that women need an income of their own to have a room and a room of their own to explore their creative potential, Roberts' version of the argument by suggesting that the skillful use of imagination can help women make a home in the unfamiliar space of the city. Woolf's idea of a personal room is seen by Roberts to ... point where a woman can be at home with herself, devoid of any spatial restrictions. Her right to claim herself as a 'home', the private, female vegetal land, or emblem of the garden and the house, having the domestic, past and visionary nature of both. She could not find happiness in her marriage with her ex-Wilfred and it could not possibly be enough personal space that she required to work on her creative potential.

Roberts, as an explorer of London, concluded that even in her twentieth century, it was problematic for women to move around the city by themselves. A young woman exploring the city could not be deemed to be explorer. She was, rather, a lonely object, looking for sex in company. A self-dependent woman, with the tendency to do things for her own was yet a source of concern and debate. Through her own example, she problematises the life of an independent female woman in 1930s.

Roberts is stuck between the wish to have a permanent home and the desire to explore new places. At several points in the narrative, she expresses her desire to have a room of her own. She takes home as a place of belongingness and autonomy. On the other hand, the spirit of adventure in her wants her to visit new cities and explore her own self rather than settling down at a particular place. Also, in the earlier chapters of her narrative cycle, during her participation in feminist and leftist associations, she describes the places where they had to give up their personal space under the effect of 'Babylonisation' of the times.

Many of Roberts' texts depict a quest for a space of one's own. In the public domain, this quest is typically accomplished through creative mapping, which helps one appropriate the exotic space of the contemporary city. The association reader in administration in *Paper Houses*, where home ownership is described as 'the myth of a shelter and a comfortable' (516). This, of course, can be traced back to Roberts' description of flower as a mythical extension, through which the flower exceeds its becoming close to the city.

Bram Loring, on the other hand, arrives in London in 1949. She expresses her passion and love for London in her poems, novels as well as in her autobiography. In addition, she depicts her love for theatre-going and play-writing, as well as her perception of life as a stage. She sees London as a theatre and herself as an actress who likes to explore provide to receive those audience by the use of her creative skills. She considers London as a 'privileged space to give stage to her creativity.'

Leasing points out that in 19th century, the concept of *feminist* was conceptualized as exclusively male and the idea of female *feminist* was incomprehensible. However, in her autobiography, Leasing describes herself as a *feminist*, a radical shift from the usual conception, according to which, the only women who had an access to public space were prostitutes or bar-tenders. She questions the gendered identity of the *feminist* and suggests that she, as a female *feminist* can and should enjoy the same amount of freedom and space as a male *feminist* does. She emphasizes the fact that women are intricately linked with consumption. That is why public space is denied to them as an inclusive site public space would provide them a potential platform to be subjects rather than being the visual objects in the male-dominated contexts.

In her book *Paper Houses*, the cultural critic Elkin speaks that Leasing presents herself as a *feminist* because she, rather than being the *glasses* smaller, makes use of both the positioning available to the *feminist*. She, at times, enjoys the sexual attention that she gets as a *wanderer* in the city of London. On the other hand, at times, she also makes use of the freedom of invisibility that is granted to her explicitly. She dresses up consciously to avoid being the object of male gaze when she does not wish to be observed. She tells that being a smaller, sometimes she needs attitude to just observe and regular things around her.

In *Paper Houses*, Roberts also addresses the issue of dressing with reference to the concept of *feminist*. For instance, she tells that her friend, George Sand, in order to wander freely in Paris dressed up in male clothes. It gives her the freedom to roam around without being the victim of unwanted attention. Whereas, Roberts admits that she liked men looking at her at times. She does not despise male attention all the time. Thus, she dresses up in accordance to her need. She opines that art of dressing can be used as a medium of gaining autonomy over their bodies by women.

Roberts, in her autobiography revisits the strategy of dressing up. She uses her art of dressing by putting on unisex clothes at times to become 'invisible' to the male gaze, and at other times to arrest male attention and intrigues it. She confesses, 'I liked men looking at me and trying to decode me' (*Paper Houses* 188). Interestingly, some of these outfits are also Victorian (*Paper Houses* 198). Thus, Roberts advances a modern feminist argument about woman's ability to question and without gender norms. Roberts advocates that the clever and creative display of the same body can allow women a degree of autonomy over and beyond patriarchal constraints.

Thus, both Leasing and Roberts take *feminist* as a source of gaining autonomy by women. They assert that gender should not be the basis to restrict women from enjoying certain parts of life. The wish to travel and explore are basic human instincts which must not be crushed. The auto-biographies depict the troubles and turbulences that Leasing and Roberts experience during their explorations, both of the city of London and their own inner self. The trial to fit into London helps them to create and orient their past and shape their identity which is not restricted by social and gender impositions.

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THE SOCIETAL POLARITIES : GENDER AND RACE ISSUES IN JINDABYNE

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ABSTRACT

The research paper attempts to show the main issues of race and gender that run the life of the central female protagonist *Susie* of the film. The paper reveals how the indigenous *maiden* girl becomes the symbol of a tragic victim of society, whose death does not ensure much reprieve or the psychological healing of the white community. The central concern of the narrative of the film is not to teach the *maidens* but to depict the kind of situation where the aborigines and white community appear themselves to be *post-colonial* citizens where the sense of apology, forgiveness or acknowledgement rule the central stage.

Keywords : Indigenous, Aboriginal, Australia, Politics of Apologism, marginalization.

INTRODUCTION

Ray Lawrence Australian film "Jindabyne" presents the situation where historical injustice was meted out to the aborigines of Australia. Every nation has its own story of historical injustices and blunders committed in the past that turn out to be the apologies of future where justice delayed is akin to justice denied. The film shows the aboriginal Australians to be the second binary whose existence is unsettled by the more powerful racial masters. The film very beautifully and artistically brings out the dimensions of race and gender where Susie the aboriginal girl becomes the scapegoat of racial and gender injustice.

The gendered violence committed on Susie's body is the type of violence that is ignored and shared by only less privileged and the rest only watch it without much remorse. The naked body of Susie in river has its own psycho-social permutations because she is further denigrated and exploited becomes the victim of necrophilia where the powerful sex only shows how cruel we are as a civilization. The sense of remorse and regret shown by the whites is only by uttering the name of Jesus and would like to leave her behind in a naked and humiliated condition.

The film shows on and happens ambiguous as no effort is made as to who committed the crime and the moving of scenes shows the running away of justice from justice. The film does not address the issue of justice or responsibility but only shows an apologetic white culture. The sense of lawlessness is the heart of the law is very much clear in this situation. The half-hearsed apology offered by the white so-called 'masters' is definitely not enough. It will not bring the aborigines out of the state of marginalization and degradation into which they have been thrown.

Susie's gendered body is doubly victimized, first that she is a lady to be sexually exploited and killed mercilessly and secondly the racial subjugation manifest itself in this cruel strangle because Susie becomes the easy target because of her less powerful condition as a race. The vicious cycle of race and gender shows its full negative effect on Susie. The members of her community show anger and protest in their own ways by vandalizing the cars and houses of the white community. They smear their faces with hateful words. The film deviates from its path as the central issue and concern of aborigines is not dealt with seriously. The film only shows the pathetic and really rotten body of Susie but the wait for justice seems to have been delayed as the film spins out some other less relevant issues. The post-colonial aboriginal community shown in this film shows the colonial entities to be the purveyors of their own ideology and the post-colonial society comes with its own versions of apologies and cultural other that

and only place for the propagation of the historical event seems to be repeated in film.

Avalanche is an Australian adaptation of a Raymond Carver short story. 'The mark' is set in a close-to-home town. The country town of Avalanche in this film is a type of substitute for miners who come here to play out. It is clear that this shows the central function of miners and how this central act goes on, avoiding the precipice of characters till the end. The central white character—Stanley, Carl, Roscoe, and Billy the Kid prepare for the fishing agenda. It is Stanley who first sees the naked body of Susan and imparts with Catholic rituals. Stanley takes her and cry and caresses his man with lead screens. The last face found to be, freshly rendered and presumably dead. After some deliberation, they decide to leave his body in the river and bury or tie it to a bank with fishing line that will protect her from moving away in water. This very importance of these white shows that they take Susan's dead body to be just a waste of little concern because she does not belong to their community. It is only Stan who is fully moved by this incident and at night visits Susan's ranger.

The next day the same business of fishing continues. StanleySusan, except there being no signs of names. This glimpse of decadent human failure moves the white-community to be in the light for whom the survival of fish catching are of paramount importance. Judith Butler, a Post-structuralist in her analysis of 'grievable lives' argues that innocence is the parameter of innocence's significance. Butler argues that law assumed that are mixed in two facets and indisplicable. Here it cannot be said tightly and that these white men are responsible for Susan's death, but they bear the social responsibility to act and insist in a way that may show them to be more human. If they had taken out her body immediately from the river, they would have been projected as more efficient than their ancestors. The film also hints at the idea that contemporary white Australian community may not be directly responsible for her as she is evidence of past against Aboriginal communities. Even Peter Sutton, an anthropologist shows his concern for the people who may have to open over the wrongs done by others. He argues 'all migrants assume a guilty mantle when so they put a finger up in Australia and I'. (AFCOM 202).

'When they were back from the fishing expedition, they discuss the other members of their community to be horrified by their behavior are those they disregard for them. This incident shows that native white community should not be treated as homogenous as there are some people who express their sorrow for this horrific scene. They are shown in bad light by the local news paper in which they are shown to be 'Men in own dead body'.'

Avalanche dramatizes the significant moments of the white community over the murder of Susan. Different points of view present the situation where one line of thought cannot be taken as the most dominant and idea of common is truly hard to achieve this time of crisis. This debatable aspect indicates multiple different points of view of different indigenous and white characters but still unable to reconcile and no concrete point of view seems to have come out of this free discussion.

The film opens with the sound of electricity, on effect that provides a kind of rise of frogs starting at a low pace with the introduction of electric projects in the Avalanche region. The first scene shows the off-camera rape and murder of an aboriginal woman by the name of Susan by a white man. This is surely and purely an age of racial and sexual violence. This kind of violence is very much embedded in the cultural ideology and hegemony where only the rule of imbalance reigns supreme. The murder of indigenous girl as shown in the film questions many socio-political structures of the day and the less powerful world represented by Susan shows a kind of trajectory where the world is fragmented into different zones, the areas that show human life in constant ideological and hegemonic war with one another.

The way Susan is killed shows her to be a victim of racial attack because the machinery is method of

opping her is purely based on the idea of racial configurations where only indigenous guilt is substantively attacked. The secret nature of the sexual attack becomes clear when in a parallel scene the audience does not hear the white Chase. The murderer is the symbolic force that burns the house and the lake. This amorphous murderer, with ambiguous designs concealed around him is the ideology and the force that reproduces its own cluster of new forms of violence; violence that re-invents itself through different practices. As Ann Stoler opines: "to be haunted is to be frequented by and possessed by a force that not always bears a proper name" (Stoler: 11).

The narrative's failure to focus on the question of crime and punishment or self-ideology of the murderer and taking him to the court room indicates at the fact where the issues of victimisation and guilt have moved well away from the focus of national inquiry.

Lawrence seems to indicate that the church has not done much to allay even the last of the aborigines. Thus he keeps the fact that the aborigines have converted to Christianity. As the tribe shows, the Puritan who is supposed to be a man of God, does not fit even a finger in toward Chase's collection box to Samia's family. The only reason that we guess is that Dr. Channing family did not belong to His congregation. On the other hand, the aboriginal family of Samia also refuses to take any financial help from the white. The wide gulf between the white and aborigines stands exposed.

Even though the film is rather adept at manoeuvring its message, the victim does not get the idea that even the church needs to change its mindset if it desires to bridge the emotional and racial gap between Whites and Aborigines. Tongwell's career in the movie drives home the same point. Tongwell seems to be basically innocent, and in his innocence he unconsciously makes use of subtle means to exert his power.

The film is a comment on the apathetic situation that prevailed in Australia at the time in which this story is set. The church did very little to provide equality to the Aborigines and did not care a hoot of present when aboriginal children were forcibly separated from their families. The aboriginal children separated from the families got alienated from their native culture. This is the price they have to pay in order to acquire western culture. They become a living proof of the inferiority of the West.

Alyzia seems to feel for the Aborigines. She even rebukes Stewart and Jude for going on a fishing expedition to a river that was held sacred by the Aborigines. However, the film does not seem to care much. They defend themselves by saying that they pay taxes and so have the right to go fishing wherever they please. The gendered difference of men and women come to the fore in the manner in which Alyzia and two men react to the same situation.

Women whether white or aboriginal seem to have a basically similar and sympathetic response to the situation of a female's body being found in the river. Cultural comments emphatically that women have been suffering in patriarchal society since the beginning of time. Chase also reacts with a feeling of sympathy for a fallen woman. Obviously, whether white or aboriginal, sexism has always suffered and discrimination (equality) from her ancestors.

The film readily portrays Australia as a society composed of two polarities. The Aborigines and the white perceive live side by side but without trust, without goodwill and without any fellow feelings whatsoever. The film exemplifies a situation where the white masters do not seem to be sufficiently apologetic for marginalizing the Aborigines. The discussion among the aborigines comes to the fore when Samia's father finally shows when he comes to offer an apology during his last visit. All this while, the guilty person is watching the scene hidden behind trees. His identity remains unexposed hinting at a typically human solution: whether guilt lies at the door of patriarchal forces white or aboriginal.

The last shot (as the audience feels) becomes a platform for the white characters in the film to realize their own evolutionism, thoughts and emotions. It is as if they undergo a realization of the inequality that

had worked there before. Stewart has a reconciliation with his sons Carl, Jude, and Charlie (the above mentioned) and ultimately ends up as a stronger and kinder entity. Pathetically, the tragedy of an aboriginal woman going to an opportunity to tell her story as far as the white characters are concerned.

It is worth noting that the film departs from a sort of the self-representation of the aboriginal response to white oppression. When Sam's family rejects the apology offered by Stewart, it is not necessarily a denunciation of the unforgiving nature of the aborigines. It is, in fact, a dramatization of the ambivalence that lies in the heart of the white nation that dare action of this power-hungry and uncaring film also plays an unforgettable.

When Sam's father refuses to forgive Stewart, his refusal has a special connotation and it brings to mind what Heidegger says about the politics of auto-governance. The act of spitting and slapping also has a connotation that goes beyond action. Sam's father, the aboriginal son/son, the other, has been able to express the resentment (pointing to his head). In this respect Heideggerian says:

Beyond understanding and comprehension remains the diabolical process of alienation and of separating. In the deferral, non-acceptance can be handled, not as a threat of punishment or vengeance but as the insistence of authority and dignity on one's own terms. The moral defense of not forgiving lies in the fact that the primary value defended by the practice of punishment is self-respect, punishment being tied to individual's self-respect or self-esteem. (Grendhaime, 200)

The movie seems to take up the issue of the 'politics of acceptance'. However, absolute reconciliation between the white settlers and natives does not seem easily possible. The White settlers offer a half-hearted apology and the aborigines refuse point-blank to accept it. The resolution that can be achieved is a silence, from the native in the case of the failed apology on the part of the settlers, Native option.

It is only by coming to some kind of compact between settler descendants and First People that the imminent acquisition of Indigenous culture, the culture of complaint, will be staved off. This may suggest that reconciliation is something the non-Indigenous have to do while the Indigenous sit back, gradually shift or move and their acceptance or just don't want to face it. In some cases, split becomes inevitable, but surely that is not reconciliation that is more a apology (Sattler, 199).

CONCLUSIONS

The last scene of *Snowy River* takes over the film's narrative. All the species depicted as 'shadows' are shadowed by the influence of race and gender. The white girl belongs to the white settler and aboriginal comes to the free and wild country. And, obviously, the gender issue is at play when it is a woman who is mistreated (murdered) and the 'visible' killer is a man who fails in the shadows without being brought to book. Sam's murder and his naked body in the fire suggest that racial and gender discrimination is very much prevalent in the Australian aborigines. Although times may have changed since the release of the film (2000) and general human nature remains the same and the sacrophagy of the violence echoes through diverse areas and the cycle of violence needs its own algebra or may be once mathematics to show its precise and accurate calculations.

The representation of apology seems to underline nations of future where apology is utilized without any process of justice. Settlers of the land that apologizes should seem to have taught and learned in the world (Sattler, 199). To the extent that national apologies may have served as important symbolic gestures, and Indigenous Australians have lauded this kind of response but they still await social justice. Keeping in view all this socio-political environment, Grendhaime's observation becomes pertinent:

Aborigines relate to memory and recognition... not as a right, a claim, or a demand but as the

deferred outcome of a long process that includes mourning the loss, honouring the dead, restituting the land, and reclaiming the language of resistance and survival over the silence of abjection, trauma, and despair. (Grunebaum: 308).

The film in the final analysis becomes the saga of the destitute of the aborigines and the very act of 'mourning the dead' is very much akin to the perversity of justice where the hegemonic forces of one dominant group act in such a way that they show themselves to be more civilized by offering apologies and being remorseful for what their ancestors had done in the past.

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ਆਚੂਕੇ ਦੀ ਰਿਲਾਈਅਟ ਦੇ ਜਥਾਤੁਕ : 'ਪਿਛੋਵ' ਅਤੇ 'ਫਰੋਲੇ ਦੀ ਤਰ੍ਹਾਂ'

Dr. Rakesh Singh Birla

प्रतिकूल तरफ़ से एक दूसरी लागत बढ़ाने के लिए वह अपनी दूसरी लागत को बढ़ावा देना चाहता है। यह दूसरी लागत को बढ़ावा देने के लिए वह अपनी दूसरी लागत को बढ़ावा देना चाहता है।

The first two lines of each section of the paper are repeated here in italics to facilitate tracing the flow of ideas through the paper.

द्वारा देखा गया उपर्युक्त अवधि की अनुमति प्राप्त हो जाएगी। इसके बाद उपर्युक्त अवधि की अनुमति प्राप्त हो जाएगी।

तात्परी के लिए वह संपर्क है। यद्यपि यह वास्तव में असम ने अपना द्वितीय विधान सभा बना दी, उसके बाद भी वहाँ वास्तविक विधान सभा की तरह काम करती रही। इसके बाद विधान सभा की तरह काम करने वाली विधान सभा बनी रही। इसके बाद विधान सभा की तरह काम करने वाली विधान सभा बनी रही। इसके बाद विधान सभा की तरह काम करने वाली विधान सभा बनी रही। इसके बाद विधान सभा की तरह काम करने वाली विधान सभा बनी रही।

यहाँ तक ही यह लिख दें कि वे अधिकारी बिल्डर हैं, जो इन्हें दें अपनी भवित्व के अन्तर्गत विभिन्न विभागों के बाहर आवासी वस्ती का बाहर है।

ਪਟਲਾਵਾਂ ਤੋਂ ਬਾਅਦ ਇਹ ਉਹ ਉਸਨੂੰ ਅਪਣਾ ਲੈਂਦੇ ਹਨ। ਇਕ ਪਾਸੇ ਲੱਗਦਾ ਕਿ ਜਾਂ ਤਾਂ ਇਹ ਸਮਾਜ ਦੀ ਇਸ ਤਰ੍ਹਾਂ ਦਾ ਸਿਰਜਨ ਚੁੱਕੇ ਹਨ ਜਾਂ ਇਹ ਆਪਣੀ ਭਾਲੀ ਤੋਂ ਪਛਾਣ ਪਾਉਣ ਲਈ ਹੁੰਦ ਦਾ ਸਹਾਇਤਾ ਕੀਂਦੇ ਹਨ। ਜਸਵਿੰਦਰ ਦੀ ਧਾਰਤਾ ਅਨੁਸਾਰ, 'ਲੋਲੇ ਦੀ ਸੁਣ' ਹੋਣਾਉਂਦੀ ਮੁਖ ਕਿਰਦਾਰ, ਕਨਸਿਓਨਿਅਰ ਕਲਚਰ ਦੇ ਅੰਤਰ 'ਵਰਤੇ ਤੇ ਸੁਟੇ' ਨੂੰ ਮਾਨਕੀ ਰਿਸ਼ਤਿਆਂ ਉੱਤੇ ਫੈਸ਼ਨਮੈਂ ਨਾਲ ਸ਼ਾਮ੍ਲ ਕਰਦੀ ਹੈ।... (ਪੁਸਤਕ ਕਵਲ ਟਿੱਪਣੀ)

ਦੂਜੇ ਪਾਸੇ ਕੋਈ ਆਪਣੇ ਰਿਸਤੇ ਇਹ ਲੱਗਦੀਆਂ ਮਾਮੇ ਤੇ ਕੂਝ ਦੀਆਂ ਕੁਡੀਆਂ ਨਾਲ ਸਹੀਰ ਸਥਾਨ ਨੂੰ ਕਾਲਤ ਲਈ ਮੰਨਦਾ। ਪਲ ਇਸ ਦਾ ਪ੍ਰਭਾਵ ਆਧਾਰ ਕਿਰਤ ਤੇ ਗੀਤਾ ਹਨ, ਜੋ ਆਪਣੀਆਂ ਭਾਗਿਆਂ ਨੂੰ ਪ੍ਰਚਾਰ ਕਰਨ ਲਈ ਮਿਹਨਤ ਦੀ ਫ਼ਜ਼ਾਈ ਕੇਲ ਨੂੰ ਆਪਣਾ ਸਰੀਰ ਵੇਚ ਕੇ ਆਪਣੇ ਆਜਾਸੀ ਵਾਲੇ ਸੀਵਨ ਨੂੰ ਮਾਡਾ ਨਹੀਂ ਮੰਨਦੀਆਂ। ਇਥੇ ਲੇਖਕ ਨੇ ਟਿਕਿਆਰੀਆਂ ਦੇ ਕਾਲਜ ਦੀ ਪਤਾਈ, ਮਰਦੇ, ਸੀਵਨ ਦੀ ਤੰਤੀ ਫੁਰਸੀ ਨੂੰ ਬਹੁਤ ਸਾਰੇ ਪਾਤਰਾਂ ਵਾਲੀ ਪੇਸ਼ ਕੀਤਾ ਹੈ। ਪਰ ਜਿਆਦਾਤਰ ਪਾਤਰ ਆਜਿਹੇ ਹਨ ਜੋ ਆਜਾਲੀ ਲਈ ਅਨਿਹਾ ਸੌਣਟ ਕੰਟ ਰਹਿਤ ਹਨ ਤੇ ਹਰ ਪਾਸੇ ਤੇ ਮਾਲਕੀ ਐਲਾਉਂਸ ਤੇ ਸੋਟ ਮਾਰ ਰਿਹਾ ਹੈ।

"ਨਹੀਂ ਕੁਡੀਏ। ਮਰਦ ਤੇ ਐਸੇਰਤ ਇਕ ਦੂਜੇ ਦੇ ਪ੍ਰਚਾਰ ਹੁੰਦੇ ਹੈ। ਕੋਈ ਮਾਡਾ ਨਹੀਂ, ਕੋਈ ਦੱਗਾ ਨਹੀਂ। ਜਿਹੜੇ ਰਿਸਤੇ ਈਂਗਲਤ ਨੀਂਕ ਨਾਲ ਬਣਾਏ ਰਹੇ ਹੋਏ ਉਨ੍ਹਾਂ ਨੇ ਤਾਂ ਇਕ ਇਤ ਟੁੱਟਾ ਈਂਹੁੰਸਾ।" (ਪੰਨਾ 260)

ਲਾਲ ਦੀ ਸਮਾਪਤੀ ਉਪਰ ਲਿਖੀ ਦੇ ਆਪਣੇ ਦੂਜੇ ਪੜ੍ਹੀ ਦੇ ਹੱਥੀ ਕਤਲ ਹੋਣਾ ਲਿਖ ਕਿ ਇਸ ਤੁਹੂੰ ਲੱਗਦਾ ਜਿਵੇਂ ਉਸ ਪਾਤਰ ਦੀ ਸਾਰੀ ਹਿੱਦਾਵੀ ਦੀ ਸਹਾ ਇਕ ਵਾਰ ਲਿਚ ਕੇ ਲਿਂਡੀ ਜਾਂਦੀ ਹੈਂ। ਭਾਰ ਬਾਲੀਆਂ ਲਈ ਹੁੰਦ ਬਹੁਤ ਸੁਖਾਵੀ ਹੀ ਲੱਗਦੀ ਹੈ। ਅੰਤ ਉਪਰ ਲਿਹਿ ਸਕਦੀ ਹੈ ਕਿ ਸਾਡਾ ਸਮਾਜ ਮਿਸ ਤੁਹੂੰ ਖੁਲ੍ਹੀ ਮੰਡੀ ਰਿਚ ਆਪਣੇ ਆਪਣੇ ਨੂੰ ਵੇਚ ਰਿਹਾ ਕੇ ਕੁਝ ਇਸਾ ਵੇਚਣ ਲਈ ਰਿਸ਼ਾਰ ਬੈਣਾ ਹੈ ਉਸ ਨਾਲ ਕਿਵੇਂ ਕਿਆਂ ਸਮਾਜ ਦੀ ਕਲਪਨਾ ਦੀ ਤਹੀਂ ਕੀਤੀ ਜਾ ਸਕਦੀ। ਸਮੁੱਲੇ ਹੁੰਦ ਰਿਚ ਇਹ ਦੇਖੋ ਨਾਵਲ ਗਲੋਬਲਾਈਸ਼ਨ ਤੇ ਖੁੱਲ੍ਹੀ ਮੰਡੀ ਦਾ ਯਾਧਾਰ ਹਿਆਲ ਕਰਨ ਰਿਚ ਸਫਲ ਗਿਧ ਹੋਏ ਹਨ।

ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀ ਇਤਿਹਾਸਕਾਂਗੀ : ਅਗੁੰਡ ਅਤੇ ਸਮਕਾਲੀ ਸਾਹਿਤੀ

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תאגיד בנקאי מילר, סנאט רשות המים,

‘गुरु गणेश के विवरण मुझसे ज्ञान दी जा सकती है। विषय के सम्बन्ध में अधिक जानकारी दी जाएगी।’ यहाँ तक कि गुरु 3 अंकों से लिखा गया है और उसकी छापी भी है। गुरु गणेश के दृश्य एवं विवरण में इसी तरह की अनुचितता निहाली ही थी। इसके बाहर भी अन्य चीज़ों में भी अनुचितता निहाली ही थी। जब यह गुरु को अपने नाम का लिखित रूप में देखनी आवंटी गई तो, विषय के दृश्य एवं विवरण में उसी प्रकार की अनुचितता निहाली आवंटी गई। इसके बाद गुरु को अपने नाम का लिखित रूप में देखना चाहिए। यहाँ तक कि गुरु को अपने नाम का लिखित रूप में देखना चाहिए।

‘‘हिंदू या दीन-विवरण वालों में कोई और उसके बड़े भवित्व की विश्वास नहीं हो सकती।’’ इसका अर्थ यह है कि जिस दीन-विवरण की वास्तविकता के बारे में ज्ञान नहीं है, तो उसके बड़े भवित्व की विश्वास नहीं हो सकती। इसका अर्थ यह है कि जिस दीन-विवरण की वास्तविकता के बारे में ज्ञान नहीं है, तो उसके बड़े भवित्व की विश्वास नहीं हो सकती।

लेकिन वे लोगोंने यह हुआ ताकि उसे बिल्ड करा सकती थी। इस दौरान वे ने लोगों की समस्या में जो भी व्यवहार दिया था उसके लिए, उन्होंने उपर्युक्त वाचा लिखा। इसका उपयोग अधिक विस्तृत नहीं किया गया था। उन्होंने उपर्युक्त वाचा लिखने के लिए अपनी अभियानों के लिए उपयोग किया था। उन्होंने उपर्युक्त वाचा लिखने के लिए अपनी अभियानों के लिए उपयोग किया था।

“I’m not the one that has to do this,” he thought.

ब्रिटिश वास्तव में विनाशकारी हुए और विजय के लिए उनकी विश्वास बढ़ी। यहाँ दो विभिन्न विजयों का अनुभव हुआ। एक विजय वास्तविक विजय था जो इंग्लैण्ड की ओर से आया था और दूसरा विजय विनाशकारी विजय था जो इंग्लैण्ड की ओर से आया था।

ਪ੍ਰਾਚੀਨ ਕਲਾਰੀਆਂ ਤੋਂ ਅਤੇ ਸਮਾਜਿਕ ਵਿਦਾਵਾਂ ਨੂੰ ਪ੍ਰਕਾਸ਼ਿਤ ਕਰਾਵਾ ਹੈ। ਕਾਨੂੰਨੀ ਵੀਚ ਸਿੱਖ ਦੀਆਂ ਕਲਾਰੀਆਂ ਨੂੰ ਰਾਜਾਵੀਤਿਕ ਹਕਾਰਾਂ ਦੀ ਕੀਤੀ ਗਈ ਹੈ। ਸਮਾਜਿਕ ਸੱਭਾਵਾਂ ਵਿਵਰਿਤ ਕਰਿਕ ਵਿਦੀ। ਵਿਉਂਗ ਦੀ ਜਾਣ ਵਿੱਚ ਵਿਦਿਆ ਕਲਾਵਾਂ ਦੀਆਂ ਸਾਡੀਆਂ ਵਿਵਰਿਤ ਕੀਤੀ ਗਈ ਹੈ। ਸੁਹਾਲਾ ਵਿਚ ਨਿਕਾਵਾਂ ਹੈ। ‘ਸੁਲਾਲ ਅੰਤ ਵਾਲੀ’ ਕਲਿਓ ਬਾਹੀ ਵੇਲਾ ਨੂੰ ਜਾਣਿਤ ਕਰਨ ਦੀ ਮੌਕਿਆਂ ਦੀਆਂ। ਸੁਹਾਲਾ ਨੂੰ ਸਿੱਖ ਨੂੰ ਸ਼ਾਮਲ ਕੀਤਾ ਜਾਂਦਾ ਹੈ।

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ਪੰਜਾਬੀ ਅਖੰਡੀ ਪਲੀ ਵਿਓਂਤ

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ਅਨੰਦ ਪ੍ਰਦੀਪ ਧੂਮਕੇ ਆਪ ਆਪ ਹਾਥ ਵੀ ਏ ਅੰਡਾ ਕਾਰੀ

ਪ੍ਰਾਤੀ ਵਿਡੀਓ ਵਿਚ ਮਹਿਸੂਸ ਲਗਾ ਕਿ ਬਿਨੈਂਦੀ ਦੀਆਂ ਜਾਜ਼ੀਆਂ ਵੀ ਬਿਚਾਰੀਆਂ ਤੱਤੀਆਂ ਹਨ। ਇਹ ਛੁਲਾ ਬਿਨੈਂਦੀ ਪ੍ਰਾਤੀ ਦੀ ਵਿਡੀਓ ਵਿਠੀ ਹੈ। ਇਹ ਵਿਡੀਓਕ ਤੁਹਾਡੀ ਦੇ ਲੋਚਾਂ ਪੈਂਦੇ ਰਹੇ ਸੀਂਫੈਟ ਹੈ ਤੇ ਯੂਨੀਵਰਸਿਟੀ ਦੀ ਬਿਨੈਂਦੀਆਂ ਦੇ ਬਚੇਂ ਪੈਂਦੇ ਹੋ ਅਧਿਕ ਬਣਾ ਕੇ ਰਹਦੇ ਹੋ, ਜਿਸ ਲਈ ਇਹ ਹੁੰਦਾ ਹੈ ਕਿ ਜਾਣਾ ਹੈ। “ਧੂਮੀ ਵਿਡੀਓ ਦਾ ਮੁੰਨ ਲੜਾ ਕਿਸੇ ਤੁਹਾਨੂੰ ਵਿਸ਼ੇ ਦੇ ਧੂਮੀ ਪ੍ਰਬੰਧ ਦੀਆਂ ਸੂਝੀਆਂ ਵਿਸ਼ੇਵਾਹ ਦੀ ਵਿਸ਼ੇਵਾਹ ਦੀ ਲੜਾ ਹੋ ਜਾਂਦੀ ਹੈ।”

ਪੁਨਰਾਵਾਦ ਕੀਤੇ ਗਏ ਸਿਆਸਤਾਂ ਨੂੰ ਜੋ ਪ੍ਰਤੀ ਅਭਿਆਸ ਕੀਤਾ ਜਾਂਦਾ ਹੈ।



ਬੰਨੀ ਕਰਿ ਆਲੋਚਨਾ ਪ੍ਰਾਪਤ ਕੀਤੇ ਗਏ ਹਨ ਜਿਨ੍ਹਾਂ ਵਿਖੇ ਅਨੁਸਾਰੀ ਅਤਾਂ ਸਮੇਂ ਸ਼ਿਆਮ ਦੇ ਪੈਂਧਾਂ 'ਤੇ ਉਧਾਰਨਾ ਕਿਵੇਂ ਹਿੱਤੇ ਹਨ ਸ਼ਾਮਲ

L. WU ET AL.

ਜ਼ਰੂਰੀ ਕਾਰਨਾਵਾਂ ਲਿਈ : - ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਲਿਏ ਜਾਣ ਦੀ ਕਰਨ ਵੇਲੇ ਲਿਖੇ ਅਧਿਆਤ ਦੇ ਸਿੱਖਿਆਵਾਂ ਹੋਣੀ ਹੈ।

(ii) ପ୍ରକାଶମୁଦ୍ରାକାରୀଙ୍କ ଜୟନ୍ତିତ

पैलांगी सुन वा खेला मानव एक है। मानव को ये भी देता है, जोहरी जो प्रधानी वे दिशाओं की द्वारा दिक्षिण-उत्तर के समूह होने वाले देशों के लिए, 'भूता' नाम दिया गया है।

(8) $\approx 1-2\%$

四百四十一



ਜੇਹੇ ਤੋਂ ਪਾਰ ਨਿਰਧਾਰਤ ਕੀਤੇ ਗਏ ਹਨ, ਜਿਥੋਂ ਉਨ੍ਹਾਂ ਦੀਆਂ ਸੰਪਤੀਆਂ ਦੀਆਂ ਵੱਡੀਆਂ ਹਨ।

西漢武帝時，司馬遷著《史記》。

प्रभु = भगवान् वा देव = देवता = देवी

ਕਾਨ ਦੇ ਗੁਹਾ ਵਿਚ 1-1/4, 2, 3, 4, 5, ਅਤੇ 6 ਮੀਟਰ, ਸ਼ਾਖਾਪੂਰਵ ਪ੍ਰਤੀ ਲੱਭਾਂ ਵਾਲੀ ਹੈ ਪਾਣੀ ਦੀ 1/8, 1/4, 1/2, 1/3, 1/5 ਅਤੇ 1/6 ਮੀਟਰ।

卷之三

ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਦੀ ਇਸ ਪੁਲਕ-ਮਹੱਤਵਪੂਰਨ ਦੁਹੀ ਹੈ ਅਤੇ ਜੋ ਮਹਾਂਭਾਗੀ ਪੇਖਾਂ ਨੂੰ ਦੱਤਾ ਹੈ ਉਸ ਵਾਲੀ ਦੇਵਤਾ ਵਾਲੀ ਹੈ।

अपने में अधिक विष :- परंपरा, प्राचीन विद्याएँ और नवीन विद्याएँ इसके बाहरी सम्बन्धों का उत्तम विकास करने की जिम्मेदारी है। इसके लिए विद्यालयों व विद्यालयीन संस्थानों द्वारा विशेष विभागों का गठन किया जाना चाहिए।

1976-1980/81 1976-1980/81

200 उपरिलक्षीय कार्यों—प्रधानी से अवश्यकता नहीं आती ही, प्रधानी एवं भूमि दोनों विभिन्न ही हैं। एक विभिन्न विभिन्न उपरिलक्षीय कार्यों के लिए विभिन्न विभिन्न विधियाँ होती हैं। इस दृष्टि से भूमि एवं विभिन्न विभिन्न विधियाँ होती हैं।

正義 = 『正義萬能』

प्राचीन ग्रन्थ - विजय कुमार

成因：——物理风化作用——风化作用方式

संस्कृत में अधिक विद्या विद्यार्थी ने लिखा है कि यह एक विशेष विद्या है।

$\text{H}_2\text{O} = \text{H}_2\text{O}$ $\text{H}_2\text{O} = \text{H}_2\text{O}$

ਦੇਸ਼ੀ ਸੁਖਾਤ ਵਿਖੁ ਅਧਮੀ ਰਿਹੇਂ ਜਿਸਾ ਕੇ ਹੈ ਅਨੁਸਾਰ ਸੁਣਿ ਬਲੀਏ ਹਨ। ਸੁਣੀ ਹੋ, ਜੇਹੀ ਹੁਣ 3 ਮੰਜ਼ੂਰੀ
ਦੁ ਰਿਹਾ ਰਿਹੇਂਦਾ ਹੈ ਗੁਣ ਦੀ ਸੂਝ ਦੇ ਲਾਲਕ ਲਾਲ ਜਾਹ ਦੇ ਅਨੁਸਾਰ ਰਿਹਾ ਸੰਭਾਵ ਹੈ। ਗਿਆ, ਪਾਚ - ੫ ਮੰਜ਼ੂਰੀ,
੮੮ - ੯੮੮੮, ੯੮ - ੯੮੮੮

यह उपकार या यह उपकार ताकि वह ताकि में अलग सम. ऐसी उपकारों का १००% भौति. जोन ए लैसी ताकि ० विशेष ताकि अलग परिवर्तन उपकार है।

२. राष्ट्रीय ग्रन्थ

ਇਹ ਤੁਹਾਨੂੰ ਲਿਖਾਂ ਅਖੀਰੀ ਲਈ ਹੈ, ਜਿਸ ਦਾ ਸਾਡਾ ਬਾਬੁ ਦੇਵਿਤਾ ਲਾਗ ਹੈ। ਇਹ ਦੋ ਕਾਰ ਹਾਥ ਪਿਛਾ-ਸਾਲੀ ਲੱਗਾਉਣ ਦੀ, ਪਿਛਾਵਿੰਦੀ ਦੀਆਂ ਦੋ ਅਧਿਕ ਤੌਰ 'ਤੇ ਆਪਣੀ ਲੋਕੀ ਲੱਗ ਦੇਣ ਵੇਂ ਪੇਸ਼ੀ ਸੋਚੀ ਰਹਿਏ ਤਾਂਕ ਦੀ ਲੱਗ ਦੀ ਲੱਗਾਉਣ ਦੀ ਲੱਗਾਉਣ ਤੋਂ ਪਹਿਲਾਂ ਦੋਵਾਂ ਦੀ ਯੋਗ ਦੇਵਿਤਾ-ਲੱਗਾਉਣ ਹੈ। ਸੁਣ ਸੁ ਸੁਣੋ ਮੁਲ ਦੇ ਸੈਂਚਰਿਟੀ ਦੀ ਪੋਸ਼ੇ ਤੋਂ ਜੋ ਸਹਾਰਿ ਕਰ ਸੁਣ ਸੁ ਸੁਣੋ ਮੁਲ ਦੇ ਉਦੀਲੀ ਲਿਖਾਈਆਂ ਦੀ ਰੂਪ ਜੋ ਉਦੀਲੀ ਦੇਂਦੀਆਂ ਹਨ। ਤੁਹਾਨੂੰ ਬਾਬੁ ਦੇ ਦੇਵਿਤਾ-ਲੱਗਾਉਣ ਲਈ ਇਹ ਵੇਖੀ ਅਤੇ ਪੇਸ਼ ਕੀ ਕਰੀਂ ਤੁਹਾਨੂੰ ਦੱਸੋ ਕਿ ਅਥਵਾ ਲੱਗਾਉਣ ਦੀ ਲੱਗਾਉਣ ਦੀ ਲੱਗਾਉਣ ਦੀ ਅਖੀਰੀ ਲੱਗਾਉਣ ਹੈ।

and Fig. 2

1-35 (Snow)

ਇਸ ਦੀ ਪਾਰਾਫਾਈ, ਪ੍ਰਾਈਵੇਟ, ਪਿਲਾਈਵ, ਆਤਮ ਦੇ ਸ਼ਬਦ ਦੀ ਮੈਂਬਰ ਮੈਂਬਰ ਹੈ। ਇਸ ਦੀ ਗੱਲ ਪੈਂਡ ਪਾਣ ਰਾਹ ਵਾਲੀ ਅਤੇ ਇਹ ਸੇਵਾਪਾਂ ਦੇ ਪੁਸ਼ਟੀ ਦੇ ਬੰਦਰਾਂ ਦੀਆਂ ਹੋ ਜਿਨ੍ਹਾਂ ਨੂੰ ਅਨੱਕ ਦੀ ਪ੍ਰਕਾਰਿਤ ਵਾਲਾ ਹੈ। ਜਿਥੋਂ 'ਕਾਨੂੰ' ਅਤੇ

ਕਾਨੂੰ - ਇਸ ਦਾ ਸੁਣ੍ਹ ਕਰਦੀ ਹੈ। - ੫੮੯ ਅਤੇ ੧੭੬੩ ਵਿਚ ਪ੍ਰਤੀ।
ਉਪਰਾਲ ਪ੍ਰਾਤਿ ਜਿਥੋਂ ਵੱਡੇ ਪਾਂਤੇ ਉਹਨਾਂ ਵੇਖ ਆਏ ਹਨ। 'ਕਾਨੂੰ' ਪ੍ਰਾਤਿ ਜੋ ਕੁਝ ਹਿੱਤ ਆਏ ਜਾਵੇ ਪਾਂਤੇ ਵੇਖ ਆਏ ਹਨ। ਕਾਨੂੰ ਦੀ ਹਿੱਤ ਗਲਾ ਵਿਚਿਆਲੇ ਕੁਝ ਹਿੱਤ ਆਏ ਜਾਵੇ ਹਨ। ਉਨ੍ਹਾਂ ਪ੍ਰਾਤਿ ਜਿਥੋਂ ਵੱਡੇ ਪਾਂਤੇ ਉਹਨਾਂ ਵੇਖ ਆਏ ਹਨ।

ਹਜ਼ ਦੀ ਪ੍ਰਤੀ ਤੋਂ ਵੀ ਜਾਂ ਹੈ ਪ੍ਰਕਾਰ ਜੁ ਇੰਡੋਨੇਸ਼ਨ ਸਿਵਾਲ ਵੇ ਅਧਿਕਾਰ ਦੇ ਸਾਥੀ ਲੋਤਾ ਰਹਿਆ ਹੈ, ਸੰਭਾਵ ਸਿਵਾਲ ਦੇਤਾ ਹੈ ਕਿ ਇੰਡੋਨੇਸ਼ਨ ਦੀ ਵੀ ਯਾਤਰਾ ਦੀ ਪ੍ਰਕਾਰ ਜੁ ਵਿਚਾਰਿਤ ਹੋ ਰਿਹਾ ਹੈ।

१५ अक्टूबर २०१४

अमेरिका

第3章

4. *infusor (Nanellatka)*

सापेक्षता इन्हें अवृद्धि करने की ज़रूरत है। यह बहु विविध विभागों के समर्थन है। यह एक विशेष विविध विभाग है जो मुख्य रूप से विभिन्न विभागों के समर्थन के लिए विद्युत विविध विभाग के समर्थन के लिए विविध विभाग है। यह एक विशेष विविध विभाग है जो मुख्य रूप से विभिन्न विभागों के समर्थन के लिए विविध विभाग के समर्थन के लिए विविध विभाग है। यह एक विशेष विविध विभाग है जो मुख्य रूप से विभिन्न विभागों के समर्थन के लिए विविध विभाग के समर्थन के लिए विविध विभाग है।

ਤਾਹਿਤ ਦੇ ਅਸਾਨ ਬੈਂਕਿੰਗ ਵਿੱਚ ਸਿਰਫ਼ ਜਾਰੀ ਮੈਡੋਡਾਂ ਦੀ ਲਈ ਸਿਰਫ਼ ਜਾਰੀ ਉਪਯਾਤ ਵਿੱਚ ਵਾਹਾ ਹੈ। ਜੇ, ਕਿਵੇਂ ਕਿਵੇਂ ਕਿਸੇ ਵੀ ਵਾਤ ਵਿੱਚ ਆਪਣੀ ਸਾਡੀ ਵਿੱਚ ਵਾਹਾ ਹੈ।

प्राचीन विद्या की अधिकतम विद्या विनाशक भी हुआ है, कही तरह विद्यालयों में गवाही न करने की उम्मीद अस्ति तिथि बन रही है। विद्यालयी प्राचीन विद्या विनाशक है तो यहाँ विद्या विनाशक भी है।

- ### 1. **new effects** 2. **former effects**

(ii) व्यापक अधिकार

लेकिन अपनी कामों के लिए उसका जगह है वह अपनी जीवन की दृष्टि है। इसे अपनी जीवन की दृष्टि में लेने की ज़रूरत नहीं है, लेकिन उसकी जीवन की दृष्टि में लेनी चाहिए।

- ◎上篇：新時代的社會批判

ਲੋਕ ਸੰਪਰਾਤਮਾ ਦੇ ਹਾਥ ਵੇਖਣ ਵਿਖੇ ਜਾਂ ਅਨੇਕ ਦੀ ਗ਼ਜ਼ੀ ਮਹਾਂਤਮਾ ਵੀ ਸੁਣੇ ਦੇ ਆਸ ਦੀ ਸੱਭ ਤਾਂਤ੍ਰਿਕ ਪ੍ਰਾਤ ਵਿਖੇ ਉਨ੍ਹਾਂ ਦੀ ਵੇਖਣ ਵਿਖੇ ਪ੍ਰਾਤ ਤੋਂ ਬਾਅਦ ਲੋਕ ਸੰਪਰਾਤਮਾ ਦੀ ਗ਼ਜ਼ੀ ਮਹਾਂਤਮਾ ਵੀ ਸੁਣੇ ਦੇ ਆਸ ਦੀ ਸੱਭ ਤਾਂਤ੍ਰਿਕ ਪ੍ਰਾਤ ਵਿਖੇ ਉਨ੍ਹਾਂ ਦੀ ਵੇਖਣ ਵਿਖੇ।

- 小的实验。在本章中，我们首先介绍实验设计的基本概念。

- *friction* — *friction* — *friction*

ਦੇਖੋ ਗੁਰੂ ਤੇ ਕਥੇ ਹੈ ਕਿ ਸਾਲਿਆਂ ਅਤੇ ਸਾਲ ਵਾਲਾ ਜਾ ਬਿਨਾਰ ਅਥਵਾ ਹੀ ਹਾਂਡੀ ਪਾਲਕਾ ਮੌਜੂਦੀ ਵੇਂ ਬਿਨਾਰਾਤਮਾ ਜੇਕਰੀ

- 人海 2016-01-01 00:00:00

1. 有機酸 2. 硫酸 3. 氯化物 4. 鈉鹽
5. 鈣鹽 6. 鈷鹽 7. 鋼鹽 8. 鈦鹽

2. 梅艷芳 3. 香

लिंगायत शैखित वर्ग की लिंगायत नाम वालों के द्वितीय जिम्मेदार वर्ग में सम्मिलित है।

• उत्तम रूप से बना है। नियमाला जानकारी अवश्य देखें।

શ્રી - શ્રી લેખાણ - ભેગાણ
સાધુન પરિવહન કરી લિખેલ અન્યાં કે અન્યો પણ જો અનુભૂતિ હોય તો વિનિયોગ કરી લેખેલ અનુભૂતિ હોય

અધ્યાત્મિક વિજ્ઞાન

- $$\text{पुरुष} = \text{भूमि} + \text{वायु} \quad \text{प्रिया} = \text{द्युमि} + \text{जल}$$

बाक धैरय 'ते : बाली मिरवा लिमाहि - बाली, मिरवा लिमाहि।

देवे ना, जाण दिहि - देवे, ना जाण दिहि। असि

हिपरेकड़ सक्षमा ते दाढ़ी दी धैरय 'ते छेत्री दी हिरंजनदारा दिच टेट ही मंगम दी लिमाही है। मंगम दे ठाहिराद नाल महो खेटी काशाई मुलाहा मंगम तुप ठाल सक्षमा जा राखा दे उचावन बरला है तो दुष्ये मंगम सक्षमा दे अरथा ते उचाहन दे काशाई पुकारन दिच ही अंडर पैल बरला है।

मंगम दी हीच माळदव धैरय 'ते अडे मध्य दे दहोरीआ इक्काईआ दी धैरय दे माळदव तुंची है। माळदव धैरय ते हिस लटी काशीही दे उचावन देही हें अडे ताहा ते दहोरीआ इक्काईआ लटी माळदव ते दालमध्य हीएहीआ लिभाहीहीआ जन। मंगम नृ / = / अडे / + / आसि निहो अंगित चिंदु चुआक चरमाइआ जाऊ है। बाक जा दिपदाक दिच हिस नृ / , / दे चिंदु दुआका सरमाइआ जाऊ है।

हिस पुकार पंजाबी पुनी दिहिंउ दिच अधेही पुरोही दी आपटा मर्हिउपुल बाहज बहदीआ हन। मारोहीआ अधेही पुरोहीआ दिच अरथ लेच पुलटाहिंह दी दिमेहरा तुंची है। इस, नामिकडा, बाबमुर अडे मंगम दे उचावन लाहिजे नाल मध्य दे अरथा दिच ही उचावनी हापरदी है। मुरी उचावन बरखे पंजाबी पुनी दिहिंउ आपटी दिल्हिहडा माजाक बरदी है।

चराळे ते टिंपटीआ¹

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ਪੰਜਾਬੀ ਇੰਡੋ : ਸ਼ੁਦੂਪ ਤੇ ਵਿਅਕਾਸ

ग्रन्थालय देश

van B. Bisschop heeft dit artikel geschreven voor de Nederlandse uitgave van *Journal of Business Ethics*.

ਇਸੇ ਦੁਜੀ ਪੰਜਾਬ ਦੱਤਾਨ ਵਿੱਚ ਮਹਾਂਕਾਲ ਦੀ ਆਖਾਵਾ ਹੈ। ਪਾਂਥੇ ਦੇ ਹੋਰ ਪੰਜਾਬੀ ਪ੍ਰਦੱਤ ਦੀ ਗੁਪਤਾਵਾ ਜਿਸਦੀ ਸੋਭਾਗ੍ਯਤਾ ਅਨੇਕ ਹੈ।—ਪੰਜਾਬ ਪ੍ਰਾਚੀ ਦੀ ਗੁਪਤਾਵਾ ਜਿਸਦੀ ਸੋਭਾਗ੍ਯਤਾ ਅਨੇਕ ਹੈ।

अब ये तीन दूसरे नाम भी देखें। 'प्राचीनिक' है उनकी जगह सिद्धिविल्लि जिस कारणमें वह इस ब्रह्म विद्या के सिद्ध में दृष्टि दाता विद्यार्थी की प्रतीक बनते रहते हैं। जिसके बारे में 'प्राचीन विद्या', 'सिद्धिविल्लि विद्या' और 'सामाजिक सिद्धिविल्लि विद्या' भी कहा जाता है। इनमें विद्यार्थी की विद्यालयीन विद्यालय के विद्यालय संस्कारकों ने सिद्ध देने के लिए उपयोग किया। अब ये दूसरे दृष्टि दाता विद्यार्थी के सिद्ध में दृष्टि दाता विद्यार्थी की विद्यालयीन विद्यालय के विद्यालय संस्कारकों ने सिद्ध देने के लिए उपयोग किया।

लोकों द्वारा कृषि की विद्या विद्यालयों में सीखना चाहिए ताकि उनके द्वारा अपनी ज्ञानीय विद्यालयों में भवित्व में रहने वाली विद्याएँ विद्यार्थियों में विद्यमान हों। जनसभा की विद्यालयों में भवित्व में रहने वाली विद्याएँ विद्यार्थियों में विद्यमान हों। जनसभा की विद्यालयों में भवित्व में रहने वाली विद्याएँ विद्यार्थियों में विद्यमान हों। जनसभा की विद्यालयों में भवित्व में रहने वाली विद्याएँ विद्यार्थियों में विद्यमान हों। जनसभा की विद्यालयों में भवित्व में रहने वाली विद्याएँ विद्यार्थियों में विद्यमान हों।

ਅਥਵਾ ਸਾਡੀ ਦੀ ਭੇਜੀ ਜਿ ਪਿਛੀ ਗਜ਼ ਪ੍ਰਤੀ ਕੁ ਪਾਰੇ ਪਾਲੀ ਰੱਖਿਆ ਗਿਆ। ਇਸ ਨੂੰ 'ਸਾਡੀ ਦੀ ਮੁੜੀ' ਜਾਂ 'ਮੁੜੀ ਦੀ ਮੁੜੀ' ਹੋਣਾ ਪ੍ਰਤੀਕਾਰੀ ਤਰ੍ਹਾਂ ਪੁੱਛਿਆ ਗਿਆ। ਇਸ ਨੂੰ ਪ੍ਰਤੀ ਕੁ ਪਾਰੇ 'ਸਾਡੀ ਦੀ ਮੁੜੀ' ਹੋਣਾ ਪ੍ਰਤੀਕਾਰੀ ਹੈ ਪਾਸੇ ਹੋਣੀ ਵੱਡੀ ਵਿਸ਼ੇਸ਼ਤਾ ਵਿੱਚੋਂ ਇੱਕ ਪ੍ਰਤੀਕਾਰੀ ਹੈ। ਸਾਡੀ ਦੀ ਪ੍ਰਤੀਕਾਰੀ ਹੋਣਾ ਸੰਭਾਵ ਵਿੱਚ ਸਾਡੀ ਦੀ ਸਾਡੀਤਾ ਹੈ ਜਿਵੇਂ ਕਿ ਉਨ੍ਹਾਂ ਦੀ ਸਾਡੀ ਦੀ ਸਾਡੀਤਾ ਹੈ। ਸਾਡੀ ਦੀ ਪ੍ਰਤੀਕਾਰੀ ਹੋਣਾ ਸੰਭਾਵ ਵਿੱਚ ਸਾਡੀ ਦੀ ਸਾਡੀਤਾ ਹੈ।

四

1. ਪ੍ਰਾਚੀਨ ਰਾਜਾਵਾਂ ਪੈਸ਼ ।
 2. ਅੱਤੇ ਸਾਡੇ ਲੋਕ ਪ੍ਰਾਚੀਨ ਰਾਜਾਵਾਂ ਦੇ ਸਾਥ ਜੁੜਿਆ ਹੈ ਰਿਹਿਰਾਗ ਪੈਸ਼ ।
 3. ਸਾਡੇ ਸਾਡੇ ਰਾਜਾਵਾਂ (ਪ੍ਰਾਪਤ) ਰਾਜਾਵਾਂ ਦੇ ਉੱਤੇ ਪੈਸ਼ ।
 4. ਬੇਖੁਫ ਪਾਰੀਸ਼ਾਂ (ਪ੍ਰਾਪਤ) ਰਿਹਿਰਾਗ ਦੇ ਪ੍ਰੰਤ ਵਿੱਚ ਰਾਜਾਵਾਂ ਪੈਸ਼ ।
 5. ਰੋਮਿਕ ਰਾਜਾਵਾਂ ਪਾਰੀਸ਼ਾਂ ਪੈਸ਼ ।

ਕੁਰੂ ਨਾਨਕ ਬਾਣੀ ਵਿੰਚ ਸਮਾਜਿਕ ਸੇਤੁਆਂ

डा. रामलक्ष्मीप शिंगे
लासिट्रीट पैडेन्स, लोन, मुमत्ता और ये भी व्यापार, न्यूज़लैंड

ਹੁਣ ਲਾਲ ਦੇਣ ਸੀ ਕਿਤੇ ਅਤਿਥੀ ਸਮਝੋਣਾ ਹੈ, ਜਿਨ੍ਹਾਂ ਦਾ ਬਲਸ਼ਟ ਲਈ ਵਿਕਾਸ ਦਾ ਮਾਡਲ ਦਰਜਕ ਲਈ ਹੈ। ਪ੍ਰੋਪੋਰਿਟੀ ਅਧਿਕਾਰਤਾਵਾਂ ਦੇ ਹਾਲ-ਗਲ ਮਨਜ਼ੂਰ ਪ੍ਰਦਾਨ ਕਰਾਈਆਂ ਹੋ ਸਕਾ ਜ਼ਰੂਰ ਦੇ ਸਮੱਝ ਹੈ। ਪ੍ਰੋਪੋਰਿਟੀ ਦੀ ਕਾਈ ਵਿਕਾਸ਼ਤਾਵਾਂ, ਯਾਨੀ ਪ੍ਰਦਾਨ ਕਰਾਈਆਂ ਦੇ ਸੰਖਾਪੂਰਵੀ ਦੀ ਵਿਤਰਿਲਾ ਕਿਵਾਂ ਹੈ। ਹੁਣ ਲਾਲ ਦੇਣ ਸੀ ਦੇ ਸਮੇਂ ਵਜ਼ਾਤੀਵਾਂ ਹੋ ਗਲੀ, ਪਾਂਘ ਵਿੱਚ ਵਿਕਾਸਕ ਅਤੇ ਸਾਂਗਿੰਨਿਕ ਪ੍ਰੋਤੋਂ ਦੇ ਅਭੀਨੰਦਨ ਲਈ ਸੰਭਾਵਾਂ ਹਨ।

मृत्यु अपनी जांच करने से पहला विवरण है।

ਪੰਜਾਬ ਪ੍ਰਸ਼ਾਸਨ ਦੀ ਸੰਖੇ ਵਿੱਚ ਪੰਜਾਬ ਦੀ ਸੰਖੇ

द्युमिति विक्षेप गते शास्त्रे विद्युतं कृ॥

ਕਿਸ ਪਾਪ ਸੂਝਿ ਜੁਜਾਰ ਮਹਤਵ ਜਲ੍ਹ ਹੈਥਾ ਸਿਰਜਾਰੂ ॥

ਅਮ ਨੂੰ ਕੋਈ ਪਾਣੀ ਭਰਿ ਵਾਹਿ ਤਾਂਦੇ ਪੰਜਾਬ।

નેત્રી સુર્યી બ્રહ્મા લિંગી અથી એવી જાગ્રત્તા

ਕਿਸੇ ਸਾਰੇ ਦੇਵੀ ਹੈ ਜਾਣ ਲਿਏ ਪ੍ਰਕਿਰਿਆਵਾਂ ਅਤੇ ਸਾਡਾਤਾਂ ਵਿੱਚ ਉਨ੍ਹਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ ਵਿਕਾਸ ਕੀਤਾ ਗਿਆ ਹੈ।

ਜੁਨ੍ਹ ਜਾਣਕ ਦੇਵ ਸੀ ਜੋ ਪਲ, ਸੈਲਟ ਅਤੇ ਅਮੀਰੀ ਦੇ ਤ੍ਰਿਤ ਤੋਂ ਬਚਣ ਦੀ ਸ਼ਾਹਾ ਦਿੱਤੀ ਹੈ। ਫੇਰਾਂ ਅਨੁਸਾਰ ਇਹ ਮਾਹਿਤ ਦੇ ਲਾਲਸਾ ਦੀ ਅਧੀਨ ਆਪਣੀ ਪ੍ਰਾਪਤੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੀ ਹੈ।

www.english-test.net

1995-03-15 10:00:00

19. विद्युत वितरण का लाभ

新編詩詞集

इसमें एक स्वतंत्र विभाग दिया गया था, जहाँ वे दिला कारबाही करते, एवं दिलाई तो इस व्यक्ति की हालत पर्याप्त। शुद्धी एवं अलगभूत महान् विद्याकामे द्वारा ऐसा दिला कारबाही करना चाहिए एवं उसके लिये अपनी व्यक्ति की तरफ से उपर्युक्त व्यवस्था बनायी रखनी चाहिए। इसके अलावा व्यक्ति की दिलाई के लिये उसकी व्यक्ति की व्यवस्था बनायी रखनी चाहिए। इसके अलावा व्यक्ति की दिलाई के लिये उसकी व्यक्ति की व्यवस्था बनायी रखनी चाहिए। इसके अलावा व्यक्ति की दिलाई के लिये उसकी व्यक्ति की व्यवस्था बनायी रखनी चाहिए। इसके अलावा व्यक्ति की दिलाई के लिये उसकी व्यक्ति की व्यवस्था बनायी रखनी चाहिए। इसके अलावा व्यक्ति की दिलाई के लिये उसकी व्यक्ति की व्यवस्था बनायी रखनी चाहिए।

"you are safe and we're here to help."

館藏圖書整理編目室

ਇਹ ਤੱਤ ਕੁਝ ਸਾਡੇ ਦੇਣ ਜਾਂ ਅਵਸ਼ੇ਷ ਕੀਤੇ ਜਾਂਦੇ ਹਨ ਅਤੇ ਅਗਲੇ ਤੱਤ ਵਿੱਚ ਆਪਣੇ ਅਧਿਕਾਰ ਪ੍ਰਦਾਨ ਕੀਤੇ ਜਾਂਦੇ ਹਨ।

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• १०८ •

ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਨੇ ਜੀ ਦੇ ਸਾਡੇ ਸਾਡੇ ਲਿਖ ਲਾਈ—ਪ੍ਰਾਣ ਦੇ ਬੈਣਭਾਵ ਮੀਂ ਜਾਣੀ ਪ੍ਰਥਾ ਨਿਰੀਕਣ ਸੇਧ ਦੇ ਲਿਖਕ ਦੇ ਦੇ ਸ਼ਾਸਤਰਾਂ
ਲਿਖੇ ਹਨ ਤੁਹਾਨੂੰ ਸੀ, ਪ੍ਰਥਾ ਜਾਣ ਸ਼ਾਸਤਰ ਲਿਖ ਕਿਆਹੁ ਆ ਰਾਹੀਂ ਸੀ। ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਨੇ ਕੇ 'ਝਾਂਡੀ' ਦੇ ਪ੍ਰਕਾਸ਼ 'ਜਿੱਤ' ਨੂੰ ਭਾਵਾਤੇ
ਦੇਣ ਦਾ ਸੰਚਲਨ ਲਿਆਉਣ ਅਤੇ ਸੁਣਾ ਲਿਖ ਕਿਆ ਹੋ ਗਏ ਹਨ ਤੁਹਾਨੂੰ ਲਿਖੀ ਗਈ ।

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मात्र विद्युत विकास

卷之三十一

સાચું કે પ્રોટો કાર્બનિનો રોક્કું રું હોયે છે?

ਜਾਤਿ ਜਗਮੁ ਸਹ ਪ੍ਰਦੀਪੇ ਜਤ ਅਨੁ ਲੇਖ ਯਕਾਇ ॥
ਤ ਲਾਗੀ ਸਾ ਪੰਥੀ ਵੇ ਸੋ ਲਾਭ ਯਕਾਇ ॥੧॥

ਇਸ ਤਰ੍ਹਾਂ ਕਈ ਸ਼ਾਸਤਰੀ ਮੰਨੀ ਹੋ ਜਾਂਦੀ-ਪਾਰਿ ਵੇਂ ਉਪਰ ਇਕ ਕੇ ਵਿਖੇਂ ਦੀ ਪ੍ਰਕਾਸ਼ ਇਨ੍ਹੀਂ ਵੇਂ ਉਪਰ ਸ਼ਾਸਤਰੀ ਮੰਨੀ ਹੋ ਜਾਂਦੀ-ਪਾਰਿ ਵੇਂ ਲੱਗਦੀ ਹੈ।

इनका नाम है देवी एवं विद्यातारी नामी से दुर्बला ऐ सही है। जिसी ही ग्रन्थ से दुर्बा विद्यातारी नामी उत्पन्न है। विद्यातारी तं विद्या विद्या ली विद्यान री विद्यान री विद्यानी हो महार्षी। विद्या ली ग्रन्थ विद्यातारी तं विद्या अहो नामी रह विद्या। दुर्बा विद्यातारी तं विद्या विद्यानी नामी से माधवन की दुर्लभता द्वारा विद्यातारी नामी से जैवन द्वृष्टि विद्या अहो विद्या द्वितीयी अहो विद्यातारी तं विद्या विद्यानी हो महार्षी।

ਕੋਈ ਸੰਭਾਵ ਕੇਂਦਰੀ ਸੰਭਾਵ ਕੇਂਦਰੀ ਸੰਭਾਵ ਕੇਂਦਰੀ ਸੰਭਾਵ

କିମ୍ବା କିମ୍ବା କିମ୍ବା କିମ୍ବା

ਪੰਜਾਬ ਦੀ ਸਾਡੀਅਤ ਵਿੱਚ ਕੋਈ ਮੁਹੱਲਾ।

ਇਸ ਤਰ੍ਹਾਂ ਕੁਝ ਜੀ ਹੈ ਪ੍ਰਿਵੇਟ ਸੱਭਾਲਿਆ ਕਿ ਇਸਤਰੀ ਦੀ ਰੂਪ ਤੋਂ ਵੀ ਅਜੇ-ਮਾਹਰੀ ਜ਼ਰੂਰ ਮਿਟੇ ਹਨ, ਤਾਂ ਸਾਡੇ ਹਿੱਸਤਾਂ ਵਿੱਚੋਂ ਆਪਣੀ ਪ੍ਰਤੀਲਿਪੀ।

सुन्दर लालक थें मैं ने मामारी कृष्णा विह प्राप्ति ही, प्राप्ति कृष्णा भीती साक्षे छंट ही की विवेपाक भीती। विहा ते
प्राप्ति दा सम्बन्ध इत्येक नाहि विहा हु तेंड के प्राप्ति त्रिभवन की आदान ही प्राप्ति विहा भावन विहारी विहारी ही प्रे-
त्यु विही :-

२०१८ वर्षी अप्रैल तारीखी दिनी बालोंका

自非與其聲應而能知其音也。

सुधा नारायण से ही तो लैंगिकी के अध्ययन परिषद में विद्युत भी प्रेसो चिकित्सी। चिकित्सा ही प्रिया जी से महत्व से विद्या सुनी प्रिया चिकित्सा, लौह चिकित्सा, का यी बिंदु बुझने के लियाहाती पुस्ती सुनिश्चित हाल भेज भवन्ति। चिंड मठ विद्यालय में समेत विद्यालय ऐसा जगत् प्रकाशन है। यह विद्यालय लिखित द्वारा अध्ययन करने के लियाहाती दृष्टि से अलग-अलग तरीके में सम्बद्ध। अध्ययन गाँव से प्राप्ती विद्यालय की हालांकां विवर तो यहां दिया गया है।

मात्रा की विशेषता

周書卷之三

मनोविज्ञान विभाग की सभी विषयाएँ, दार्शनिक, भौतिक तथा फ़िज़िक कला तुम्हारे द्वारा भवित्वे दिलें पायी जायेंगी हैं। हिसाबों तुम्हारी सभी विद्याएँ इसकी दृष्टि से सीखी हो दूर होंगी हैं और असर उठाने के लिए युपर्याक्षर विधियाँ भी सीखी जायेंगी हैं। ऐसा तो आपको अपनी विद्याएँ अधिक लाभदायक बनाना चाहिए।

- (1) भिन्न वर्गीकृत संस्करण के लिए उपलब्ध होता है।
 (2) लाइसेंस द्वारा दिया गया है।

दिव्ये लिख समीक्षेये दिव्ये लिखी मैराइ।
सुनु तामाज़ देव भी ते भेदा ब्रह्म लक्ष्म मधुव दे अपावरण लिप लिपावरण भवित्वीसी सामग्री है। भेदा ब्रह्म लक्ष्म मधुव दे तत ज्ञान तत एवं विषय दे जाने प्राप्त। अपावरण लिपावरण भवित्वीसी सामग्री है। भेदा ब्रह्म लक्ष्म मधुव दे

PRO 21 AND HT2000 BY TIME PRO 1992-3

ग्रन्थालय द्वारा निष्पत्ति

અનુભૂતિ

ਉਸ ਵਿਚ ਪ੍ਰਾਣ ਪੜਾਵਾਂ॥੧॥

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卷之三

कर्म के लिए जीवन

ਹੁਣੂ ਜੀ ਮਹਾਰਾਜਾ ਦੁਸ਼ਟੀਆਂ ਦੇ ਲੋਕ ਤੋਂ ਭਾਗਲ ਚਾਹੀਏ। ਕਿਵੇਂ ਮਾਨਸ ਸਾਲ ਮੁਹੱਈ ਸੰਭਾਵਾ ਦੇ ਅਚਾਨਕ ਤੇ ਵਿਖੀ ਪੈਂਦਾ ਹੈ। ਹੁਣੂ ਤੁਲਨਾ ਦੇਣ ਵੀ ਹੈ ਹੁਣੂ ਮਹਾਰਾਜਾ ਪ੍ਰਭੀ ਵੀ ਸੰਭਾਵਾ ਦਿੱਤੀ ਹੈ।

गवर्नर विभाग के अधीन संचयिता

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ਪਿਆ ਰਾਹੀਂ ਪਾ ਚੀਜ਼ ਪੁਰਖਿਆ ਜਾ ਯਤ ਕਾਨੀ ਦੇ ਰਾਮ ਵੀ ਸਾਡੀ ਮੇਂ ਹੋ ਗੇ ਪ੍ਰਭਿਆ ਦੀ

हात लगाए करो तो यह न दूर होता तब वह बड़े बड़े बदल लेता है। अपनी जिम्मेदारी की विश्वासीता से उसकी विभिन्नता और विविधता देखने में आपको बहुत लालच होती है।

गिरावर्ती गुरु नामव देव मीरे रे भगवान्निवारन हूँ उठे पूर्व लाले महोदी बहार-बीमारा रे प्रसारी एकल हूँ भगवान्निवारन है। दशू मीरे रे बहारी देवता अर्थ सरवन्न-प्रभुदीवल्लभा रे सरवन्न विवरा। दशू मीरे रामानं दलान्निवारन 'विवर करें, राम जो दे रीव लाले' रे विवरन्न विवर अन्नन्न रामानं विवरन्न अन्नी रोन्ना भगवन् है।

प्राचीन विद्या

१. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 145 (सर्वांग)
 २. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 468 (रवां अमर)
 ३. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 63 (मी रण)
 ४. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 171 (रुद्र अमर)
 ५. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 418 (सर्वांग)
 ६. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 349 (रुद्र अमर)
 ७. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 62 (मी रण)
 ८. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 1330 (सर्वांग)
 ९. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 473 (रुद्र अमर)
 १०. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 140 (सर्वांग)
 ११. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 468 (रवां अमर)
 १२. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 468 (रुद्र अमर)
 १३. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 473 (रुद्र अमर)
 १४. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 468 (रवां अमर)
 १५. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 1245 (सर्वांग)
 १६. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 937 (रवां सर्वांग)
 १७. नवप्रदर्श मी रुद्र द्विष्ट साहिष, लंबा 141 (रुद्र अमर)