EDITORIAL

Writing is the most important means of communicating either scientific or non-scientific work. It is through this means of publication, the results and findings can be disseminate to the world. Voice of Research journal in its Volume 8: issue 1 focusing more on training program, mental health, humanity and even to the extent to liberal topics.

Article by Rohit Jaychand Amichand speaks about Mulkraj Anand's novel on 'Humanity'. Humanity, the word itself bespoke of so many meanings and nuances, be it about mankind or about emotions. Similar a critical review on Godan by Harshida R Chauhan is worth reading. It provides a very different view point about the novel.

Moreover, the issue also focussing on Educational scenario of the present situation. Research paper by Rajshree and Jyoti reflects on the effectiveness of training to be provided for teachers. At the same time, Rajesh's research talks of B school future which us the most burning issues at present.

As I mentioned initially that we have accepted critical study review on Liberal Arts. Ramesh Singh has done a critical study on one if the most difficult and famous novel Hamlet written by world famous literareur William Shakespeare. Ramesh Singh had given a critical view point on the tragedy of Shakespeare through his novel Hamlet.

Rest of the articles and papers gives a myriads of topics like small scale entrepreneur, women work place situation of Bangladesh, increase usage of digital pay mode in India and how the credit card usage affects on the small scale industries of Bhutan.

I would like to conclude here that the volume 8 issue 1 of Voice of Research presents very different shades of results and information.

Regards,
Chief Editor,
Voice of Research

LIST OF CONTENTS

Call For Papers

Voice of Research calls for unpublished articles, research papers, book review, case study for publication.

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EFFECTIVENESS OF BLENDED LEARNING FOR TEACHING INCLUSIVE EDUCATION TO TEACHER TRAINING PROGRAMME

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Abstract

In 21st century education took a big leap which lead to the paradigm shift of closed model and teacher-centered classroom to an open model and student-centered classroom leading to shift in teaching-learning process from chalk and talk to interactive method. But the importance of teacher in the classroom is inevitable. For this a better solution i.e. to be in the pace with "brick and mortar" schools along with computer-mediated activities which is only possible through blended learning for which many online platforms are used .Moodle has diverse features which can be incorporated as a teaching online tool for blending it with face to face interaction which helps the students to learn in their own unique style and pace. The present study aims to find out the effectiveness of blended learning instruction using Moodle for subject Inclusive Education in terms of achievement when Intelligence and Teaching aptitude are taken as a co-variate. The reaction of the students towards blended learning was also to be recorded. This study was conducted during the second semester in the year 2016-17.Participants were 50 B.Ed. trainees' selected from RTMNU's Bar. S.K. Wankhede College of Education , Nagpur M.S. The pre test post test non -equivalent group design was adopted for this study. The control group was taught using traditional method where as experimental group was taught using module developed on moodles. Data analyzed reveals that experimental group achievement score was higher than the control group. There is significant difference in mean scores of achievement in Inclusive Education of experimental and control group, when Intelligence and Teaching Aptitude was taken as covariate. The students also gave positive reaction towards the blended learning module. The result shows that blended learning is more effective than the traditional method of teaching.

Keywords: *Blended learning, Inclusive Education, Teacher training, Moodle*

As always it is true to state that, Education is a bountiful resource which forms the basis for the enrichment of an individual's life, the uplifting of the society, the development of the nation, the harmony and rejoices of the world. In 21st century Education took a big leap which lead to the paradigm shift of closed model and teacher-centered classroom to an open model and student-centered classroom. An educational aim helps the teacher connect her present classroom activity to a cherished future outcome without making it instrumental, and therefore give it direction without divorcing it from current concerns (NCF, 2005).Education these days has been the top priority for any family or individual person, and no doubt, amongst the latest technologies to promote and maintain the educational standards, the internet comes first. The Internet is not only an access to websites these days but there is knowledge and information on every aspect of the educational world over the internet. It was found that through internet there are numerous environments that meet a set of features for creating and structuring of courses in the distance. These environments are also known LMS (Learning Management System). Some of these environments used for creating and managing these online courses are: Moodle, Flip

classroom, Skype, Mooc, TelEduc, Blackboard, WebCT, Tool book, Top Class Server, and others. This system covers the entire process of blended learning, distance learning, possessing interface and student teachers, tutors, to administrators and the administrative part. It helps students to plan their learning processes, and work together, through the exchange of information and knowledge. The teachers facilitate and monitor the teaching-learning process. For this a better solution i.e. to be in the pace with "brick and mortar" schools along with computer-mediated activities which is only possible through blended learning for which many online platforms are used.

Blended learning is a flexible learning strategy that integrates innovative and technological advances of online learning with interaction and participation of traditional classroom learning. Blended learning environment integrates the advantages of e-learning method with some advantageous aspects of traditional method, such as face-to-face interaction. This enables increased interaction between student-instructor, student-student, student-content, and student- outside resources. As both the face-to-face instruction and online learning suffer from limitations, it is natural to combine the strengths of the two modes into blended learning.

Through blended courses the students and faculty are allowed to take advantage of much of the flexibility and convenience of an online course while retaining the benefits of the face-to-face classroom experience. The Moodle (Modular Object-Oriented Dynamic Learning Environment) platforms as an Open Source Learning Management System (OS LMS) which can be used in a blended learning as a web based tool.

Moodle is an acronym for Modular Object Oriented Dynamic Learning Environment and it is a course management system (Course Management System - CMS) through the Internet, also known as a Learning Management System (LMS) or a Virtual Learning Environment (VLE). It is a free web application that teachers and educators can use to create effective online learning sites. Moodle has diverse features which can be incorporated as a teaching online tool for blending it with face to face interaction which helps the students to learn in their own unique style and pace. Moodle allows the integration of a wide range of resources, from chats and forums to online booklets, a variety of questions, collections of problems and exercises, lecture notes; including any kind of text-based or Html- formatted documents, multimedia resources such as graphics, video or audio (e.g., MP3 files), PowerPoint, or Flash-based applications and Java applets (Goodwin-Jones, 2003).

As Moodle offers students an e-learning platform and with its flexibility and intuitive user interface it provides a number of benefits. Students are more motivated due to the diversity of learning methods, and variety of content. It helps the students in accessibility to learning materials anytime and anywhere which increases learner's convenience. For the teachers, Moodle provides a flexible platform to add resources according to the need and demand of the situation related to students. As in today's scenario most of the teacher training programs are lacking this blended learning environment. Teacher's education is essential to implement the concept of inclusive education for the differently disabled children or diverse need children's so that an inclusive environment should be created in the school setting. Consequently, it is also essential to train all teachers in same way to enhance their skills and update their knowledge. For the enhancement of the knowledge of teacher trainees, the blended

learning environment should be created. Hence, the diverse features of the Moodle platform was incorporated in the developed blended learning module.

Need and Significance of the study

The need of today's classrooms is the incorporation of technology along with the reorganization of classroom environment and inclusion of students with diverse needs in mainstream schools. The teacher trainees' should be aware of the importance of inclusive services. So, there is a need to improve the teacher training programs and professional development activities for the realization of the goals of inclusive services through the subject of Inclusive Education. In this perspective, blended learning through Moodle in teacher training programme will facilitate teacher expertise in teaching and learning. Blended learning enhances the accessibility, learning performance, cost effectiveness, interaction and more participation. Moodle is a highly interactive platform which will enhance the professional development of the teacher trainees' in realization of the importance of Inclusive Education.

Objectives

To develop teaching module based on blended learning using moodle for teacher trainees of B.Ed course for inclusive education subject; To study the effectiveness of blended learning module i.e. teaching through moodle in terms of:- Achievement of student; Reaction of student; To compare the mean overall achievement score of teacher trainees of B.Ed course studying through blended learning module i.e. moodle with those studying through traditional method of teaching for inclusive education subject; To compare the mean overall achievement score of teacher trainees of B.Ed course studying through blended learning module i.e. moodle with those studying through traditional method of teaching for inclusive education subject when Intelligence and teaching aptitude is taken as covariate.

Hypothesis: There will be no significant difference between the mean achievement score of teacher trainees of B.Ed course studying through moodle with those through traditional method; There will be no significant difference between the mean achievement score of teacher trainees of B.Ed course studying through moodle with those through traditional method when intelligence and teaching aptitude is taken as covariate.

Sample: For the present study, 50 teacher trainees of B.Ed. course from RTMNU's Bar. S.K.Wankhede College of Education, Nagpur city was taken as sample for the study Out of the 50 teacher trainees , 25 teacher trainees were selected for the control group and 25 teacher trainees were selected for the experimental group.

Methodology: The study has adopted the non-equivalent group design. The sample of control (n=25) and experimental group (n=25)were selected randomly from RTMNU's Bar. S.K.Wankhede College of education, , Nagpur . The Control group was taught through traditional method and experimental group was taught through blended learning module via Moodle. It is an attempt to study the usefulness of blended learning using Moodle as a technological tool for inclusive education course for Teacher trainees at B.Ed. level.

Variables of the study

In this study, the independent variable is the blended learning using Moodle and the dependent variable are the achievement, reaction and covariates are intelligence and teaching aptitude of teacher trainees in Inclusive education subject using Moodle.

Treatment

In this study, the total of 50 samples was selected among teacher trainees studying B.Ed. course at RTMNU's Bar. S.K.Wankhede college of Education, , Nagpur . in the beginning a pre-test was conducted for both the control and experimental group by administering self prepared criterion reference test based on Inclusive Education subject. The investigators created a moodle site http://myproject.moodlecloud.com and uploaded the study materials on all four units of Inclusive Education subject along with assignment & online quiz on that site in which the 25 samples of experimental group were enrolled. The investigator taught Inclusive Education subject to the control group through traditional lecture method and experimental group through traditional along with the online based instruction via Moodle. In between the course after completion of first unit an Intelligence test was administered and after completion of second unit the Teaching Aptitude test was administered for both control and experimental group .After the treatment for a one month time period, the investigator conducted the post-test by administering the same the self prepared criterion reference test on both control and experimental group. The reaction of the teacher trainees for the blended learning was also recorded by administering a self prepared reaction scale.

Tools

The tools used in the present study were:-Self-prepared criterion references test on all four units of Inclusive Education subject for measuring the achievement of the teacher trainees; Self-prepared reaction scale was used to know the reaction of the students for blended learning module; Standardized tests of General Intelligence test i.e. TGI-PM by Prof. S.K. Pal and Prof. K.S. Mishra and Teaching Aptitude test, TAT-DS by Dr. Surender S. Dahiya and Dr. L. C. Singh was administered to measure the Intelligence and Teaching Aptitude of teacher trainees.

Statistical techniques used

Student's 't'-Test (Kothari, C.R., 2009; pp: 160), chi-square test and ANCOVA was used as statistical tools for the analysis of Data.

Data analysis

Objective 1: To develop teaching module based on blended learning using moodle for teacher trainees of B.Ed course for inclusive education subject. Module based on the four units of Inclusive Education subject for teacher training programme of B.Ed. course was uploaded on the Moodle site i.e. http://myproject.moodlecloud.com by the researcher.

Objective 2: To study the effectiveness of blended learning module i.e. teaching through moodle in terms of:Achievement of student

A self prepared criterion reference test was administered on the experimental group.

Pre-test & Post-test Scores of Experimental Group

Test	Number	Mean	S.D.	Calculated 't'-value
Pre-test	25	22.48	5.4	
Post-test	25	32.08	4.5	6.66*

* Significant at 0.01 level
** Significant at 0.05 level

To study the effectiveness of blended learning module i.e. teaching through moodle in terms of Reaction of student.

The reactions of the students of Experimental group were obtained by administering a self prepared reaction scale based on four aspects. The obtained data were analyzed

for each statement separately by computing percentage and chi square for frequencies and then comparing the obtained chi-square value of each statement to the table chi-square value at 0.05 & 0.01 significance level.

A) Instruction through Moodle in blended learning:

S. No.	Statement	SA	A	U	D	SD	Total	Chi-square
1	Moodle is a good tool for blending with face to face teaching.	12	8	3	1	1	25	18.8*
2	Sufficient instructions were given to learn through Moodle	7	13	3	1	1	25	20.8*
3	Reading of subject matter through moodle is difficult	3	2	5	10	5	25	7.6
4	Online and classroom activities work well together	9	11	4	1	0	25	18.8*
S. No.	Statement	SA	A	U	D	SD	Total	Chi-square
5	Online communication is a friendly experience	9	10	4	1	1	25	14.8*
6	Blended learning allows you to meet your learning goals	10	9	4	2	0	25	15.2*
7	I was quite at ease while interacting on Moodle platform	6	11	6	1	1	25	14*
8	I feel motivated while learning through Moodle in blended learning	9	10	5	1	0	25	16.4*
9	It took so much time to learn through Moodle, there is wastage of time.	3	2	5	10	5	25	7.6
10	I would like to read other subjects also using Moodle platform.	8	13	3	1	0	25	23.6*

* Significant at 0.01 level
** Significant at 0.05 level

B) Presentation of the content:

S. No.	Statement	SA	A	U	D	SD	Total	Chi-square
11	The content is arranged in proper sequence	7	13	4	1	0	25	22*
12	Link shared are quite useful	9	14	2	0	0	25	31.2*
13	Explanations given in the text were appropriate.	7	12	5	1	0	25	18.8*
14	There is sufficient content to explain the concept.	7	14	3	1	0	25	26*
15	Content are according to the subject matter.	9	15	1	0	0	25	36.4*
16	It is easy to post our assignments on moodle.	6	13	2	2	2	25	18.4*
17	Questioning style was quite appropriate	7	9	7	1	1	25	11.2**
18	Activities are planned carefully.	11	9	4	1	0	25	18.8*
19	Menu choice helped in learning according to my own need & choice.	11	11	2	0	1	25	24.4*
S. No.	Statement	SA	A	U	D	SD	Total	Chi-square
20	The language used in Moodle platform is simple to understand.	10	13	2	0	0	25	29.6*

* Significant at 0.01 level
** Significant at 0.05 level

C) Technical facilities available:

S.No.	Statement	SA	A	U	D	SD	Total	Chi-square
21	Different instructions given on screen help to use this package.	5	14	4	2	0	25	23.2*
22	Uploading and Downloading materials is easy through Moodle.	14	11	0	0	0	25	38.4*
23	In-built mechanism of shifting from one frame to other frame helps in learning.	6	13	6	0	0	25	23.2*
24	Menu choice saves the time to learn.	9	11	3	2	0	25	18*
25	Instructions are not sufficient in each frame to handle the Moodle.	1	5	2	10	7	25	10.8**
26	Capital letters used in heading highlighted the points covered.	8	11	4	2	0	25	16*
27	The use of moodle has made the learning more accessible.	7	13	2	3	0	25	21.2*
28	Learning according to my own choice develops proper understanding.	8	9	7	0	1	25	14*
29	Activities provided in the web environment are relevant to the topics.	10	11	4	0	0	25	22.4*
30	Abstract ideas have been presented in concrete form in natural ways.	1	15	3	3	3	25	25.6*

* Significant at 0.01 level

** Significant at 0.05 level

D)   Evaluation, Feedback and Follow Up:

S.No.	Statement	SA	A	U	D	SD	Total	Chi-square
31	Explanation style was quite appropriate.	8	14	3	0	0	25	28.8*
32	Explanation of concept helps to understand the content.	6	16	1	2	0	25	34.4*
33	Prompts are useful to draw the information.	2	14	6	2	1	25	23.2*
34	Discussion session helps to clear concepts.	3	12	7	2	1	25	16.4*
35	Suggestion given after committing mistakes and correct answer helps to learn more clearly.	11	13	1	0	0	25	33.2*
36	Questions are easy to understand and helpful in developing reasoning ability.	5	14	3	0	3	25	22.8*
37	Discussion sessions and references are motivating for self-learning.	5	11	7	0	2	25	14.8*
38	I feel progressive while I am in the cyberspace.	7	14	4	0	0	25	27.2*
39	It is easy to give feedback in the comment box.	12	11	1	0	1	25	28.4*
40	I like in-built evaluation facilities.	9	14	0	1	1	25	30.8*

* Significant at 0.01 level

** Significant at 0.05 level

Objective 3:- To compare the mean overall achievement score of teacher trainees of B.Ed course studying through blended learning module i.e. moodle with those studying through traditional method of teaching for inclusive education subject.

For this objective a null hypothesis was formulated i.e. there will be no significant difference between the mean achievement score of teacher trainees of B.Ed course

studying through moodle with those through traditional method. A self prepared criterion reference test was administered on both the control and experimental group.

Post-test scores of Control group & Experimental group

Group	Test	No. of student	Mean	S.D.	Calculated 't'-value
Control group	Post-test	25	27.72	5.00	3.18*
Experimental group	Post-test	25	32.08	4.5	

* Significant at 0.01 level

** Significant at 0.05 level

Objective 4:- To compare the mean overall achievement score of teacher trainees of B.Ed course studying through blended learning module i.e. moodle with those studying through traditional method of teaching for inclusive education subject when Intelligence and teaching aptitude is taken as covariate.

For the above objective a null hypothesis was formulated i.e. there will be no significant difference between the mean achievement score of teacher trainees of B.Ed course studying through moodle with those through traditional method when intelligence and teaching aptitude is taken as covariate.

For Intelligence as covariate:-

Significance of difference between mean achievement scores of the Control group & Experimental group by taking Intelligence as covariate

Group	No.	Mean of Intelligence score	Mean of achievement score	Adjusted mean of achievement score
Control	25	25.44	27.72	27.88
Experimental	25	26.76	32.08	31.7

Analysis of co-variance of achievement scores by taking intelligence as covariate

Sources of variance	Df	Sum of squares	Mean square	F-value
Group	1	237.6	237.62	12.23*
Error	47	894.0	19.44	
Total	48			

* Significant at 0.01 level

** Significant at 0.05 level

For Teaching Aptitude as covariate:-

Significance of difference between mean achievement scores of the Control group & Experimental group by taking Teaching Aptitude as covariate

Group	No.	Mean of Teaching Aptitude score	Mean of achievement score	Adjusted mean of achievement score
Control	25	33.56	27.72	27.15
Experimental	25	33.52	32.08	32.38

Analysis of co-variance of achievement scores by taking Teaching Aptitude as covariate

Sources of variance	Df	Sum of squares	Mean square	F-value
Group	1	237.6	237.62	10.34*
Error	47	1075.1	22.87	
Total	48			

* Significant at 0.01 level

** Significant at 0.05 level

Finding: In the light of above statistical analysis the main findings of the study are given below: The blended learning module was found to be effective in terms of achievement of teacher trainees on self prepared criterion reference test. There was

significant difference between pre-test and post-test mean scores of Experimental group; The blended learning module was found to be more effective in terms of achievement of teacher trainees as compared to the traditional teaching method on self prepared criterion reference test. There was significant difference between the mean overall achievement score of teacher trainees of B.Ed course studying through blended learning module through moodle with those studying through traditional method of teaching for inclusive education subject; The reaction of the teacher trainees was found to be positive towards the blended learning module through moodle; The blended learning module was found to be superior and more effective to the traditional teaching method in terms of overall achievement when Intelligence was taken as covariate; The blended learning module was found to be superior and more effective to the traditional teaching method in terms of overall achievement when teaching aptitude was taken as covariate.

Conclusion

On the basis of the findings of the study certain conclusion can be drawn:-

It's difficult to totally replace the traditional method of teaching or moving towards the only online learning platform. Hence, it will be more effective to move towards the blended learning, when online learning platform is integrated in a planned way with the traditional method of teaching which will overcome the pros and cons of both traditional teaching and online teaching method. The study shows that the blended learning strategy plays an important role in improving the achievements of Inclusive Education among teacher trainees. The Intelligence or Teaching aptitude of teacher trainees may affect the achievement of the teacher trainees, so both the groups were matched with respect to the covariate. It was found that the teacher trainees taught through the blended learning shows a substantial progress and has a positive impact on the achievement score as compared to the traditional teaching method when Intelligence and Teaching Aptitude was taken as a covariate. So a teacher should use blended leaning strategy in teaching in the classroom which can make her task easier and students can achieve better. The teacher trainees were having positive reaction for the blended learning; the only thing to be considered is the proper guidance and implementation of the blended learning module.

Educational Implications: The goal of blended learning is to unite the best features of in-class teaching with the best features of online learning, to promote active, self-directed learning opportunities for students. An instructional design for the blended learning strategy should naturally define the roles of the teacher and the students engaged in the instructional process.

As blended learning has helped in enhancing learning outcome by the easy accessibility; hence the teacher may use it for teacher trainees based on their needs and accessibility; The blended learning module helps in re-conceptualization of the learning paradigm which entails the incorporation of new pedagogies and learning theories (e.g., student-centered, social constructivism), the development of new understandings and knowledge through students' social interactions with a community of peers, and new roles of students (e.g., active author of content, self-paced learner) and teachers (e.g., mentors, facilitator & guide); The blended learning module helps in the transformation in curricula and its delivery system from Memorizing facts to

Inquiry based and Rigid delivery system (Fixed time & space) to open & flexible delivery system(Anytime & Anywhere).

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http://moodle.org

E-Learning Moodle for students, www.zhaw.ch

AN OVERVIEW OF MENTAL HEALTH

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Abstract

Health is an essential quality in human being. It is defined as a state of complete physical, mental and social well- being and not merely the absence of disease (WHO, 2003). This definition intends to embrace the other components that contribute to positive health like spiritual, emotional, behavioral and cultural.

Keywords: *Health, mental health*

'Health is wealth' is a very common and famous saying. "*The Sanskrit word "Swastha" expresses it more elegantly as "one who is collected in self, calm, composed, healthy, at ease etc". The Urdu word "Sehat" has a similar connotation in the Arabic- "Sehat", meaning "correct, exact, balanced etc.*" (Mishra, 2003). The World Health Organization (WHO 2001) defines health as a multidimensional concept, which includes physical, social and psychological health. There is usually a tendency to look only in terms physical health when we generally talk about health. Mental health is not considered while talking or thinking about health, even though mental health is a crucial part of our well-being. As Mishra demonstrates, "If one has lost one's mental health-the capacity to work, to enjoy, to think clearly, and to express emotion properly, all things one has acquired are worthless and will bring no happiness". (Mishra, 2003, pp 3)

WHO (2001) defined mental health as a state of wellbeing in which every individual realizes his or her own potential, can cope with the normal stresses of life and is able to make a contribution to his or her community. Mental Health is not just the 'absence of disease', but includes a state of complete physical, mental and social well-being. Mental health problem includes a variety of difficulties, ranging from mild psychological distress to more severe mental health disturbances. Psychological distress is an emotional condition that not only induces negative attitude about self, others and one's environment; it is also characterized by unpleasant feelings such as tension, worry, worthlessness and irritability. An individual's psychological, social and occupational functioning is also affected apart from its effects on relationships, work and health (Doherty et al, 2009). Mental Health Act (2010) defines mental illness "as disorder of mood, thought, perception orientation or memory which causes significant distress to a person or impairs a person's behavior, judgment and ability to recognize reality or impairs the person's ability to meet the demands of normal life and includes mental conditions associated with the abuse of alcohol and drug, but excludes mental retardation". (Mental Health Act, 2010, pp 8) The above definitions of mental health include components like ability to enjoy life, cope with stresses; flexibility and productivity that are essential aspects of a healthy life.

However, mental health concerns occupy less priority in comparison to physical health in our communities, most likely owing to the stigma attached to it or because of the traditional point of view on health. Consequently, mentally ill patients are treated in an unsympathetic environment. Mentally ill patients suffer from a double burden. Apart from struggling with the symptoms and disabilities of their condition, they also have to deal with the discrimination they face from society and their families. . It is important to understand that the myths and misconceptions attached to mental

health often lead to the low priority and discrimination of mentally ill patients. (Patrick et al, 2002).

The spectrum of consequences of mental disorders and illness are quite high. Those with mental illness experience many disabilities in various aspects of their life such as limitation in physical, psychological and social functioning. Due to this, their quality of life is poor and not only is the individual, but their families and communities are also affected. Mental health has long been neglected and a higher number of patients with mental disorders have been leading a life of complete segregation. They are also seen as 'different' and incurable.

An Overview of Mental Health Problem

Most of the surveys and researches show that mental health problems are among the most important contributors to the global burden of disease and disability. Mental and neurological conditions account for 12.3% of disability adjusted life years. The latest global burden of disease study in 2008 reported neuropsychiatric conditions represent 13% of total disease burden. (WHO, 2001 and Litt et al 2012).

Many researches done in western countries and non-western countries give us a clear picture of mental illness in communities. Data of epidemiological study or other studies on the prevalence of different mental illnesses in different countries shows that prevalence of psychoses, organic brain syndrome as belonging to the category of severe mental disorders and all neuroses as belonging to the class of common mental disorders. These mental illnesses (severe mental disorders and common mental illness) contribute hugely in western countries as well as non-western countries and substance use and drug use disorders also contribute significantly to the prevalence of mental illness in western countries and non-western countries.

Many researches have shown high prevalence of mental disorder in western countries. Gouttebarge et al (2015) studied five European countries (Finland, France, Norway, Spain and Sweden). Findings of this study shows the high prevalence of distress, 18 (Sweden), 43 for anxiety/depression (Norway), 33 for sleeping disturbance (Spain), 17 for adverse alcohol behavior (Finland).

Polanczyk et al (2015) undertook meta-analysis in 27 countries on 198 studies; their study revealed the prevalence of mental disorder 13.4, 6.5 for anxiety, 2.6 for depressive, 3.4 for attention deficit hyperactivity disorder and 5.7 for disruptive disorder.

The study undertaken by Volkert et al (2013) present evidences for the huge burden of mental disorders in western countries. They did a meta-analysis on 25 studies in Europe and North America combined. Results of their study shows that disorders with the highest prevalence estimates were dimensional depression 19.47, 16.52 for life time major depression, 11.71 for alcohol use disorders and current disorder bipolar disorder and current agoraphobia 0.53, 4.7 for life time psychosis, 6.36 for life time generalized anxiety and 2.50 for PTSD.

McEvoy, Grove and Slade (2011) have done household survey on 8841 community residents in Australia. Their research shows the lifetime prevalence of anxiety disorder 20.0% and 12 month prevalence of anxiety disorder in 11.8%.

Another meta-analysis done by Fazel et al (2008) in Western Europe and North America over 29 studies, on 5684 respondents shows the prevalence of psychotic

illness, 12.7-11.4 for major depressive, 2.2-71 for personality disorder, 8.5-58.1 for alcohol dependence and 4.7-54.2 for drug dependence.

These researches in western countries have shown high prevalence of mental health problem in these countries. Apart from this, a lot of the research also reveals high prevalence of anxiety and depression. Anxiety and depression both are important contributors to the global burden of disease in many western and non-western countries.

Risal et al (2016) conducted study in Nepal on 2100 respondents. The result reported the prevalence of anxiety was 22.7 and 11.7 for depression. This study shows gender differences in anxiety and depression. Prevalence of anxiety shows 17.8 for female and 13.8 for male. Prevalence of depression shows 5.4 for female and 4.9 for male.

Wong et al (2016) combined 35 studies on the general population in Malaysia revealing the prevalence of generalized anxiety disorder 0.4-5.6, mixed anxiety and depression 3-5, panic without agoraphobia 0.4, phobia unspecified 0.5 and anxiety not otherwise specified 0.3-6.5.

Oneib et al (2015) has done cross- sectional study of Moroccan consultants in primary health care in two cities amongst 351 respondents. The results of this study shows the prevalence of depressive disorders as 13.7, major depressive episode at 9.1, dysthymia at 4.3, recurrent depressive episode at 38.2 and depression over a life time to17.7.

One study, done in Japan by Tsuchiya et al (2012) amongst 530 respondents' shows that twelve month prevalence of any mental disorder 9.1, any mood disorder 2.9, any substance use disorder 1.7, any anxiety disorder at 5.1 and major depressive disorder at 2.6

One South African study also shows high prevalence of anxiety disorder. This study shows that life time prevalence of anxiety disorder 15.8, mood disorder 9.8, and substance use 13.4 (Stein et al 2008)

Shen et al (2006) had done research in China, their research highlighted that twelve month prevalence of any mental disorder in China estimated 7.0. Prevalence of major depressive disorder 2.0, specific phobia 1.9, anxiety disorders 2.7, mood disorder 2.2 and substance use disorder 1.6

Researches in western and non-western countries show huge burden of mental disorders on their respective societies. Mostly researches reveal high prevalence in anxiety disorder and high prevalence of depression. Apart from anxiety and depression, drug dependence, psychotic disorders and alcohol use disorder also contribute significantly to the burden of mental disorder in western and non-western countries.

Mental health problems in India

Burden of mental illness is huge in India as in other countries. According to mental health statistics, 60-70 million people suffer from serious mental disorders across India. (http://www.acmiindia.com/ac/mental-health-statistics-in-india accessed 23 July 2014). Many researchers also found mental illness has a huge burden in India.

Rao et al (2014) conducted a survey on the population residing in a South Indian village, on a sample size of 3033. They found that 24.4% of the subjects were suffering from one or more diagnosable psychiatric disorders, 14.82 prevalence for depressive disorders, 4 for anxiety disorder, 3.95 for alcohol dependence syndrome, major depressive disorder 6.62 and generalized anxiety disorder 1.9. Their study also shows differences in psychiatric disorders according to socio-demographical profile. This research shows that depression and anxiety disorders were more prevalent

among females compared to male, substance abuse/dependence was more dominant among men. Higher prevalence of psychiatric disorders was more amongst married people. Educational qualification wise data shows that illiterate people have higher prevalence of psychiatric disorders compared to those educated (up to under graduation/ graduation). Analysis of psychiatric disorders based on occupation showed that the unemployed and daily wage workers had higher prevalence of psychiatric disorders compared to those who had a salaried occupation or did business. Family structure showed that, those living alone have a higher prevalence of psychiatric disorders. Psychiatric disorders are more prevalent amongst the upper class and lower classes compared to the middle socioeconomic class. Depression was almost equally prevalent among all socioeconomic groups.

Deswal and Pawar (2012) conducted a study in Pune. This study reported that overall lifetime prevalence of mental disorders was found to be 5.03%. Rates among males 5.30% were higher as compared to females 4.73%. Prevalence of depression 3.14%, substance use disorder 1.39% and panic disorder 0.86% were also common. Overall, 12 month prevalence of mental disorder was found to be 3.18%, which was 3.47% among males and 2.85% among females. Prevalence of depression 1.75% was the most 12-month mental disorder, along with substance use mental disorder 0.99% and panic disorder 0.69%. Their study also shows that lifetime and twelve month prevalence of any mental disorder was the highest among employed group, depression was more among the married section.

A study conducted in Lucknow by Tiwari et al (2013) shows the overall prevalence of psychiatric disorders at 23.7, mood disorder at 7.6, neurotic, stress related disorder at 2.0 and Alzheimer disease at 2.4.

In 2010, Math and Srinivasaraju did a meta-analysis of sixteen epidemiological studies that were between 1960 and 2009. The studies selected for analysis were done on general population, either urban, rural or mixed from India. Most of the studies were community based epidemiological studies on mental and behavioral disorders reporting varying prevalence rates, ranging from 9.5 to 102 per 1000 population. Another finding for overall prevalence rates of individual mental disorders is approximately 190-200/1000 population which highlights that 20% of the population is suffering from one or other mental health problem. Another finding showed that each mentally ill patient requires 500 Rs/ per month for mental health care including medication cost, doctor fees and travelling cost to meet the doctor. Therefore, approximately, the total cost required per month will be 10,000 Rs/ crores (Math and Srinivasaraju, 2010)

The study undertaken by Mattoo and Singh (2010) in Chandigarh among 90 respondents shows the prevalence of psychosis at 34.4, bipolar disorder at 23.3, and unipolar depression at 25.6 and OCD at 7.8. Prevalence of Metabolic syndrome for severe mental illness, psychosis at 15.7, bipolar at 8.6 and unipolar depression at 17.1.

The prevalence of dementia was found to be 33.6 per 1000 by a study done in an urban population of Kerala in 2005. Alzheimer's disease was the most common cause 54% followed by vascular dementia 39% (Shaji, Bose and Verghese, 2005).

In 2001, Madhav analyzed ten Indian studies on psychiatric morbidities in the state of Uttar- Pradesh, West Bengal, Gujarat, Tamil Nadu, Kerala, Andhra Pradesh and Delhi. This study revealed that prevalence rates for all mental disorders were 65.4%

and prevalence rate for specific disorders were, 2.3% for Schizophrenia, 31.2% for affective disorders (depression-psychotic and neurotic), 18.5% for anxiety neurotic, hysteria and 4.2% for mental retardation. Data also shows that prevalence rate in urban area is marginally higher than rural (Madhav 2001)

In 2000, Ganguli conducted a meta-analysis of fifteen epidemiological studies on psychiatric morbidity in India. The study attempted to find out the followings: (1) National level prevalence rate for all mental disorders (2) National level prevalence rates for specific disorders (3) Rural- urban differences (4) Morbidity in urban industrial population as compared to rural and urban general populations and (5) Stability of Schizophrenia rate. Finding of this study were: all India prevalence rate for all mental disorder was 73% per 1000 persons with 70.5% in rural areas and 73% in urban areas. Prevalence rate for five mental disorders: 2.5% for schizophrenia, 34% for depression (psychotic and neurotic), 16.5% for anxiety disorders, 3.3% for hysteria and 5.3% for mental retardation. Schizophrenia and hysteria were more prevalent in rural areas as compared to urban areas. Mental retardations' prevalence rate was higher in urban and there was only a marginal rural-urban difference for affective and anxiety neuroses. The study also showed the urban industrial morbidity and found that factory workers have a prevalence rate of two and half times more than general city dwellers (Ganguli, 2000).

Reddy & Chandrasekhar (1998) did a meta-analysis of thirteen psychiatric epidemiological studies which covered the period from 1967 to 1995. Seven of the studies were conducted in the state of West Bengal. Two studies were conducted in Uttar Pradesh and one each in Tamil Nadu, Punjab, Kerala and Union territory of Pondicherry. It was conducted both in rural and urban areas in all these states, covering a total of 6550 families with 33,572 persons. Total estimated prevalence rate of mental disorders was 58.2% per thousand populations. Different categories of disorder covered were- Organic psychosis 0.4%, schizophrenia 2.7%, affective disorders 12.3%, mental retardation 6.9%, epilepsy 4.4%, neurotic disorder 20.7 %, alcohol drug addiction6.9% and miscellaneous group 3.9% were estimated. Based on the findings, this study indicated that there are 1.5 crore people suffering from severe mental disorder in India. Prevalence rates of urban and rural was 80.8% and 48.9% respectively. Only epilepsy and hysteria were high in rural communities whereas depression, mental retardation, all neurotic disorders (except hysteria), behavioral and emotional disorders were significantly high in urban communities. Women have higher prevalence rate of 64.8% than men i.e. 51.9%. Manic affective psychosis was higher in men and organic psychosis, manic depression, endogenous depression and all neurotic disorders were significantly higher among females (Reddy & Chandrasekhar, 1998).

In 1972, Sethi, Gupta and Kumar conducted a study on 500 rural families from four villages (Gauri, Amausi, Gehru and Natkur) situated at a distance of 12 to 20 miles from Lucknow. This study covered a total of 2691 population sample. This study reported that 17% of the families were found to by psychiatrically disturbed. Out of the 2691 population, 106 were psychiatric patients. Thus, the psychiatric morbidity rate was 3.9% or 39 per one thousand. According to diagnostic breakup, findings showed that mental retardation was 64.2%, psycho- neurosis-17.0%, schizophrenia-2.8%, epilepsy-5.7%, personality disorders-3.8% and miscellaneous group-6.5%. This

study also found psycho-neurosis and psychosis to be much less common in rural population compared to an earlier urban survey (Sethi, Gupta and kumar, 1972)

In 1974, Sethi et al conducted another study that covered 850 families with 4,481 populations from Lucknow city (urban). This study reported the prevalence rate for all mental illness to be 67 per 1000. According to diagnostic breakup, the result showed that neuroses was 41%, affective disorders- 12%, schizophrenia- 4%, mental retardation- 16 %, Organic brain syndrome (non-psychotic)-7% and miscellaneous group-21%. Prevalence rates were higher for psychiatric disorders in the age group of 30 years and above. Result also showed that prevalence rates were higher for housewives, separated, and widowed and the unemployed (Sethi et al, 1974)

Thacore, Gupta and Suraiya conducted a study in 1975 for psychiatric morbidity in a north Indian community over a period of one year, reported and covering 2,696 individuals. Out of these, 220 individuals were found to be suffering from psychiatric illness. This study reported the prevalence rates for all mental disorder as 82 per 1000 population with significantly higher rate in the age group 26-65 years and married population compared to unmarried. The prevalence rates for mental retardation and alcoholism was higher in slum areas (Thacore, Gupta &Suraiya, 1975)

First major survey of psychiatric problems was conducted in Agra (rural and urban), Uttar Pradesh. Dube (1970) conducted a study with 29,468 samples in Agra to estimate prevalence rates of all mental disorders. The study reported prevalence of mental health disorders as per the following break up- rural 18 per 1000 population, semi-rural 25 per 1000 population, urban 25 per 1000 population and total 23.8 per 1000 population (Dube, 1970).

In 1998, Tiwari and Srivastava conducted a study on neuropsychiatric morbidity ("the study and treatment of psychiatric aspects of aging and mental disorders of elderly people or the functional/mental disorders of people") in rural Uttar Pradesh which was field based. It reported that prevalence rates for psychiatric illness in geriatric group was 42.2% and neurotic depression, manic depressive psychosis- depressed and anxiety state were more prevalent. The study reported that psychiatric morbidity was much higher in geriatric population 42.2% compared to the non-geriatric population 3.97% (Tiwari & Srivastava, 1998).

Another study done among the elderly in south India in 2009 found the prevalence of depression to be 12.7 percent. On the contrary, the prevalence of mental disorders was reported to be as high as 26.7 percent by a study in elderly with predominant depressive disorders, dementia, generalized anxiety disorder, alcohol dependence and bipolar disorder (Seby, Chaudhury and Chakarborty, 2011).

Conclusion: Above mentioned researches shows that India also has high prevalence of mental disorders like other countries. If we look at state wise data, then we see that most of the researches were conducted in Uttar-Pradesh and these researches show high prevalence of mental disorders. Apart from this, these researches also show high prevalence of mental disorders in married, illiterate, unemployed and living alone group and also show gender differences in mental disorders.

Acknowledgment

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GODAN: A CRITICISM OF NOVEL BY PREMCHAND

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Abstract

In the novel Godan, Premchand skillfully captures those nuances of violence that have been normalized. by patriarchal ideology. The story is set in a small, poverty - ridden village called Belari in Avadh, Uttar Pradesh, during Pre. Independence Premchand lays bare the misery which is a permanent fixture in the lives of people who belong to the different ends of the social spectrum. A study of novel reveals the vein of corruption, manipulation hypocrisy that lies hidden under pseudo idealism. It lays bare the victimization of individuals at the hands of the representatives of powerful oppressive social institutions. It also shows the peripheral situation of women caught in the traps of poverty, feminine ideals and humiliating social practices moreover, the novel also shows those who are victims of self inflicted violence, mainly due to their submission to social malpractices. In fact, the narrative offers a vivid glimpse of the Mulati-faceted violence that is part of the lives of people residing in the villages and small towns of India.
Keywords: *godan, godaan, premchand, criticism*

Premchand was born on 31 July 1880 in Lamahi, a village located near varansi (Banaras). His ancestors came from a large family which owned six bighas of land his grandfather Gur sahai Rai was patwari (village accountant) and his father Ajaib Rai was a post office clerk his mother was Anandi Devi of karauni village who could have been the inspiration for the character Anandi in his Bade ghar ki Beti Premchand was the fourth child of Ajaiblal and Anandi the first two were girls who died as infants and third one was a girl named suggi. His parents named him Dhanpat Rai while his uncle mahabir a rich landowner nicknamed him **"Nawab nawab Rai**" was the first pen name chosen by Premchand.

A study of Godan sheds light on violence that erupts out of the convergence between the feudalistic operations that control the lower castes and the capitalistic redactions that define the upper castes. It reveals the violence that underlines the social laws, rules and norms constructed according to the ideological standpoint of the ruling casted and class. The author focuses on the plight of the poor through his description of the everyday life of a peasant named Hori. He is caught between feeding his family with his meager earnings and trying to pay off the numerous debts leveled on him by corrupt officials. In fact, indebtedness is shown to be the primary socio-economic factor behind the victimization of the peasants and their families premchand discloses that the peasant is at the mercy of not one but several persons who never lose as opportunity to divest the poor man of all he has, several persons lead such parasitic existence on the peasants.

A critical analysis of Godan thus highlights the symbolic violence that culminates from the intersection of axes of power such as caste, class and religion. Patriarchy wields violence on individual by appealing to their code of honor. The basis of symbolic violence lies in the individual's need to obtain validation, and Maintain her or his status within society In Godan the two greatest acts of symbolic violence are the act of giving dowry and the gift of cow. Dowry comprises the gifts presented to the bride on her espousal. In a class based society, the status of the bride's family is measured according to the expense of the gift Hori and Dhania accrue a large amount

of dept during the marriage of their eldest daughter sona. In their desire to maintain false prestige, they reject the prospective bridegroom's proposal of marriage without dowry. Laden with fine clothes and jewels, sona becomes the embodiment of Hori and Dhania's social capital by the time of Hori's second daughter named Rupa reaches marriageable age, he is dept - ridden He is penniless and incapable of arranging an adequate dowry for his youngest daughter. Hence Hori is forced to marry Rupa off to an old widower. Thus Rupa is another victim of symbolic violence. In the caste-driven village Belari, gifting a cow to a Brahmin is viewed as the most virtuous act for it absolves the gift-giver of all his past sins. Moreover, Hindu ideology promotes the perspective that the gift of a cow is mandatory for man's salvation after death. The entire novel focuses on Hori's desire to own a cow, the Hindu symbol of prestige and prosperity.

Novel tends to assume the form of an epic of common man and everyday life It realistically describes the various aspects of life It is rich in social awareness. It is a vehicle to express the rapid socio-cultural changes in modern society. Godan has epic dimensions as it deals with the epic struggle of the Indian peasantry against an established social order premchand reveals the pitiable condition of the poor farmers.

Central Theme of the Study

In the beginning of the novel Hori fulfills the foremost wish of his life, that is to buy a cow, an act symbolizing the level of an individual piety, prosperity and prestige in the Brahmin community. However, this act of Hori's quickly spirals into his socio-economic ruination. The Priest Datadin along with other money-lenders get angry for they feel that possession of a cow has somehow made Hori and his wife Dhania less tolerant of the condescending attitude of ruling class of Berlari. Also, the mere thought of rise in Hori's esteem among the villagers forces his brother Heera to commit the vengeful act of poisoning the cow. Heera flees after committing the crime, leaving behind his helpless brother to face entire village's accusations and out over the sacrilegious act. The Village officials along with the priest Datadin impose a heavy fine on Hori for committing "cow murder."

Moreover, Hori faces home another economic as well as psychological blow when his son Gobar flees home after impregnating Jhunia daugheter of cowherd Bhola after being thrown out of her familial home Jhunia is forced to seek shelter at the home of Gobar's parents. an honour-bound. Hori's kindness towards Jhunia leads to the imposition of another massive time upon him by the village officials. They are outraged at him for allowing a promiscuous woman to stay at his home. His plight worsens as the is forced to incur more amount of debt in order to plan his elder daughter sona's marriage with pomp and fair. Sona's prospective bridegroom agrees to marry her without making any demands for dowry. yet Dhania declines his offer for she believes that "money comes and goes but prestige lasts" Hori's staunch belief in dharma, his code of honour, and Dhania's sensitivity towards the maintenance of social prestige make both of them the perpetual victims as well as the perpetrators of symbolic violence. soon the time comes to find a suitable groom for their second daughter Rupa. However, the drastic deterioration of their economic condition forces Hori to wed his teenage daughter to a man close to his own age. This act shames Hori a great deal and he cuts himself off socially from others. Towards the end of the novel a physically Frail. Hori is shown working ceaselessly in order pay of his depts.

and to fulfill his cherished dream of buying a cow once again. Ultimately working long house in scorching weather results in his falling gravely ill. Despite being in his deathbed, Hori continues to lament over things that nerves came to fruition that his failed attempt to buy a cow. Dhania tries to prepare medical concoctions to save her husband. But Heera along with other villages puts a step to her efforts and asks her to gift a cow to Datadin as charity. The novel ends with Dhania requesting Datadin to accept her meager earnning's as the equivalent of cow.

Malti is another character of the novel who is a doctor by profession but is devoid of any qualifies that are associated with healing such as compassion, patience, kindness etc. she is a coquette who is more interested in catching the attention of men then paying attention to the sick.Initially malti discriminates between her patients according to their caste and class. This prejudiced behaviour by Malati forms the basis of her interaction an verbal sparring with Mr. Mehta who is acquaintance of Rai shahib. Mr. Mahta is a professor. He is also a self-proclaimed idealist. He is an articulate intellectual and is frequently invited by educational institutes and social-rights motivated clubs to present key note speeches. Mehta is also very vocal about his views on the role of women in society during his speech at Malati's club "the woman's league" Mehta points out that womankind's attempts to step outside the sexual binaries and interfere in "men's sphere is the greatest shame of the century." Mehta compares woman to a swan and sees man as the eagle. In his view, man's role as a philosopher, scientist, warrior, statesman, navigator, mahatma, founder of religions. etc. has mainly been to initiate endless violence. on the other hand he defines woman based on the ideals of sacrifice, selfless, service, non-violence and forgiveness. In his view the ideal of love involves successfully incorporations within oneself another person's perspective about another person's perspective about one's self. In every situation revolving around love, the lover wants to be the absolute source of all the values of the beloved.

The novel ends with Dhania being forced to part with her meager earnings to appease Datadin over her inability to gift him a cow. The demand for a cow in charity is, in fact put forth by her brother-in-law Heera. The villagers insist upon Heera's suggestion of gifting a cow to Datadin so that he can pray for the recovery of a gravely - ill Hori the scene emphasizes the callousness inherent in the ideology of a cast and class driven society they show a blatant disregarded for the fact that Dhania does not even have any money to pay the doctor's bill they are only concerned with upholding social conventions.

Objectives of the Study

To know about the culture of our country through the famous work of the writer; To develop an outlook about the ancient history of Hindi literature; To know about the important changes and movements of the referred period; To create awareness of the famous writers of this period; To study the novel Godan by premchand munshi; To study the violence in Godan; To study the symbolic elements in Gadara; To study the realistic interpretation of Indian village society.

Plot of the Study

The story revolves around many characters representing the various sections of Indian community. The peasant and rural society is represented, by the family of Hori mahato and his family members which includes Dhania, Rupa and sona, Gobar,

Jhunia. The story strats from a point a   cow as other millions of poor peasants. He purchased, on dept of Rs. 80, a cow from Bhola, a cowherd. Hori tried to cheat his brothers for 10 rupees. This in turned to fight between his wife and his younger brothers, Heera's wife jealous of Hori, his younger brother Heera poisoned the cow and ran away because of the fear of police action. When the police action, when the police came inquiring the death of cow, Hori took a loan and paid the bribe to the police and was able to clear of his younger brother's name. Jhunia, the daughter of Bhola was a widow and eloped with Gobar after she got pregrana by him. But his determination to pay those 200 rupees and to have a cow to provide milk to his grandson, leads to Hori's death because of excessive work when he is about to die, his wife Dhania took out all the money. She had 1.25 rupees and made Hori pay the priest on behalf of Godan this eventually fulfils the traditional dream of Hori but still his desire to pay back the rupees 200 to his son-in-law and to his grandson remain unfulfilled. Hori is shown as a typical poor peasant who is the victim of circumstances and possess all the deficiencies of the common man but despite all this he stands by his honesty duties and judgment when time requires. He is shown dead partially satisfied and partially unsatisfied.

Getting a cow is something Hori does dream of it. It was his life's ambition. his greatest dream since any ideas of living of bank interest, of buying land or of building a mansion were too grandiose for his cramped mind to comprehend. In fact however, the book beings with his dream being fulfilled but the   perfidy of a never-do-we brother means that this happiness lasts only short while. Among the consequences of his having   accepted the cow from a herdsman from a neighboring village. Bhola. Hori's son Gobar falls handover heels in love with Bhola's widowed daughter Jhunai But because of criticism Hori did not accept Jhunia. This casts all in dishonor including Jhunia's dad and the whole village is outraged.

Caste is one of the central features of this society. The villagers largely of the same caste and it is the main thing that binds them together making them a sort of extended family. But caste brings obligations with it and violation the rules can mean excommunication. The major problem in the village is that everyone in deep in debt and that the debts keep growing Borrow thirty rupees and before you know it what with fees and compound interest you owe two hundred. Premchand devotes considerable space to money lending Practices, understand able, since money lending, is so central to all their lives cash problems don't only plague the poor and rural; folk, much of the novel also centers around a rich urban class, the zamindar and his circle of acquaintances which includes lawyers, professors, industrialist, doctor's newspaper editor and businessmen, several of them also have money trouble though things work out much more easily for them. The gift of cow is a political novel and Premchand occasionally perches but generally he concentrates more on recounting the lives of these many characters and showing by example. The contrast between village and city life is quite well handled and there is considerable cross-over between the two involving several of the characters. Godan is the main one bridging the two worlds: first he does well in town, but then returns to do the right thing in his village Taking Jhunia back to the city with him everything then goes wrong there.

Problems due to cast segregation and Industrialization

People of different location and their respective castes represent the village. Datadin,

the Brahmin priest represents the uppermost caste; he exploits the lower caste villager's with his various religious sanctions. Hori, Bhola, selia represent the various hierarchies of lower cast in the caste system that existed in India. Growth of capitalistic greedy industrialist who exploit the labour class. Migration of youngsters from the villages to cities, conflicts and tension in cities are some of the problems.

Exploitation of the lower class and women.

Premchand has drawn a realistic picture of the poor peasants exploited by the village zamindar and the greedy moneylenders. The zamindars collected the revenue and imposed time. Here Rai sahib fined Hori for the death of the cow, though he did not kill it. The peasants are unable to pay the depts. in time and it gets multiplied with the passage of time. They are caught in a dept troop and they suffer like Hori until their end. The author is advocating the need to end the feudal system that existed in the country .The women characters such as Dhania, Jhunia, selia and Roopa are exploited by the manly love and are dedicated to. All women also struggle a lot from their near and dear ones.

Realistic portrayal of the Indian pleasarury

In Godan premchand gives a realistic portrayal of the Indian gallery of contemporary Indian society He reveals the pitiable condition of the poor farmers. In the novel Hori is such a victim of this cruel and heartless system novel tends to assume man and everyday life. It realistically describes the various aspects of life, it is rich in social awareness. It is a vehicle to express the rapid society-cultural changes in modern society Godan has epic dimensions as it deals with the epic struggle of the Indian peasantry against an established social order. A famous critic francis Stoddard remarks in this respect. "A novel is a narrative of human life under stress of emotion. It differs from the epic in that it is a narration of human rather than super human life."

A Tragedy of Indian Peasantry

Godan is premchand's the best novel which concentrates on the poor economic condition of the Indian peasants In fact Godan depicts the tragedy of Indian peasantry. Hori the protagonist is a God- fearing man who cannot think of violating the tradition values and customs. He has been brought up in an atmosphere of rid orthodox religious beliefs. He is a very simple and sincere. He is an embodiment of the selfless service and ideals. He silently bear the unjust exploitation by the money leaders. Thus   leaders. Thus the helplessness and against the powerful money lenders and landlords is the leading theme in "Godan."

Blind Faith in Fate

Blind faith in fate is another theme in this novel. The novelist presents his characters as simple and innocent. His characters like Hori submits to all kinds of exploitation by the rich they have an unshaken faith in the destiny. The hero, Hori says, "It is the voice of God that speaks through the punches, but what is written must happen. Nobody quarrels with fate." As a result, they can never stand against unfavoble circumstances Here premchand believes that the best ways to study and understand society and its problem is to study an individual with his environment. He also believed that a change in society set up is sufficient to transform the lives of individuals.

Struggle of Individual in Social set up

Thirdly according to the novelist ethos and status play an individual? Here different characters are personification of certain values and ideals for ex. Dhaniya knows that

Jhunia was responsible for their troubles. But she realizes that society judges the rich and the poor by two different moral codes. She says, when the rich commit wrong, no bother to blame them. If the poor commit the same wrong they lose five. The main theme deals with the life history of Hori and his family. In the sub theme we have selected individuals from the city is present a parallel point of view on life. These characters presents modern values and their names are also suggestive on the other have the names of the villagers like Hori Dhania, Jhunia, Gobar and matadin show their rural background. They represent their ethos and status.Here prem-chand is more of humanitarian like Togore rather than Gandhian. He believes that the environment has deep impact on the man's psyche and it shapes the grow of an individual. He asserts the instead of reforming as individual it is better to reform the social set-up which he lives. He wants to re-establish the essential goodness in man's life.

The Theme of Love

Mr. Mehta and Miss Maluti are the living and charming, characters of Premchand. The novelist highlights the theme of love through them. They transcend the limitations of life. They stand for the essential goodness of human heart. They believe that love is pious an sacred feeling. Their notions of love are platonic truth them premchand advocates reforms in social set-up they follow radical and progressive ideas of equality and society.

Godan a Social Document

The present work is an important document of premchand's   contemporary society with its problem. The Indian farmer in the centre of the narrative. He is not aware of rights and importance in society premchand's novel has a very important social purpose for him society is not a reflection of the temperament of the age and its people but also serves as a yard stick to sedge their action and conduct. A change in social set-up is sufficient to transform the lives of the individuals the novel also shows the feudal loads like Rai saheb and Hori, the poor. It shows the distance between two worlds and life style.

Realism and Symbolism in the Study

In Godan the portrayal of characters of miss Malati and Mr. Mehta is realistic. Their views on family life and love are objective and authentic. Premchand believes that a stable family life can give an individual the strength to face the hardship in life. Premachand believes in sanctity and the power in Indian family system. He presents his characters with their weakness and qualities. It is the humanitarian approach towards life that makes premchand's novels so appealing and they continue to retain their universal appeal and relevance.

Before the advent of munshi premchand on the literary scene, the majority of in India were virtually without any direction their writings were full of improbable situations and fantasy. Fiction writing was done solely for self gratification and entertainment. It lacked the element of realism and commitment. Premchand was the first novelist who infused the spirit of realism in novel by associating it with social problems. His themes and characters are more closer to life and reality. He gives a realistic portrayal of his contemporary society.

Findings of the Study

Godan is a realistic interpretation of Indian village society; Cow is a symbol of wealth and prestige in rural India; In the novel, we find ideological Mystification and symbolic violence against woman; Godan elaborates on the misery inherent in the lives of the poor people living in India; Godan depicts tragedy of Indian peasants; The novel is vehicle to express rapid socio-cultural changes in modern society; The novel tends to assume the form of an epic of common man and everyday life

Conclusion

Godan the Gift of a cow is a Hindi novel by Munshi Premchand. It was first published in 1936 and is considered one of the greatest Hindustani novels modern Indian literature novels of premchand. Godan was made into Hindi film in 1963 starring Rajkumar mehmood and shashikala. Godan is a story of stark realism, is premchand's most outstanding novel the realism artistry and tenderness with which he has created the characters, here particularly and unsurpassed in the whole fiction of India. Hori is an immortal characters symbolic of the peasantry of this country. The novel is the most realistic interpretation of Indian village society the backbone of India. It is a story of a changing people society, hungry and semi-starved yet hopeful and optimistic in the trust.

The novel is connected with Hinduism. The act of donating a cow in charity or Godan is considered to be an important Hindu ritual as it helps in absolving one of sin and incurring divine blessings. It is nevertheless not essential. The word Dharma has been used 39 times in the novel in different context and by different characters. The word connotes as religious, moral principles and values, conscience and duty, it has a different meaning to each character.

Premchand is very ambitious and he does tell a good story offering a good teeming picture of Indian society of this time still it's more than he can handle and too much is ultimately reduced to a too simplistic novel. But the Book is still impressive and it anything one wishes that he had been more patient and Taken fascinating stories he offers brief glimpses of the novel offers brief glimpses of the novel offers a rich picture of humanity and fairly well presented social criticism. And it's a good engaging to read. Thus, Godan is a masterpiece of Indian literature and the real test of great book is that if retains its relevance and suggestive value in all times. It never fails to answer the questions of its succeeding.

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HUMANITY IN MULKRAJ ANAND'S NOVELS

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Abstract

Mulk Raj Anand, a socially committed novelist, has produced a good deal of literature. He has written more than a dozen novels and about seventy short stories and a host of essays and articles on a number of subjects. His novels fall into two categories namely social and autobiographical novels. He focused his attention on the sufferings, misery and wretchedness of the poor as a result of the exploitation of the downtrodden class of the Indian society. Religious hypocrisy, feudal system, East-West encounter, the place of woman in the society, superstitions, poverty, hunger and exploitation are his common themes.
Keywords: *Mulk Raj Anand, Mulk Raj, novels, humanity*

Mulk Raj Anand was an Indian writer in English, notable for his depiction of the lives of the poorer castes in traditional Indian society. One of the pioneers of Indo-Anglian fiction, he, together with R. K. Narayan, Ahmad Ali and Raja Rao, was one of the first India-based writers in English to gain an international readership. Anand is admired for his novels and short stories, which have acquired the status of being classic works of modern Indian English literature, noted for their perceptive insight into the lives of the oppressed and their analyses of impoverishment, exploitation and misfortune.

Born in Peshawar, he studied at Khalsa College, Amritsar, before moving to England where he attended University College London as an undergraduate and later Cambridge University, graduating with a PhD in 1929. During this time he forged friendships with members of the Bloomsbury Group. He spent some time in Geneva, lecturing at the League of Nations' School of Intellectual Co-operation.

Anand's literary career was launched by family tragedy, instigated by the rigidity of the caste system. His first prose essay was a response to the suicide of an aunt, who had been excommunicated by her family for sharing a meal with a Muslim woman. His first main novel, Untouchable, published in 1935, was a chilling expose of the day-to-day life of a member of India's untouchable caste. It is the story of a single day in the life of Bakha, a toilet-cleaner, who accidentally bumps into a member of a higher caste.

This simple book, which captured the puissance of the Punjabi and Hindi idiom in English, was widely acclaimed and Anand won the reputation of being India's Charles Dickens. The introduction was written by his friend, E. M. Forster, whom he met while working on T. S. Eliot's magazine Criterion. In it Forster writes: "Avoiding rhetoric and circumlocution, it has gone straight to the heart of its subject and purified it."

Humanity in Untouchable (1935)

Untouchable, Mulk Raj Anand's first novel is a highly charged intellectual discourse on the karmic illusion of work and untouchability. In Untouchable, the discourse between the young moderate poet Iqbal Nath Sarshar and the barrister R.N. Bashir recapitulates the western and the Gandhian ideologies of social and moral progress. Untouchable, Mulk Raj Anand's debut novel and magnum opus, is a unique novel. It, in the Joycean 'stream of consciousness' technique, describes the events in a single day in the life of Bakha, the protagonist in the novel, in the town of Balushah. Bakha, an untouchable boy, is a victim of the caste-ridden society. He belongs to the sweeper community.

Bakha searches for a salve to the tragedy of the destiny into which he was born, talking with a Christian missionary, listening to a speech about untouchability by Mahatma Gandhi and a subsequent conversation by two educated Indians, but by the end of the book Anand suggests that it is technology, in the form of the newly introduced flush toilet that may be his savior by eliminating the need for a caste of toilet cleaners.

Humanity in Coolie (1936)

Coolie is a humanistic discourse on the subject of human labour. Coolie, is a heartrending saga of human suffering. Munoo's travails and tribulations are sharp pointers to man's sadistic pleasure in torturing child domestics. Munoo represents those numberless children whose childhood is lost in endless physical labour. Love, care and fund are strange words for them. Mulk Raj Anand takes up the theme of human suffering again and again. Anand suggests that a little more sympathy and a little more tenderness on the part of the society could have turned Munoo into a happy individual, and also averted his tragic end. There are many writers in Indian Writing in English who have dealt with the theme of untouchability and segregation. But nobody has been able even to come near Mulk Raj Anand. With his literary power and perspectives he has tried his best to spring up the healthy human values and radical social transformation in our human society in which the haves and have not both can enjoy happily the bliss of human life on the same footings and fraternity peace, love and justice. In the novel Coolie, Anand tries to depict the social reality of the conflict between the powerful and the powerless. The novel shows the unbridgeable gap between the exploiters and the exploited, the rulers and the riled. It narrates the life story of a young hill-boy Munoo, who is beaten from, pillar to post in his ill-fated search for liberation.

Humanity in Two Leaves and a Bud (1937)

The novel Two Leaves and a Bud is directed towards the evils of Class system and British exploitation. The novel is about the sufferings of the laborers in Assam Tea Plantations. It gives expression to the unending anguish of the tea plantation laborers under extremely selfish British masters who treat the male fold among the laborers as bonded slaves and their women and daughters as objects of sexual gratification.

The central character in the novel Gangu loses his ancestral property is exploited by greedy money-lenders and had been lured to the British owned tea plantation in Assam, by Sardar Buta, the coolie catcher. Gangu hopes for a better future in the estate. But it does not take much time for him to realise that he has entered a veritable hell. The estate has no proper sanitation and water supply. The coolies are almost ever under the threat of dreadful diseases. Gangu comes to Assam to start a new life, but he loses life itself. The laborers are deprived of fundamental freedom and subjected to a cruel militaristic organization. They are overworked and ruthlessly exploited.

Humanity in The Sword and the Sickle (1942)

The novel The Sword and the Sickle deals with the exploitation of the Indian peasants by the British Colonialist and the Indian landlords. The sword is a symbol of force, born to suppress and defeat, whereas the sickle is a symbol of the suppressed, defeated peasants. As the novel deals with the theme of exploitation, the title is in concord with the theme of the novel. There are two plots running parallel to each

other throughout the novel. On one hand it is a struggle of Lai Singh a revolutionary who fights for the rights of the peasants and on the other it is a love story of Lalu and Maya. The story of Lai Singh as a revolutionary develops through four phases. The first period is the war-period which deals with Lai Singh's participation in the war, his capture by the enemy and his release. The second phase deals with Lalu's return to his native place. The third phase, which forms the major bulk of the story deals with Lalu's role in the agrarian agitation. The last phase is Lalu's imprisonment, when he starts dreaming about his future with his wife and his son. Gandhian impact on Anand, as in all his other social novels, is clearly visible in this novel too. In fact, this is the only novel in which there is an open encounter between Anand's principal character and Gandhi.

Humanity in The Road (1963)

The theme of Untouchable (1936) recurred twenty five years later in The Road. Though the setting and characters are changed, the theme of exploitation of the low caste by the high caste is the same. The Road deals with a single incident in the life of an untouchable in a small village. The incident of constructing the road to facilitate transportation of milk from Govardhan to Gurgaon, a town nearby creates a conflict between the caste Hindus and the low caste untouchables. The construction of the road shortens the distance between two places but widens the gap between the two classes. The novel opens with the conflict between the high caste Hindu boys and Bhikhu the low caste untouchable on the issue of the untouchables going to the temple. The humiliation of his mother infuriates Bhikhu. When a kind hearted man intervenes, the boys run away muttering filthy abuses. The novel deals with the conflict between the high caste and the low caste.

Conclusion

Mulk Raj Anand, a socially committed novelist, has produced a good deal of literature. He has written more than a dozen novels and about seventy short stories and a host of essays and articles on a number of subjects. Mulk Raj Anand's novels Coolie and Two Leaves and a Bud, are directed mainly towards the evils of class system. These novels show that class is a greater evil than caste system. His novels fall into two categories namely social and autobiographical novels. He focused his attention on the sufferings, misery and wretchedness of the poor as a result of the exploitation of the downtrodden class of the Indian society. Religious hypocrisy, feudal system, East-West encounter, the place of woman in the society, superstitions, poverty, hunger and exploitation are his common themes.

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HAMLET AS SHAKESPEAREAN TRAGEDY: A CRITICAL STUDY

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Abstract

Hamlet is often called an "Elizabethan revenge play", the theme of revenge against an evil usurper driving the plot forward as in earlier stage works by Shakespeare's contemporaries, Kyd and Marlowe, as well as by the .As in those works avenging a moral injustice, an affront to both man and God. In this case, regicide (killing a king) is a particularly monstrous crime, and there is no doubt as to whose side our sympathies are disposed. The paper presents the criticism of Hamlet as Shakespearean tragedy.

As in many revenge plays, and, in fact, several of Shakespeare's other tragedies (and histories), a corrupt act, the killing of a king, undermines order throughout the realm that resonates to high heaven. We learn that there is something "rotten" in Denmark after old Hamlet's death in the very first scene, as Horatio compares the natural and civil disorders that occurred in Rome at the time of Julius Caesar's assassination to the disease that afflicts Denmark. These themes and their figurative expression are common to the Elizabethan revenge play genre in which good must triumph over evil.Throughout Hamlet we encounter a great deal of word play, Shakespeare using a vast number of multivalent terms ranging from gross puns to highly-nuanced words that evoke a host of diverse associations and images. While Hamlet can tell this difference between a "hawk and a handsaw," the play challenges the assumption that language itself can convey human experience or hold stable meaning. Lastly, Hamlet contains a great deal of sexual material and innuendo, one in which the charge of "incest" is openly uttered. The Freudian implications of Hamlet's "case" have been explored at length by literary critics and psychoanalysts alike (see Jones 1976). Without belabouring the point, some critics believe that illicit or unnatural sexual drives, particularly Hamlet's repressed desire to be the object of his mother's affection in place of his father, form a strong undercurrent in the text.

Hamlet's Delay: An Objective and Subjective Analysis Compared

One of the most perplexing problems of Shakespeare's *Hamlet*, and certainly one which has received a great deal of critical attention, is the question of why Hamlet delays the killing of Claudius. The Prince eventually succeeds in avenging his father's death, but this occurs only in the play's final scene. Before that point, Hamlet has numerous opportunities to accomplish his task: the prayer scene, for example, in which both characters come face to face alone. Yet Hamlet demurs. On this matter critical opinion is divided into essentially two schools of thought.

There are the "objective" critics who view Hamlet's delay as being externally determined: Hamlet does not act because of restraints which exist outside the workings of his own mind. On the other hand, there are the "subjective" critics who attribute Hamlet's delay to internal, i.e. psychological, forces operating within the Prince's mind. We shall now turn our scrutiny to examination of two explanations of Hamlet's behaviour, G. R. Elliott's argument in *Scourge and Minister*, representing the

objective school and Wedlock's essay "Anxiety, Tragedy and Hamlet's Delay" providing a subjective argument.

It is the delay of king and prince taking action against each other, each thereby laying up trouble for himself in the future. The King's postponing of action against the ominously hostile prince in the second scene prepares the way dramatically for the prince's postponing of action against the murderous king in the fifth scene. Hamlet's delay then, according to Elliott, is part and parcel with Claudius' delay, the two phenomena reinforcing each other as elements in the work's aesthetic design. To substantiate his thesis Elliott notes the similar states of mind evinced in the characters of Hamlet and Claudius during the pivotal prayer scene. Elliott analyzes the prayer scene in the following fashion: Hamlet's Delay: An Objective and Subjective Analysis Compared 119 Normally the king would have guarded himself at this juncture. Normally, but the point is that in the Prayer episode, as a result of the Play scene, Claudius's state of mind is abnormal, uniquely so, owing to a crucial conflict that is taking place within him. And the same is true of Hamlet.

The two cases are designed by Shakespeare to play into, interpret and accentuate each other. To demonstrate this point Elliot turn to a close reading of the text. He observes that the King's postponing words "prepare" and "forthwith" in the opening of the Prayer episode are dramatic antecedents of the Prince's postponing words at the close of the scene, "This physic but prolongs thy sickly days." Both Claudius and Hamlet are experiencing sharp inner conflict at this point in the play, and their similar states of mind complement each other. What is essential is that both Claudius and Hamlet, while committed to ultimate action, give indications of further delay during the prayer episode, and that this mutual posture contributes both to the broad action of the drama and to the specific language employed by the two. He observes that, "inhibitions are also not limited to the pathological, but include the quite normal, useful, perfunctory restraints, as well, many of which arise from the needs of civilization." Such is the case in Hamlet's delay for, "Hamlet's inhibition against killing is the concrete social reality of his opponent, and particularly his friendly or smiling face." Central to Wedlock's argument is the emphasis which is put upon the visage of Claudius.

Criticism on Hamlet

There is, perhaps, no well-known passage in Shakespeare that has been found so perplexing as that in which Hamlet communes with himself between the preparation of the play to catch the conscience of the king and its performance 'To be, or not to be, that is the question . . .' It can perplex for various reasons, one of them being the variety of different explanations of crucial phrases that can reasonably be made.Another reason is that the speech is almost too well-known for its features to be seen distinctly, as Charles Lamb said: I confess myself utterly unable to appreciate that celebrated soliloquy in Hamlet, beginning, 'To be, or not to be,' or to tell whether it be good, bad, or indifferent; It has been so handled and pawed about by declamatory boys and men, and torn so inhumanly from its living place and principle of continuity in the play, till it has become to me a perfectly dead member.

Perhaps we need not be too much dismayed; the meaning may be simpler—even if in some ways subtler than is commonly supposed. Since the speech is crucial I must ask

your indulgence whilst I read it, indicating as best I may the stopping of the good Quarto, which is considerably lighter than that in most current editions.

To be, or not to be, that is the question, Whether 'tis nobler in the mind to suffer The slings and arrows of outrageous fortune Or to take arms against a sea of troubles, And by opposing end them? To die, to sleep No more, and by a sleep to say we end The heartache, and the thousand natural shocks That flesh is heir to; 'tis a consummation Devoutly to be wished.

To die, to sleep; To sleep, perchance to dream: ay, there's the rub. Hamlet, knowing himself injured in the most enormous and atrocious degree, and seeing no means of redress, but such as must expose him to the extremity of hazard, meditates on his situation in this manner: Before I can form any rational scheme of action under this pressure of distress, it is necessary to decide, whether, after our present state, we are to be or not to be.

That is the question, which, as it shall be answered, will determine, whether 'tis nobler, and more suitable to the dignity of reason, to suffer the outrages of fortune patiently, or to take arms against them, and by opposing end them, though perhaps with the loss of life.

It does not matter in Hamlet's mind the thought of suicide merges with the thought of killing the king; what matters is the quite unambiguous sense of health giving away to disease, a loss of purpose and a lapsing from positive direction. What the soliloquy does in short is to bring to a head our recognition of the dependence of thought on deeper levels of consciousness, and to make plain beyond all doubt that the set of Hamlet's consciousness is towards a region where no resolution is possible at all.

Hamlet and Revenge

It has been harder to admit our intuitive judgment of Hamlet because his tragic choice commands not merely our sympathy but our admiration. In the first place, his situation is much closer to our own than that of Macbeth or Antony or Lear. All men hunger for revenge. The defiant refusal to submit to injury, the desire to assert one's identity by retaliation, the gnawing ache to assault injustice by giving measure for measure—these are reflected in our daily response to even the mildest of insults. In the serious drama from the beginning of time, the dilemma of the revenger has been one of the universal problems of man writ large. An even more important reason for our sympathy is the motivation that drives Hamlet. Macbeth, Lear, and Antony obviously violate moral law, and for selfish ends.

We suffer with them but for human reasons, for the agony they bring on themselves. Hamlet's motivation is far more complex and, to a great extent, we identify with him for solid moral reasons. In large part his course to the fifth act is the result of his moral sensitivity, his unflinching discernment of evil and his determination that it shall not thrive. We admire his hatred of corruption and his vision of what man could and should be. Even as he is engulfed by the evil against which he takes arms, we sense that he would have been a lesser man had he refused the challenge. At this point, the reader may object that my discussion of *Hamlet*'s universal appeal contradicts my earlier insistence on the play's Christian perspective.

Throughout the preceding pages, it may have seemed that I was forcing *Hamlet* into a straitjacket of Christian morality, thereby seriously restricting its meaning and impact. This has been far from my intention. Paradoxical as it may seem, I believe that we can

understand *Hamlet*'s unrivalled power to move emotions and stimulate thought only when we grant the basic Christian perspective in which the action is placed.

To do so requires no knowledge of religious doctrine, no scholarly investigation into Elizabethan theories about ghosts or the meditations of Luis de Granada or archaic meanings of "conscience." Shakespeare gives us everything we need to know. In short, we must take the play on its own terms. Only when we cease searching for explanations outside it, whether in pagan codes or obsolete theatrical conventions, can we respond directly to the play itself.

Critical Review

Hamlet, the character of Polonius prepares his son Laertes for travel abroad with a speech (ll.55-81) in which he directs the youth to commit a "few precepts to memory." Among these percepts is the

now-familiar adage "neither a borrower nor a lender be" (l.75) and the dictum: "This above all: to thine own self be true,/ And it must follow, as the night the day, Thou cans't not be false to any man "(ll.78-80). The occasion of the speech has been established in advance, for in the previous scene, Polonius has told the King and Queen that he has granted his son permission to extend his studies in France. This seems to be an eminently reasonable decision by a father concerned with his son's welfare and the moralists that comprise the speech in question sound good.

Hamlet is a work in which words and acts are often at odds with each other, and in trying to discern what Polonius's most famous bit of advice to his son means, we must turn to their speaker and to his actions. The next time that Polonius appears on stage in Act II, scene i, we realize that he is not merely a concerned father, but a domestic plotter who does not trust his beloved Laertes to follow the precepts that he sets forth for him. Instead, Polonius dispatches his servant Reynaldo to spy on Laertes while the youth is in Paris.

He even supplies Reynaldo with a script, coaching him to bring up the subject of Laertes by saying "I know the gentleman, I saw him yesterday, or th' other day .. ." (II, i., l.53). From this we can immediately glean that Polonius is something of a hypocrite: on the surface, he extends trust to Laertes and to the boy's willingness to act according to the platitudes of the "to thine own self be true" speech. In reality, Polonius does not trust his son nor the capacity of adage to keep him on the straight and narrow.Polonius appears in the next scene of Act II in a comic light. In the course of his report about Hamlet's behavior to Claudius and Gertrude, he proclaims that "brevity is the soul of wit" after and before long-winded passages that envelop this dictum. The clash between Polonius's praise of verbal concision and his actual verbosity is highlighted when the Queen urges him to get to the point with "more matter with less art," to which Polonius responds, "Madam, I swear I use no art at all" (II, ii., ll.95-96).

Immediately thereafter, Polonius becomes the butt of the "mad" Hamlet's humor, as the Prince directs insults toward this official of state who senses the animosity being sent his way but fails to appreciate its nuances. It is important to note that Polonius has already told his daughter Ophelia to cease all contact with Hamlet and to return his love letters. This behavior establishes Polonius as a stereotypical blocking character, a father barring the way between his daughter and a young man.

Shakespeare was certainly familiar with such characters from his reading of the Roman comedy playwright Plautus's works. Moreover, Polonius's characteristic penchant for empty talk proclaims him to be a stock character of the Italian Commedia Dell-Arte theater, a pompous "Pantaloon" modeled, in turn, upon the "irate father" figures of ancient Roman comedy.

Art of the Characterization

Prince Hamlet—son of the late King, and of Queen Gertrude; nephew-stepson to King Claudius.The character of Hamlet dominates Shakespeare's tragedy of the same name, yet Hamlet at the start of the play is not a commanding figure. Indeed, when we first see the Prince, his posture is defensive, Hamlet taking a passive, if resentful, stance toward the events that have befallen him.

Hamlet is the son of the King of Denmark. When Hamlet's father dies, his uncle Claudius becomes king and marries Hamlet's mother (Gertrude). Hamlet's father appears as a ghost and tells Hamlet that he was murdered by Claudius. Hamlet is not sure that the ghost is really his father. He gets some travelling actors to perform a play which shows the murder of a king in the same way Hamlet's father said he was killed. When Claudius reacts badly to seeing this, Hamlet believes he is guilty.

Hamlet tells his mother that he knows about the murder. While there he kills Polonius, who is the king's advisor, because he thinks he is Claudius. Rosencrantz and Guildenstern were Hamlet's childhood friends. Claudius sends Rosencrantz and Guildenstern with Hamlet to England to have Hamlet killed, but their ship is attacked by pirates who take Hamlet prisoner but then return him to Denmark. Rosencrantz and Guildenstern are taken to England where they die.

Ophelia is Polonius' daughter. After her father, Polonius, is killed by Hamlet she goes mad. Then she falls into a river and drowns. Hamlet returns just as her funeral is happening. Laertes, her brother, decides to kill Hamlet in revenge. He challenges Hamlet to a sword fight, and puts poison on his own sword. Claudius makes some poisoned wine for Hamlet to drink in case that does not work.

At first Hamlet wins the sword fight, and in the mean time his mother drinks the poisoned wine without knowing, and dies. On the other hand Laertes falsely pierces Hamlet with a poisoned blade, but then stabs Laertes with the same sword. Laertes tells Hamlet about the plot and then dies. Hamlet kills Claudius with the poisoned sword. Horatio, Hamlet's friend, tells everyone about the murder of the old king. Hamlet tells everyone that the Norwegian prince, Fortinbras, should be king, and then dies from the poison. When Fortinbras arrives, Horatio recounts the tale and Fortinbras orders Hamlet's body borne off in honour.

Slow to the conviction that the ghost is his dead father and that Claudius is guilty of regicide, Hamlet does not go straight to the task at hand. Hamlet's delay or procrastination is something about which critics have wondered and that the character himself agonizes, his self-reproach reaching an apex in Act IV, scene iv, which concludes with the words "O, from this time forth, My thoughts be bloody, or be nothing worth!"

Plot Construction

On a dark winter night, a ghost walks the ramparts of Elsinore Castle in Denmark. Discovered first by a pair of watchmen, then by the scholar Horatio, the ghost resembles the recently deceased King Hamlet, whose brother Claudius has inherited

the throne and married the king's widow, Queen Gertrude. When Horatio and the watchmen bring Prince Hamlet, the son of Gertrude and the dead king, to see the ghost, it speaks to him, declaring ominously that it is indeed his father's spirit, and that he was murdered by none other than Claudius.

Ordering Hamlet to seek revenge on the man who usurped his throne and married his wife, the ghost disappears with the dawn. Prince Hamlet devotes himself to avenging his father's death, but, because he is contemplative and thoughtful by nature, he delays, entering into a deep melancholy and even apparent madness. Claudius and Gertrude worry about the prince's erratic behavior and attempt to discover its cause.

They employ a pair of Hamlet's friends, Rosencrantz and Guildenstern, to watch him. When Polonius, the pompous Lord Chamberlain, suggests that Hamlet may be mad with love for his daughter, Ophelia, Claudius agrees to spy on Hamlet in conversation with the girl. But though Hamlet certainly seems mad, he does not seem to love Ophelia: he orders her to enter a nunnery and declares that he wishes to ban marriages.

A group of travelling actors comes to Elsinore, and Hamlet seizes upon an idea to test his uncle's guilt. He will have the players perform a scene closely resembling the sequence by which Hamlet imagines his uncle to have murdered his father, so that if Claudius is guilty, he will surely react. When the moment of the murder arrives in the theatre, Claudius leaps up and leaves the room. Hamlet and Horatio agree that this proves his guilt. Hamlet goes to kill Claudius but finds him praying.

Since he believes that killing Claudius while in prayer would send Claudius's soul to heaven, Hamlet considers that it would be an inadequate revenge and decides to wait. Claudius, now frightened of Hamlet's madness and fearing for his own safety, orders that Hamlet be sent to England at once. Hamlet goes to confront his mother, in whose bedchamber Polonius has hidden behind a tapestry.

Hearing a noise from behind the tapestry, Hamlet believes the king is hiding there. He draws his sword and stabs through the fabric, killing Polonius. For this crime, he is immediately dispatched to England with Rosencrantz and Guildenstern. However, Claudius's plan for Hamlet includes more than banishment, as he has given Rosencrantz and Guildenstern sealed orders for the King of England demanding that Hamlet be put to death.

Conclusion

Hamlet is a revenge tragedy, which means we're in for a killing spree. At the end, almost every character with a name has been offed in one gruesome way or another. But all's not lost. Sure, the royal court has been utterly wiped out—and then in saunters Prince Fortinbras to claim the throne, restoring order and continuity to the court. Plus, Horatio survived the mass killing, and he's promised to tell Hamlet's tragic story. He makes good on his vow as Hamlet dies: "Good night sweet prince," he says, "And flights of angels sing thee to thy rest!"

Horatio, whose name recalls the Latin term "orator," interprets Hamlet's death and salvation in the most elegant terms. The voices of angels, Horatio seems to suggest, will carry Hamlet to his heavenly "rest." Shakespeare seems to be making an explicit connection between Hamlet's eternal afterlife, the angelic voices that "sing," and the storytelling that Horatio undertakes at this moment. Because Hamlet's story will be told, he'll live on for eternity.

Hamlet is emotionally shaken, and consumed by his master plan to kill Claudius, but at no point is Hamlet mad. Hamlet is determined to make Claudius suffer his punishment for eternity, so he restrains himself until the perfect time for the murder. The murder of Polonius is a sheer accident, Hamlet acts with his reflex and Polonius happens to be in the way.

Hamlet is suffering from the loss of his father, and of his true love. Therefore, considering suicide is unavoidable, he is reasonably very tempted. Hamlet knows that it is a shortsighted decision and chooses not to. Hamlet recognizes that the Ghost is not necessarily good, just because it has the appealing shape of his father. Hamlet demands stronger evidence that Claudius is the murderer, before making a rash decision.

This is a logical precaution. The Ghost being a figment of Hamlet's imagination does not make him crazy, it is an expression of his vivid memory. Hamlet is always true with Horatio, and he warns him that he will be acting strange in the future, to trick the minds of the public. Hamlet's mask of insanity is merely a component of his plan.

Hamlet is burdened with the task of killing his uncle, and he is determined to do so. This puts Hamlet under a lot of pressure. Making logical and well calculated decisions throughout the entire play is a testament to Hamlet's sanity. As for his acts of madness, that is simply an outlet to justify any less-then-reputable mistakes that he makes when carrying out his plan.

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WOMEN SITUATION AT WORKPLACE : A CASE STUDY OF BANGLADESH

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Abstract

Women's lives have changed tremendously in Bangladesh over the last 47 years, and in many ways have improved. The RMG industry has provided the first mass formal employment for women in Bangladesh, and growth in the sector is expected to continue to expand employment opportunities. Attitudes inevitably have changed as women working outside the home have gone from being an anomaly to a core part of the Bangladesh economy. Nonetheless, female labor force participation remains very low by international standards and while women's education to higher secondary level and above is now widespread, well-educated women face frighteningly high unemployment rates, much higher than for men with comparable education. Providing full legal economic rights to women, and fully enforcing those rights, is a critical step: it provides a strong signal about the direction of the country and may help to make discrimination against women less socially acceptable. Changing laws is also a low-cost endeavor. Protection of women's employment rights with respect to changes in family status is particularly important. Working women in Bangladesh are mainly being discriminated in payment, being sexually harassed at workplace and they also can not enjoy maternity facilities which they are entitled for by laws. The forms of discriminations and harassment should identify and should be eradicate from workplace to ensure a safe and discrimination free workplace, where they can contribute in the economy.

Keywords: Women, Workplace, Case Study, Bangladesh, Discrimination, Harassment

Women's employment at export-oriented industries has narrowed the gender gap in many fields of Bangladesh. Women are directly participating in labor force, gaining social prestige and control over income and decision making. In recent years, the developing countries of the world including Bangladesh have forced attention on the most backward group in the society, the women. Realization has gradually intensified. The society cannot afford to waste half of its human resource by discriminating on the ground of sex. Equality should be established in all spheres particularly in economic activities focusing on their employment development.

A large number of women currently constitute a part of the workforce of Bangladesh. The rate of increase of the female workforce is higher than that of the male workforce. During 1996-2000, the increase for male worker was only 1.2 percent whereas the increase for female worker was 14.4 percent. It is a symbol of change in the social system of Bangladesh. The pitfall of female employment is that about 80 percent of these women workers do not have any formal education and are engaged in unskilled family labour and only about 20 percent of them are engaged in paid jobs.

Women's working mentality and opportunities are increasing gradually in Bangladesh despite challenges and constraints due to the lack of congenial working environment. The term 'environment' includes many factors like physical, chemical and biotic elements which influence life of anything living in the material world. In term of human beings, it is the aggregated social and cultural conditions that have positive and negative impacts on the life of an individual or a group of people. Better working environment encourages the individuals to stay in their organization for a long period of time. The issue is more important for a woman as she needs some sort of extra

care, facilities and protection in their workplace. Working women in Bangladesh are mainly being discriminated for payment, being sexually harassed at workplace and they also can not enjoy maternity facilities which they are entitled for. This paper focused on different forms of discrimination to women at workplace, how these are being practiced and what are the legal tools to eliminate those discriminations.

Equal Pay

The 2006 Bangladesh Labour Act (BLA) was amended in 2013 to align it closer with international labour standards. It incorporated provisions to protect workers' rights including the right to form trade unions without informing employers and improving occupational health and safety conditions. The Bangladesh Labour Rules 2015 were put in place in order to ensure better implementation of the BLA. In practice, however, Bangladesh ranks among the top 10 worst countries with regards to workers' rights. The Global Rights Index 2017 report by the International Trade Union Confederation cited numerous cases of detention of union leaders and workers' rights advocates and criminal complaints filed against, and suspension of, workers following strikes. Equally concerning as the lack of workers' voice is the ever-present risk of accidents, injury and deaths at the workplace. A report by the Bangladesh Occupational Safety, Health and Environment (OSHE) Foundation counted 1,242 casualties and 371 injured as a result of accidents in the workplace last year. Female participation in the workforce currently stands at 29.1 percent, according to World Bank 2017 figures. With female workers dominating certain sectors such as readymade garments and domestic work, we take a look at how well they are protected by the law.

Legal Mechanism

Bangladesh has ratified seven out of the eight fundamental ILO conventions. One of these core labour conventions upholds the rights of female workers to equal remuneration as their male counterparts. While the international standard of equal pay for equal work is reflected in the Bangladesh Labour Act (BLA), the gender pay gap continues to flourish, particularly in the informal sector. The BLA offers limited protection with only the following provisions—women cannot be forced to work between 10 pm at night and 6 am in the morning without their consent and there can be no indecent behavior towards female workers in the workplace. In 2009, a High Court ruling in response to a petition filed by the Bangladesh National Women Lawyers' Association (BNWLA) set out guidelines for protection against sexual harassment at workplaces and other institutions. It defined what constitutes sexual harassment and asked authorities to set up sexual harassment complaint centers at all workplaces. While this set a legal precedent, this ruling is still not widely implemented.

Maternity protection

Internationally, workplace safety and health standards for pregnant and nursing mothers are high. Under the ILO conventions, they cannot be compelled to do work that poses a significant risk to the mother's and/or child's health. The domestic scenario is not as comprehensive. The only allowance is that women who will have a child within 10 weeks or had a child in the past 10 weeks (to the knowledge of the employer), are exempt from "arduous" work, work requiring them to be on their feet for a long time or any other work likely to harm their health. The BLA does not make any other specific provisions for female workers with regards to workplace safety and

health. Bangladesh has not signed the ILO convention on maternity protection—which allows for at least 18 weeks of maternity leave and an additional compulsory six weeks' leave after childbirth or more, in the case of complications. In comparison, the BLA provides for 16 weeks of maternity leave—eight weeks prior to, and eight weeks following, delivery. Further time off for any complications after birth is not an option for Bangladesh's working women. The ILO's maternity protection convention stipulates that female workers are entitled to a cash benefit that is sufficient to provide for both mother and child. In the Bangladeshi context, female workers are entitled to maternity benefit provided they have been at that job for at least six months before delivery. The amount of payment is an average of their wages, with no scope for assessment as to whether this amount is adequate for both mother and child. What does stand out in national labour law is that this maternity pay, in the case of the death of the worker, will be paid to her child or child's carer. In this regard, the BLA goes above and beyond international standards in providing protection to the worker's child. New mothers are also entitled to nursing breaks at the workplace under this ILO convention. While the BLA has provisions for a separate room for nursing at the workplace, breaks are not mandated as under international law. Internationally, employers have a legal responsibility towards not just the female worker but also her family members. Thus, childcare facilities are a must at the workplace according to international labour standards. However, Bangladesh is not signatory to this particular convention on workers with family responsibilities. Nationally, childcare facilities are only mandatory at relatively larger workplaces, with 40 or a higher number of workers, for children up to six years of age. In comparison, international standards require childcare facilities regardless of the size of the workplace.

Laws & Policies

A comparison of our labour laws and international standards reveals that while national laws generally align with the ILO core conventions, low enforcement leads to limited protection for workers. The law also excludes workers in informal settings from these protections, limited as they are. How well female workers in particular are protected by the law is shown by the fact that two ILO conventions specific to female workers, those on maternity protection and workers with family responsibilities, are yet to be ratified by Bangladesh. Where recourse does exist, other problems arise. Labour rights organisations and labour law experts highlight lack of awareness in addition to lack of implementation as major drawbacks. What little complaints mechanisms exist are not being used by female workers. If the effectiveness of these mechanisms can be demonstrated, female workers will be more confident in approaching authorities to make complaints, as is their right. Problems arise at court too. The labour courts are backlogged with cases and there is only one labour appeals court in the country. These represent further drawbacks to workers in general from getting justice in the labour courts.

Sexual Harassment at Workplace

Over the last two decades, sexual harassment received much attention as both a social and a legal problem. Rights groups across the globe have mobilised around the issue, pressuring individual governments as well as international institutions to take action. For instance, in 1979, United Nations Convention for the Elimination of all forms of Violence Against Women included sexual harassment in its definition of violence. In

1992, the International Confederation of Trade Unions adopted a resolution recognizing sexual harassment as a legitimate trade union issue.

The most obvious cause for sexual violence, including harassment, is unequal power relations in society as a whole. However, contemporary forms of harassment have a more proximate cause — the increasing numbers of women who are entering the workforce. A technical report of the ILO compiled in 2001 noted that the scale of sexual harassment increased considerably in the last two decades. During that period, women have come to constitute an increasing share of the world's labor force, at least one-third in all regions except Northern Africa and Western Asia. In most of Asia, the share is even higher.

Workers in Asia are typically employed in a narrow range of occupations, characterised by high job insecurity, low pay, bad working conditions, low status and minimal bargaining power. These characteristics enhance the risk of workers being subjected to sexual harassment. The ILO report further noted that those at particular risk of harassment include women in male-dominated occupations or in situations where a large number of women are supervised by a small number of men.

Workers in temporary, casual or part-time work are also vulnerable. The report, therefore, points to the connections between globalisation and its attendant flexible modes of production and the precarious working conditions associated with sexual harassment. Working women in Bangladesh face a double jeopardy when it comes to sexual harassment. Not only are they vulnerable to physical, verbal and sexual abuse inside the workplace but they are also frequently subjected to harassment in "public" places, as they commute to and from work. Women from impoverished backgrounds are most often subjected to this dual harassment, which derives much of its legitimacy from culturally dominant associations between promiscuity and women's public visibility.

Very little empirical or qualitative data on sexual harassment is available in Bangladesh, although the topic comes up in studies of industrial workers. A survey of health and safety regulations in the garment industry found that sexual harassment likely to be the most dominant source of stress for garment workers (Nazma Begum 2000). Another survey by the Bangladesh Institute of Labour Studies (BILS), based on news reports in 12 national dailies, reveals that at least 51 women working in the industrial and service sectors were raped in the first six months of the past year. Rape is only the most extreme form of sexual harassment; its frequency an index of generalised attitudes of hostility toward and harassment of women workers. She felt that, statistics drawn from newspapers only capture those incidents that have been reported officially. One can assume that there is considerable under reporting of such incidences.

The Law & Workers' Rights

In theory, unions should be able to provide access to justice for workers subjected to sexual harassment. In reality, neither the electronics nor the apparel sector has viable unions that are willing to negotiate on behalf of women workers. Workers themselves have minimal or no knowledge of labor laws or the law against sexual harassment. Legal provisions in the Employment of Labour (Standing Orders), Act of 1965 should protect workers from unlawful dismissal. However, enforcement of the law is practically non-existent. "The Nari o Shishu Nirjaton Domon Ain" of 2000 also contains a section on sexual harassment although it does not mention harassment in the workplace specifically.

High Court Division of Supreme Court of Bangladesh in Writ Petition No. 5916 of 2008[1] issued a guideline to form a Sexual Harassment Prevention Committee at every work place in Bangladesh. Where court directed that,   (a) In all work places and educational institutions in both public and private sectors, the Concerned Authority will constitute a Complaint Committee in order to receive complaints, and to conduct investigation and make recommendations. (b) The Complaint Committee will have minimum five members and majority of the members will be women. The head of the Complaint Committee should be a woman, if available. (c) The Complaint Committee should have at least two members from outside the organization concerned, preferably from organizations working on gender issues and sexual abuse. (d) The Complaint Committees will submit annual reports to the Government on the compliance of these guidelines. But it is very unfortunate that, very few number of industries or factories follow that guideline.

Conclusion

Special provision such as gender equality can help women to overcome these constraints and challenges. The mentality of treating women as weak, dependent, subordinate and emotion must have to avoid. In workplace, gender-friendly and co-operative environment have to be established. Male employers should try to provide suitable working environment to make sure that there is no unfriendly atmosphere for female employees. If at any case she needs to stay longer at office to complete assignments, the office authority should take extra care for their security and safety. On the other hand, higher management should take some steps to make a healthy and conducive working environment for ladies and also ensure equal wages without gender discrimination. Therefore, the government of Bangladesh should have specific policy on [1]gender issues equally applicable to all working sector in order to ensure equal rights for both gender and at the same time they need to ensure protection against any form of discrimination against women.

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DIGITAL PAYMENTS: INCREASING SIGNIFICANCE IN THE INDIAN CONTEXT

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Abstract

Digitisation is having a significant impact in all walks of life, including the way monetary transactions take place, even in a cash-intensive society such as India. The present paper seeks to explore if digital payments have made significant progress in India and are now gaining pre-eminence as a mode of payment, by examining multiple sources of secondary data. It establishes that the Government has taken concrete, albeit controversial measures such as demonetization, as well as direct benefit transfers, designed and implemented payments infrastructure such as Immediate Payments Service (IMPS) and Unified Payments Interface (UPI). These and the proliferation of smart devices and better internet access have led to a large increase in digital payments. However, cash still seems to dominate the marketplace, though to a marginally lesser extent, and it will take a significant behavioural shift from the consumers to eventually enable digital payments to be the dominant mode of payments in India.

Keywords: *Digital Payments, Payment systems, Fintech, Financial Technology, IMPS, UPI*

The digital revolution is here to stay. It has among other things greatly effected the way we transact on a day-to-day basis. From being a cash-driven society and economy, India is taking decisive strides in the direction of digital payments.

Payment and settlement systems are mechanisms established to facilitate the clearing and settlement of monetary and other financial transactions. Secure, affordable and accessible payment systems and services promote development, support financial stability, and help expand financial inclusion. (World Bank, 2019)

So what drives digital payments? Let's take a brief revisit to the emergence of traditional payment alternatives as they exist today, and examine some of the use cases of money:

Immediate payments: Cash and access to cash when needed were the major avenues for making payments. Access to cash would be facilitated through Automated Teller Machines (ATMs), which were first installed in 1967, and came to India much later in 1987; Credit cards: The payments through cash were supported by credit cards, which were introduced in 1958. These were offline payment mechanisms which were facilitated by a credit history, timely repayment and a physical hotlist of defaulting cards maintained by accepting merchants.

Domestic Transfers: Demand Drafts; Telegraphic transfers

International Transfers: Interbank: SWIFT messaging system

A major revolution was effected in this market by the advent of the internet in 1994. This led to connectivity options that did not exist earlier, both for financial communication as well as online commerce possibilities.One of the first pressing needs was for the facilitation of e-commerce, since the merchant and customer were meeting only in an online space, and would not have access to a physical means of managing the payments for the goods or services delivered. This naturally led to issues of trust on both sides, and hence a pressing need for a digital payment alternative. The

result of this was a need for creating payment instruments and systems that were digital in nature. This led to the genesis of paypal, which stepped in to provide the necessary payment mechanisms as an online intermediary facilitating the security, and convenience of online payments to e-commerce merchants(ePayments.com, 2019)

Adoption of payments depends on setup costs and ease as well as record keeping convenience, while payment characteristics such as ease of use, cost and security are found to be very important in influencing customer use of payment methods (Schuh & Stavins, 2013). Consumer behaviour at point of sale plays an important part in understanding models of monetary demand, with statistically significant effects played by transaction costs, opportunity costs and product characteristics on choice of the payment methods. In a particular study of stores purchases, higher value transactions are found to be made by credit cards, and lower value ones by debit cards(Klee, 2008)

Global trends in Payments:

There has been a consistent and widespread rise in non-cash payments around the world, as shown in Figure 1[1]. Surprisingly, though it has a smaller base, Emerging Asia (70.6 billion transactions)not only has grown by a larger CAGR percent of 31.1%, but has even grown more than North America (161.1 bn) and Europe (108.5 bn) in absolute terms. This has led it to be the world leader in non-cash payments growth, by increasing volumes by over 14.2 billion transactions as compared to both North America and Europe. Significant growth rates have been observed in Russia (36.5%), India (33.2%) and China (25.8%) and a more modest one by South Africa (15.1%). While the mature markets still contribute 66% of global non-cash payments in 2016, this share has reduced by 20% towards developing economies who are faster in adopting newer payment modes, thus generating a faster pace of relative growth of non-cash payments.(Capgemini & BNP Paribas, 2019).

Figure 1: No of worldwide Non-cash transactions (billions) by region: 2012-2016
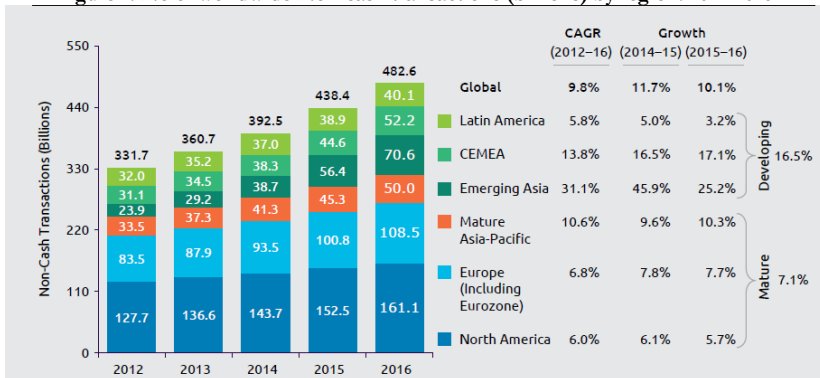
Source: World Payments Report 2018, by Capgemini & BNP Paribas

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[1]CEMEA (Central Europe, Middle East, Africa) includes Algeria, Bulgaria, Croatia, Kenya, Nigeria, Egypt, Israel, Morocco and UAE in other CE and MEA countries; Latin America includes Argentina, Colombia, Venezuela, Chile, Peru, Uruguay, Costa Rica, Bolivia, and Paraguay in other Latin American countries; Emerging Asia includes Malaysia, Thailand, Indonesia, Philippines, Taiwan, Pakistan, Sri Lanka, and Bangladesh in other Asian countries; Mature APAC (Asia-Pacific includes Japan, Australia, South Korea and Singapore; NA (North America) includes the US and Canada(Capgemini & BNP Paribas, 2019)

A closer look at these numbers indicate that while the developed economies of North America and Europe clearly have large number of digital payment transactions occurring, the preference for type of digital payments varies quite a bit between the two regions, as shown in Figure 2. While North America is a card-driven region, with 71% payments by credit cards, 11% by direct debits and 10% by checks (cheques), Europe is much more distributed in its preferences with 50% transactions by credit cards, 24% by credit transfers and 22% by direct debits. Emerging Asia largely mirrors the North American credit card dominated pattern, except that credit transfers have the second largest share at 16%(Capgemini & BNP Paribas, 2019). The same report also goes on to forecast a total volume of 876 bn non-cash transactions in 2021, of which the largest share would be from emerging Asia at 251 bn, reflecting a CAGR of almost 29% from 2016-2021. At this juncture, they forecast that about half of the transactions would be from the mature economies and developing economies each.

Figure 2 Global Non-cash transactions (billions) and payments mix (%) by region: 2012, 2015-2016
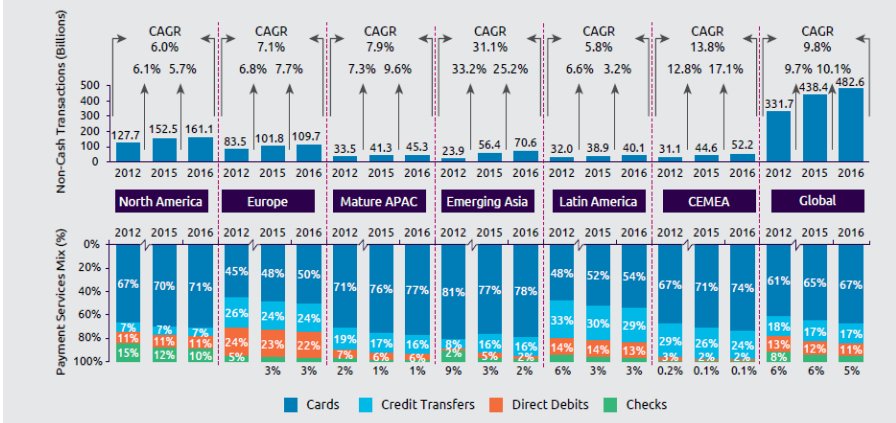
Source: World Payments Report 2018, by Capgemini & BNP Paribas

Digital Payments in India:

India has recently been witnessing a strong growth in non-cash payments. A major inflection point in this has been the demonetization exercise of November 2016, which demonetized the 500 and 1000-rupee notes, thus reducing the cash in circulation by about 86% on an almost overnight basis. (Times of India, The, 2016) This was announced by the Government of India for multiple reasons, including tackling the problem of black money and fraudulent notes in circulation as well as providing a push to digital payments to help formalise more sections of the economy. (NITI Aayog, 2018)

The overall trends of a high growing trajectory of digital retail payments is exhibited in Figure 3 below. From a very small volume of 2.59 bn transactions in 2011-12 to 15.89 bn in 2017-18 the number of transactions has multiplied manifold at a CAGR of 35.31%, of which the last three-year period from 2015-18 has seen a sharp CAGR of 49.9%. The same period of 2011-18 has witnessed a CAGR of 15.47% in value terms growing from a transaction amount of Rs 1,066.5 trillion to Rs 2,527.5 tn. The growth

in value terms has been relatively sedate except for a sharp increase of 31.1% in 2016-17, when the demonetization exercise was undertaken. This combination of a high growth in volumes and a steady growth in value of transactions actually points to a larger number of low-value transactions proliferating over time. The average transaction value emerging from this data, given below in table 1, clearly indicates a reduction in size of transaction value. This may be attributed to a larger number of people participating with smaller transaction values over the last few years.

Figure 3: Growth in Digital Payments, by volume and value
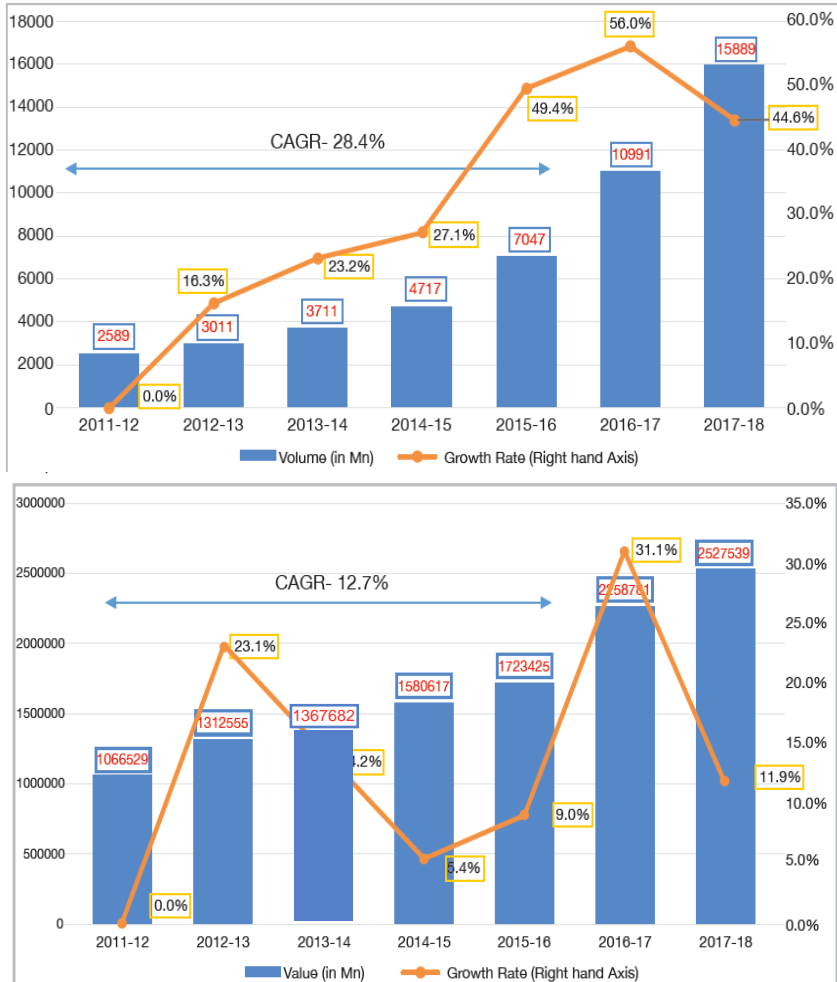
Source: RBI, as quoted in Digital Payments, Trends Issues and Opportunities 2018, Niti Aayog

Table 1: Digital Transactions in India

Year	Vol, in mns	Value (Rs mn)	Ave Trans. Value (Rs)
2011-12	2,589	10,66,529	411.95
2012-13	3,011	13,12,555	435.92

2013-14	3,711	13,67,682	368.55
2014-15	4,717	15,80,617	335.09
2015-16	7,047	17,23,425	244.56
2016-17	10,991	22,58,761	205.51
2017-18	15,889	25,27,539	159.07

Source: Collated and computed by Author from data in Digital Payments, Trends Issues and Opportunities 2018, Niti Aayog

Government Impetus to Digital Payments in India

Some of this increase may be due to an increased impetus given by the Indian Government to digital payments over the last few years. Measures in this direction have been the introduction of Immediate Payments Service (IMPS) by the National Payments Corporation of India (NPCIL) in 2010. The IMPS has, in fact, been adjudged the best fin-tech innovation in payment systems in the world, rated at 5 on a 5 point scale, doing better than countries such as US and China (Business Today, 2018). The service allows bank customers to use a mobile number, the internet and other channels to make instant payments. As a matter of fact, India could take credit for having arguably the most evolved and sophisticated public digital payments infrastructure in the world. This is further enhanced by the presence of an overlay layer developed by the NPCIL called the Unified Payments Interface (UPI), which makes the IMPS service quite accessible. It is actually this platform and overlay that are the backend infrastructure of the fast-emerging payment services such as Google Pay and PayTM in India currently. (FIS, 2018).

The importance being gained by digital payments in the India can be gauged by the fact that the Reserve Bank of India (RBI) is undertaking progressive steps to further the planning and implementation of digital payment systems in India.

The RBI has notified a dedicated ombudsman scheme for digital transactions (Reserve Bank of India, 2019a). This has been done with a view to provide speedy and cost-free complaint redressal mechanism for issues in digital transactions conducted by non-bank entities regulated by the RBI. The digital payments managed by banks will be under the purview of the Banking Ombudsman scheme governed by the RBI.; RBI has a constituted a high-level committee on Deepening of Digital Payments, under the chairpersonship of Shri Nandan Nilekani, the former chairman of the Unique Identification Authority of India, and consisting of very prominent officials from RBI, the banking sector, the ministry of finance as well as academia. The committee is tasked with reviewing the status of digitisation of payments in India, examining issues with the same, ascertaining the financial inclusion benefits of this process, study global best practices, suggest means of strengthening the security and safety of digital payments as well as provide a roadmap to help improve customer confidence in digital payments (Reserve Bank of India, 2019b)

This thrust by Indian authorities is also captured by Capgemini World Payments Report in the graphic below in Figure 4. India is already categorised as a country with a Supply push, characterised by e-payments being proactively pushed to reduce the cost of payments with new schemes / products being defined and development of required infrastructure. The report also suggests that India is moving into the north-eastern quadrant of Rapid Uptake, which is characterised by targeted e-payments growth enabled by both supply enablement as well as demand stimulation, in which a collaborative approach delivers visibility to suppliers and value to buyers (Capgemini & BNP Paribas, 2019). At the same time, we can see China also adding momentum to its

digital payments efforts and looking poised to move directly from the upper end of the Snail-Paced Progress of the lower left quadrant, directly to the Rapid Uptake quadrant.

Figure 4: Evolution of Regulatory Landscape across Countries
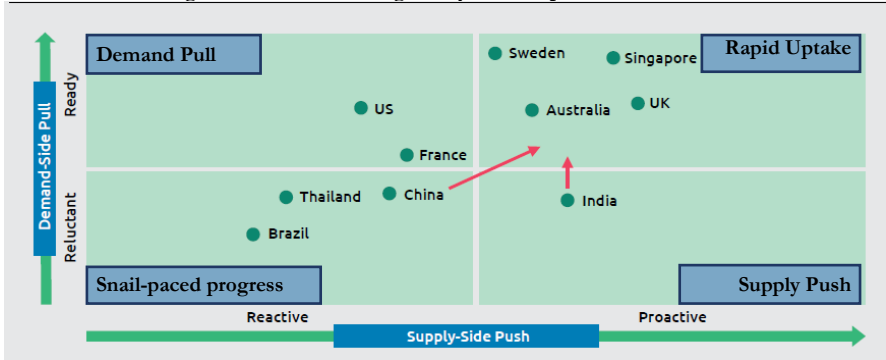
Source: Capgemini Financial Services Analysis, 2018, as quoted in World Payments Report 2018

Alternate Perspectives

While there is clear evidence that digital payments are growing rapidly in the Indian context, there is also a school of thought which states that the overall impact of this is still a miniscule percentage of all transactions, and hence it will take time for this to be meaningful in quantum. A report by payments-focussed website pymnts.com estimates that India has a cash propensity of 51.8% and will continue to have a similar cash usage upto the year 2020, which is the range of its projection (Pymnts, 2017). There are even reports that the amount of cash in circulation has gone up in absolute terms, to about Rs 21.40trillion in March 2019, which is more than the pre-demonetisation level of around Rs 17.98 trillion. However, measured in termsof the currency-to-GDP ratio, as on end-March 2019, the level of currency is 11.23% of GDP. While this is higher than the ratios of March 2017 and 2018 at 8.69% and 10.70%, respectively, it still lower than the long-term average of 12.03% witnessed between 20014-05 and 2015-16. Moreover, this increase is not necessarily a negative event, but may actually be an indicator of revival of the large, informal sector of the Indian economy (Kaul, 2019).

Conclusion

The number and value of digital payments have risen significantly in the last few years in India. However, there is still lack of conclusive evidence as to the long-term shift in payment methods, more so because of the disproportionately large contribution of the informal sector to the Indian economy. On the one hand, the government has been pushing digital payments in a big way, by shock events such as demonetisation, as well as pushing direct benefit transfers to banks, implementing path-breaking technical platforms and layers such as IMPS and UPI. On the other hand, the relatively slower change in behaviour patterns and limited penetration of smartphones and internet connectivity may be holding back customers from a more widespread adoption of digital payments in a traditionally cash-driven society. As (Schuh & Stavins, 2013) report, younger customers are more likely to adopt digital payments as are more educated ones, which gets further increased if the payment method is easy to set up and execute. Given the impetus by the government on digital payments, a young

population with the average level of education rising(Office of the Registrar General & Census Commissioner, India, 2019), India seems well poised to increase the quantum of digital payments in its economy if is able to ensure ease of setting up the payment method, and sustenance of its financial inclusion efforts.

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TRANSITIONAL TREND IN HANDICRAFT PRACTICES & ITS IMPACT ON THE INCOME OF ARTISANS

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Abstract

Indian economy mostly depends on agriculture. Besides agriculture, rural handicrafts provide good employment opportunities to a large number of rural populations at their doorsteps and increase their income considerably. Crafts of Gujarat enjoys a significant position in the domestic as well as international markets. The land of Surendranagar district is also very prosperous with regards to the artistic nature of community living here. Weaving, Patola making, Stone carving, Embroidery-Bead work, Pottery, etc. are the distinct handicrafts of this region. But due to one or another reasons, these crafts seem disappearing with passage of time. The sustainability of these handicraft artisans is in question in today's fast developing age of industrialization and technological bombarding. Millions of handicraft artisans today depend on indigenous modes of production using traditional skills and techniques to earn livelihood. The artisans will have to learn to survive by meeting the demand of the contemporary market without compromising the essence of handicrafts. Thus, here is an attempt to focus on various handicraft practices done by rural artisans at Surendranagar district and the transitional trend taking place there in. The researcher has also tried to study the impact of 'adopting new technologies & innovations' on the income of handicraft artisans.

Keywords: *Handicrafts, Rural Artisans, Transitional Trend, Innovative Practice, Entrepreneurship, Rural Development.*

Handicraft - itself indicates the 'Craft work done with Hands'. It mean applying manual skills not huge machinery and sophisticated tools. Generally handicraft sector utilizes the traditional skills handed down from generation to generation and this industry uses conventional manual methods instead of advanced technology. It is an unorganized, decentralized, labour intensive cottage industry.

Though India handicrafts are the peculiarities of Indian cultural heritage and are famous worldwide since centuries, the scenario has rapidly been changing with passage of time. The current scenario of rural India exhibits that the rural handicraft artisans suffer from a series of weaknesses and threats towards their crafts. They have weak educational base, poor access to investment resources, technological obsolescence, low productivity and lack of modern marketing aptitude. Traditional rural artisans have been hit hard by the transformation pattern of village economy and society, as they are highly unorganized, stratified, scattered, and fragmented into narrow based groups. Therefore, they are being marginalized and even are not effectively covered under social security measures. In such circumstances, they have to be adaptive to change and modernization which definitely results in to transition and transformation in handicraft decisions. If such artisans keep on constant innovations keeping in mind the modern trends while retaining traditional flavour, they have a shining opportunity to be great artists having own recognition and unique identity.

Objectives of the Research Study

To study the handicraft practices of rural artisans and the transitional trend there in; To study the impact of 'adopting new technologies & innovations' on the income of handicraft artisans.

Hypothesis

Null Hypothesis: There is no significant difference between the handicraft incomes of two groups of artisans: Those who have adopted new technologies and innovations and Those who have not.

Here, the variable 'Adoption of new technologies and innovations' has the sub-variables like Changes in material & method of production', Changes in product designs & innovations, Changes in sources of energy, Changes in machinery, tools & equipment , Changes in marketing practices and; Use Internet facility.

Hence the following null hypothesis have been framed:

H_0: There is no significant difference between the handicraft incomes of two groups of…

Artisans: Those who have adopted changes in material & method of production and those who have not; Artisans: Those who have adopted changes in product designs & innovations and those who have not; Artisans: Those who have adopted changes in sources of energy and those who have not; Artisans: Those who have adopted changes in machinery, tools & equipment and those who have not; Entrepreneurs: Those who have adopted changes in marketing practices and those who have not; Artisans: Those who use Internet facility and those who do not.

Research Methodology

The study has been conducted on the rural handicraft artisans working at Surendranagar district of Gujarat. Rural artisans were selected as respondents from all the 10 blocks of Surendranagar District. 50 artisans from each of the eight selected handicraft categories were selected. Hence, there were total 400 artisans. But finally 316 artisans having work experience of at least five years were selected as respondents for this study.

The artisans have been selected from eight main handicraft categories of this region. They are: 1) Weaving/ Tangaliya 2) Patola 3) Stone Carving 4) Mud-work/ Wood-work 5) Tie and Dye 6) Embroidery/ Crochet work 7) Bead-work 8) Other Handicrafts.

Primary as well as secondary data have been used in this research work. Structured schedule was used as a tool of primary data collection during personal interview of the respondents by the researcher. Besides interview method, group discussion and observation method have also been used to gather the realistic data from the focused group. The collected data have been analyzed with the soft-wares like Statistical Package for Social Sciences (SPSS), Microsoft Excel and other open sources. Statistical techniques such as Frequency Percentage, Measures of Central Tendency, Cross-tabulation, etc. have been applied to analyze the data. Besides, the researcher has used Mann-Whitney U Test of two independent variables for testing the hypothesis under study.

All the respondents from eight handicraft categories were asked whether they have adopted any changes in current handicraft decisions and practices as compared to earlier. Various types of responses were received from the focus group; they all have been grouped as shown in the table:

Table 1 Handicraft Categories and Adoption of Changes in Handicraft Decisions

Changes in Handicraft Decisions		Handicraft Categories								Total
		Weaving/ Tangaliya	Patola	Stone Carving	Mud-work/ Wood-work	Tie and Dye	Embroidery/ Crochet work	Bead-work	Other Handicrafts	
Material and Method of Production	No.	40	36	20	29	8	21	37	28	219
	% R	18.26%	16.44%	9.13%	13.24%	3.65%	9.59%	16.89%	12.79%	100.00%
	% C	86.96%	85.71%	48.78%	72.50%	22.22%	61.76%	82.22%	87.50%	69.30%
Product Designs & Innovations	No.	45	42	41	40	36	31	43	31	309
	% R	14.56%	13.59%	13.27%	12.94%	11.65%	10.03%	13.92%	10.03%	100.00%
	% C	97.83%	100.00%	100.00%	100.00%	100.00%	91.18%	95.56%	96.88%	97.78%
Energy Sources	No.	0	32	29	28	10	1	0	6	106
	% R	0.00%	30.19%	27.36%	26.42%	9.43%	0.94%	0.00%	5.66%	100.00%
	% C	0.00%	76.19%	70.73%	70.00%	27.78%	2.94%	0.00%	18.75%	33.54%
Machinery, Tools and Equipment	No.	11	16	40	24	9	2	2	8	112
	% R	9.82%	14.29%	35.71%	21.43%	8.04%	1.79%	1.79%	7.14%	100.00%
	% C	23.91%	38.10%	97.56%	60.00%	25.00%	5.88%	4.44%	25.00%	35.44%
Use of Internet	No.	2	12	7	8	8	1	3	4	45
	% R	4.44%	26.67%	15.56%	17.78%	17.78%	2.22%	6.67%	8.89%	100.0%
	% C	4.35%	28.57%	17.07%	20.00%	22.22%	2.94%	6.67%	12.50%	14.24%
Total		46	42	41	40	36	34	45	32	316

Note: %R=Row-wise Percentage; %C=Column-wise Percentage

Weaving/ Tangaliya: The table reveals that amongst 46 Weaving/Tangaliya artisans, 87% have adopted changes in material and method of production and 98% artisans told that they have accepted changes in product designs and are interested in innovations. The artisans told that traditionally Tangaliya weaving was done on hand spun sheep wool which was very rough. People used to purchase such raw-wool and to process manually to convert it in to yarn. But now a day processed yarns are available in the market. Hence, very few do all the pre-processes themselves. Besides wool, Tangaliya weave is now done with machine-made cotton, silk and acrylic yarns too. People have started using textiles wastes to make mats and rugs. Two artisans told that they have made experiments with various other textile materials and methods after getting training from NIFT, SATH and other institutions. With the efforts of such institutes, a new product range in cotton, acrylic and silk material has been developed especially for the contemporary market such as Kurties, Dupattas, stoles, shawls, decorative patches, etc. Traditionally, Daana weaving was used only to weave products like Ramraj, Charmalia, Dhunslu and Lobdi for the Bharwad community only.

Some weavers have now started weaving a new range of products such as mats, rugs, carpets, shawls, dress material, khadi-denim, etc. as per the requirement of time and demand of market. As the weaving artisans work on hand-loom, no electricity or other source of energy is required in the production process. Only 24% artisans answered that they have made changes in machinery, tools and equipment since the time of starting handicraft work. Some have replaced pit loom (Khada Shal) with stand loom (Ghoda Shal); while some have done some changes in the sitting arrangement while working on loom. Very minor changes have been introduced in

other tools and equipments. All the artisans are well versed with the existing structure of machinery and equipments.

However during the discussion, some of the artisans of Weaving/Tangaliya and Patola categories pointed out that they were ready to adopt new technology, machinery and equipments but such practices require use of electricity. In fact they are not allowed to use electricity in hand-loom production, as it is considered as power-loom. Hence, they revealed their helplessness in adopting some changes even if they are the demand of today's age of modernization and technology. Thus, even though some artisans are capable and eager to adopt latest machinery and advanced technology, they seem afraid of overruling the "Handicraft/Hand-loom Criteria".

Patola: 86% Patola artisans have witnessed changes in raw-material and production method. Majority of them revealed that as per the requirement of time, they introduced certain changes but on minor level only, as most of them have this art in their blood. Bangalore silk is the main raw material procured in the form of skeins which are processed before using on loom. Skeins are firstly bleached and then dyed using resist dying process according to the motif, designs and layout. Such procedures are still conventional and done manually using own sight and skills. Silk is available in various quality, colours and standards which is available from the distributors at Surendranagar city. Some artisans have widened the production base and started out-sourcing the processes like bleaching, dying, etc. They have prepared new samples for participating in fairs and exhibitions.

Generally Patola designs are repetitive and often geometrical including purely geometrical designs, floral & vegetable patterns and the designs depicting animals, birds and human figures. Majority of artisans under the study area are making Single Ikkat Patola, while a few have recently started making Double Ikkat Patola too. There is a possibility of divergent motifs and designs but the tradition Patola has still been the most valued according to the artisans.

76% artisans have introduced a change in the sources of energy; while only 38% artisans have accepted changes in machinery, tools and equipment. During the field work, all the Patola artisans have been found using stand loom (Ghoda-Shal), while some told that their forefathers were using pit looms (Khada-Shal). Some artisans have made minor modifications in such looms. Electricity is not required to run such kinds of looms whether using fly-shuttle or throw-shuttle for insertion of wefts. The other processes prior to weaving such as preparations of warp & weft, marking on weft silk yarns, tying on wefts, dying of warps & wefts, preparing of warp beams, filling of bobbins, etc. do not require electricity but fuel is required in dying process, as it is hot dying process. Traditionally people used wood, animal waste, etc. as fuel; while many have kerosene stoves or gas stoves today. No major changes are found in other tools and equipments.

Stone Carving: Nearly half of the Stone carving artisans have not introduced any changes in their material and production process, while the remaining half adopts changes as per the requirement of clients and market. All such artisans responded positively about adopting changes in product designs and innovations; while 71% artisans have adopted change in energy source and 98% have adopted changes in machinery, tools and equipment at a certain level.

Traditionally stone carvers used to work on Dhrangadhra Stone only but gradually, they have shifted their focus on red stone and marble of Rajasthan, Kota stone, etc. Most of them were engaged previously in renovation and beautification of temples. Hence, they worked on site. But presently carving on entry gates of various city and towns, pillars, house construction, sculptures at malls and public places, benches of gardens, statues, idols and other monuments are the best examples of stone work. With advent of heavy transportation facilities and machinery, majority of the carving work is done at their workshop near own village and then the articles are assembled at the targeted place of clients. Two artisans have started making designs with the help of computer softwares such as Autocad and Corel-draw.

Previously the whole stone carving process was done with simple tools like Tankna, Hathodi (hemmer), Aniyu and Chhini with manual labour only; but now majority during the visit were found adopting change in energy source, as they have started using electricity operated machines such as cutter, grinder, drills, etc. But still the traditional tools are in practice, as the stone available from Dhrangadhra is quite rough and it results into frequent breakage of cutter blades.

Mud-work/ Wood-work: 73% Mud-Wood work artisans have introduced changes in material and method of production. All these artisans have adopted change in product designs; 70% have adopted change in energy source, while 60% told that there were certain changes in machines, tools and equipment.

Majority of traditional potters (The Kumbhars) found within the study area were of old age. They told that traditionally, earthen-wares had been utilized for each and every routine activities of cooking and storage of water, grain, oil, jaggery and pickles. Potters were respected and known as 'Prajapatis', who used to make 36 varieties of products such as Matla, Tavdi, Patiya, Gotrij, Rampatra, Kuldi, Dhochki, Gola, Gagardi, Zari, Ramaiya and many more. All such items had their own unique peculiarities, designs and utility. But now plastic wares, metal products and ceramic items have captured the market being more durable and cheap substitutes. Most of the traditional potters sighed that only a few items are now demanded in the market. Hence, their product mix decision has been narrowed down with limited product items in product lines. But certain products like Lamps, Matka (for water storage), Tavdi, Garba, etc. are still in demand. Besides, products used in religious & social rituals are still demanded. Some of the artisans of Thangadh have started manufacturing decorative painted white Matkas which are used for storage of water for a special type of clay available at local level.

Traditionally pottery artisans followed conventional method of production which is still continued by many of them. First of all the clay is dug from the ground (generally found nearby own village) and mixed with various types of clay in certain cases. Then it is soaked and moistened for at least one day with a systematic process. After removing impurities, quality clay dough is found which is mixed with tempering material to increase pliability, smoothness, durability and strength of products. Traditionally the mixing process was done manually with a tool known as 'Mogari'; but now Pug-mill machine is available which reduces the laborious hard work in the process. Some artisans have started using this machine, while some are planning for that.

Then shaping work is done with the help of Potter-Wheel. Artisans informed that simple conventional wheels were used previously but now they are available with

modified designs with bearing so it rotates fast, easily and smoothly. Some have started using electric wheels too. It results in to fast production. After shaping on wheel, certain products are manually enlarged with the tools like 'Tapla' and 'Pinda'. Such processes are still done manually which require great skill and practice otherwise all the previous painstaking efforts may go in waste.

The method of baking the pottery is of two types, i.e. firing in a kiln and open firing in Nimbhada (baking place). Most of the traditional potters have been found using open firing techniques using wood, husks, agriculture wastes and animal wastes as source of energy. Preparation of firing ground or pit and piling process plays a very important role in firing process, as the durability and finishing of products rely upon this procedure. Majority of the artisans told that such processes have been followed from their generations without any major changes.

Most of the carpenters/ wood workers at rural level in the research area have been found engaged in basic furniture work and repairing of agricultural tools and equipment only. Wood is used as structural material in the ceiling/roof structure of building too. Timber-bonding is applied to bricks, mud and stone-work even today in rural houses. Lintels of doors and windows, as well as supporting pillars to roofs are made of wood. Besides, wooden cupboards (Patara), wooden beds (Khatla), cradles legs, windows & doors of buildings are made by carpenters at rural level. Some artisans of Chotila have started making wooden hangings, Toran, etc. Traditionally simple tools such as hammer (Hathodi), Chhini, Randho, etc. were used; while majority have started using electrical cutters, drills, etc.

Tie and Dye: The whole production process of Tie & Dye work includes mainly three activities, i.e., Tracing the designs, Bandhej Tying and Dying. Traditionally, the designs were traced using engraved wooden blocks. But now plastic sheets are used for such work, which make work easy and fast. Master craftsmen trace various designs; and tiers apply their skill in tying by pinching two or four layers (according to the thickness of fabric) of fabric with cotton thread. Many artisans have started using narrow plastic pipes for making such tying process easy, accurate and safe for their fingers. Generally ink refill of used ball point pen is utilized for this purpose. Actually in certain regions of Kachchh and Rajasthan, 'Nakhuna' (A pointed metal cone to be worn on the index finger) is used to facilitate lifting the cloth for pinching while tying. But, such tool is not found with the respondents of the research area.

While majority of 'Entrepreneurs' of Tie & Dye craft told that they have made changes in selection of fabric, colours and other supplementary materials too. Bandhej is now done on silk, satin cotton, woolen, acrylic, etc. fabric besides cotton. Saree had been the main product initially, but now tie and dye is done on various items like dress material, bed-sheets, shawls, Dupattas, etc. A variety of colour combination is in practice with novel motif designs using multiple dying process according to colour patterns. Some of the 'Entrepreneurs' told that they had to go to the bank of river for washing and drying the wet fabric before 20-25 years. Now all such facilities are found at their work places. Traditionally wood was used as fuel for burning fire (Chula) during the process of dying. But majority use kerosene or gas stove today. With introduction of gas stove, washing machine, etc. there is a considerable change in production process as stated by the respondents.

Embroidery/ Crochet work and Bead-work: More than 90% of artisans in both the handicraft categories (Embroidery/Crochet-work and Bead-work) have introduced changes in product designs according to the orders and demands of market. 62% artisans of Embroidery/Crochet-work and 82% artisans of Bead-work got agreed while asking about the changes in material and production method. Majority of Embroidery/Crochet-work artisans explained that cotton, silk, wool and heer threads are used as prime material for hand embroidery which are available in variety of colours and qualities; but traditionally there had been a limited range of colours. Wool (used for crochet work) is also available with different types of texture, colour and quality which makes the articles attractive and eye catching.

Mirror work, Herring bone stitch, Long & short stitch, Chain stitch, Stem stitch, Satin stitch, Button hole stitch, Running stitch, etc. are beautifully applied on various types of articles ranging from garments to decorative artifacts such as quilts, Ghaghras, Odhanies, Cholis, bed sheets, pillow covers, bags, animal decorations and other home decoration items. In addition to that artisans have started using stones, Tikis, Sitara, beads, Aari-zari material, lace, etc. too. Artisans apply their inherent sight and skill and introduce changes from time to time as per the demand of market and orders of clients.

It was known from the Bead-work artisans that glass beads have been replaced with plastic, acrylic, wooden and metal beads which are now available in varied colours and types. Women make various designs and motives on two dimensional (Wall-pieces & hangings, Toran, Sakh-Toran, etc.) and even three dimensional products (work around solid objects like pots, coconuts, bottles, Indhonis, ropes of swings & cradles, etc).

There is no use of electricity or any other source of energy, as it is a wonderful outcome of the coordination of 'Needle and Thread'. Similarly no sophisticated machinery, tools and equipment are used in such crafts. However, some have applied minor changes in supporting tools such as embroidery frames, needles, etc.

Other Handicrafts: This category involves Horse decoration, Imitation Jewellery and other articles. 88% of such artisans have welcomed changes in material and method of production. 97% have experienced changes in the designs of product; while change in source of energy have been adopted by 19% artisans and 25% have adopted changes in machines, tools and equipment.

Artisans make a variety of products with particular characteristics and specialty for decorating horses such as Movad, Lagam, Chokdu, Dali, Morda, Jhool, etc. Generally fabric, wool, threads, ropes, leather, namda, beads, mirrors, sea-shells (Kodi) etc. are used as main raw material for making such products which have been used for many years with minor changes; while tools like needles, poker, scissors, etc. are used. But now sewing machines and rope making machines are also in practice. Artisans revealed that traditionally a few articles for cows and bullocks were made only. But now various products are demanded for the decoration of horses and camels too. According to demand, they introduce changes in designs and patterns.

Artisans of imitation jewellery are involved in making ornaments like necklace, ear-rings, bracelets, bangles etc. The raw material is provided by traders or master craftsmen and they work as per the orders; but they have observed changes in variety of raw-material. Such artisans use soldering iron machine and other tools like cutter, plucker, etc. So, gas and electricity are used as source of energy.

Testing of Hypothesis: To study the effect of adoption of such changes, income of artisans has been compared by applying Mann-Whitney U test, as the data is not normally distributed. Hence, non-parametric tests can only be applied on such data-set. The Mann-Whitney U test is used to compare differences between two independent groups when the dependent variable is either ordinal or continuous, but not normally distributed. Hence, it is suitable here as an alternative to t-test of independent variable.

There is no significant association between Income of Hadicraft Artisans and their adpotion of new technologies and innovations.

For testing the above null hypothesis, the variables such as Change in Material and Method of Production; Change in Product Designs & Innovations; Change in Energy Sources; Change in Machinery Tools and Equipment; Change in Marketing Practices; and Usage of Internet Facility have been selected. The income of artisans of two different groups (first, artisans who have adopted changes and secondly artisans who have not) has been compared by applying Mann-Whitney U test (being a non-parametric test), as the data received were not normally distributed. The Mann-Whitney U test is used to compare differences between two independent groups when the dependent variable is either ordinal or continuous, but not normally distributed. Hence, it is suitable here as an alternative to t-test of independent variable. The result is summarized as under:

Table 2 Hypothesis Test Summary (Mann-Whitney U Test) (Handicraft Income)

Handicraft Decisions	Z	U	Mean Rank		Sig.	Decision
			Yes	No		
Change in Material and Method of Production	-5.011	6874.000	175.61 [10084.93]*	119.87 [4530.41] *	0.000	H_0 is Rejected
Change in Product Designs & Innovations	-3.204	317.000	160.97 [8550.65] *	49.29 [842.86] *	0.001	H_0 is Rejected
Change in Energy Sources	-9.369	3958.500	226.16 [15838.68] *	124.35 [4615.00] *	0.000	H_0 is Rejected
Change in Machinery, Tools and Equipment	-9.023	4426.500	220.98 [15187.50] *	124.20 [4642.40] *	0.000	H_0 is Rejected
Change in Marketing Practices	-5.625	308.000	64.74 [19323.17] *	25.41 [6000.00] *	0.000	H_0 is Rejected
Use of Internet Facility	-6.770	2261.500	243.74 [20940.00] *	144.35 [6294.28] *	0.000	H_0 is Rejected

Note: [ ] * = Mean Value

The Table revels that there are two groups of artisans. The respondents who have accepted the change are grouped as 'Yes' and the other are 'No'. Hence, it has been found that in all above handicraft decisions, the mean rank of income of group 'Yes' is greater than that of group 'No'. Therefore, it can be concluded that the artisans who have adopted new technologies and innovations earn more as compared to those who have not adopted such changes in handicraft practices.

Hence, the above Null Hypothesis is rejected. Hence, it can be concluded that the difference between incomes of two groups is statistically significant.

Conclusion

It is the fact that handicraft artisans now a days have to struggle for their existence due to rapid economic growth, industrialization and technological changes. Simultaneously, this is the time for reaping advantage of global horizons and limitless markets. But the very first condition is that the artisans must widen their scope and become adaptive to changes. Modern market offers a wide platform full of

tremendous opportunities, if they start thinking in an transitional way but without compromising with the "Handicraft" criterion. The study shows that transitional trend of handicraft practices of artisans involved in various handicrafts. It is also found out that the artisans who have adopted new technologies and innovations earn more as compared to those who have not adopted such changes in handicraft practices.

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FUTURE OF B-SCHOOLS: EXTINCTION OR METAMORPHOSIS

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Abstract

Information and communication technology has transformed industries such as retail and newspapers, but business schools have largely continued to function the way they always did. b-schools will, inevitably, experience the impact of e-learning and MOOCs, and student expectations from b-schools will shift towards providing experiences and linkages. Will b-school be able to transform? Will b-schools -as we know them- survive? This paper proposes another possibility metamorphosis by unbundling of b-schools into six related but independent services. An organizational entity may provide any one or all of these six services namely- Content creator, Content curator, Course catalyst, Community cluster, Career connect, Certifying citation. Moot question is: Extinction or Metamorphosis?

Key words: *Future of B-Schools, B-Schools, Extinction or Metamorphosis*

Evolution of society and growth of capability of ICT has led to disruption in industries such as retail and newspaper. Education, including business education, has not seen a similar disruption. Of course, it has been changing. Examining these changes, Thomas (2014) opines "The heyday of booming demand for an MBA degree is behind us. Uncertain demand, and even a falling application in some quarters, is making the MBA programme a less than reliable source of income".Author looks at the trends and emphasizes the shift from specific to general. "There is still ferment about curricula over-emphasis on business and analytic skills and under-emphasis on skills such as leadership, problem framing, problem solving and integrative thinking…Business programmes are going to focus less on business disciplines and actually be delivered by creating a lot of other support activities: oral and written communication, ethics, leadership and other things that we can add that make people more productive, more diversified, training them not so muchin the disciplines but also in how they can make decisionsrelated to certain core areas such as marketing, finance andso on." ICT has a clear role in supporting the changing need. In the words of Thomas (2014)"Business schools must embrace e-learning and blend technology-enabled learning with more conventional face-to-face models of instruction." This begs the question- Are we close to the time where b-schools as we know them today will cease to exist? A form of institutions which survived (or thrived?) for about 200 years will disappear? Or at the least change substantially. Will we see lectures in videos, on-line exams, group learning by chatting on laptop, the award of degree by a testing and certifying agency, and job-hunting happening on portals?

Let us look back and see why young people do join b-school? Educators expect a student to develop three competencies: to gain knowledge (fundamentals of book-keeping principles), develop skills (preparing a presentation) and shape attitudes (innovate to meet target using available resources). The triumvirate of competencies: Knowledge, Skills and Attitudes is present in wide variety of situations, including the management education. In actual practice management teachers ask their students to attend lectures, case-studies, group work, simulation games, role plays etc. Of these, lectures are most widely used. Lectures come in several varieties: plain speeches,

chalk-and-talk with heavy reliance on the blackboard (be it black, green or white), powerful power-point presentations, or videos and discussions. Students, on their part, join the b-school looking for a good, well-paying job. They value the time spent and friends made in b-school. The friends may occasionally include an exceptional teacher. It is conceivable to imagine an MBA pass-out saying 'My MBA was great but the classes were totally useless'. This is further strengthened by the belief of the students that they can google everything anyway and inability of professors to distinguish knowledge from information.

Impact of ICT

The technology keeps marching and it impacts everything. Telegrams are only in folklore, the ubiquitous Dak has all but disappeared, newspapers are recasting themselves for an era where most readers know the headlines from TV news bulletins, before they get the newspaper in hand, Indian Railways is well aware that traffic flows not only on iron rails, it is also flow thru wires (or indeed in air) to their computers, and ticket booking website of railways is amongst top dozen website of India. Of course, most book lovers know that they can browse books and buy them without stepping out of the house. But the core of the way we teach our students has remained unchanged for centuries: One teacher on podium, sixty odd students in front, some of them listening intently, most partly tuned, some chatting on sly, some sleepy, some bored, some lost! We wonder how same kids become so lively while sipping tea in the evening.

A technology led revolution in making is availability of on-line course material. Massive Open On-line Course (MOOC) add a totally new dimension in learning efforts. The motto of one such initiative is "Massive Open Online Courses (MOOCs) are free online courses available for anyone to enrol. MOOCs provide an affordable and flexible way to learn new skills, advance your career and deliver quality educational experiences at scale." (Mooc.org, 2019) With availability of inexpensive connectivity, the lecture which was done at some place sometime, is available any place, any time for the student, at zero or near-zero cost. The MOOCs are Massive, so technically, it has virtually no limit for scalability. A student will not be denied a course- saying "course is full". Imagine an opportunity to be taught by best professor to every student who desires to take the course. Prima facie, MOOC appear to be a very good option. It holds the promise to substitute a live teacher by technology at least for a significant part, leading to cost reduction, as well as, ensuring consistency (same quality performance every time) and availability (time and place chosen by the student). But if we dig a little deeper, we get a more complex picture. We find studies indicating that spread of on-line education will be slow, and digital content will play supplemental, albeit important role and hybrid/ blended courses, and flipped classrooms will gain popularity. (McPherson&Bascow, 2015)It would also lead to more questioning of instructional practices, and closer monitoring of pedagogy used. Faculty may resist large scale use of material developed elsewhere. The moot question remains- Is MOOC a substitute for live teacher, or, is it a substitute, though a more potent one, for the text book, or is it something in-between. Extent of disruption MOOC will cause to the existing class room model of teaching will depend on what MOOC is able to replace- the teacher or the book.

Of Knowledge, Skills & Attitude- MOOCs seek to address knowledge transfer. Skills are always learnt more easily by practice and handholding by a buddy, rather than a teacher. Skills really need a practice arena, not a classroom. Professors have often turned noses on lowly 'Training' - distinct from mighty 'Education'. Even today students tend to look for channels outside of b-school, for skill building (such as certification for agile project management).

Alternative models

For a management educator (indeed for any educator) shaping attitudes of the students is probably most important, and at the same time, most difficult task. Attitudes may be learnt by copying people we hold in high esteem and wish to emulate (for instance punctuality in reaching office). Trying out an idea and consequent reward or punishment is probably the most potent way of forming of attitudes ('importance of meeting target for the month'). A school may use opportunities in experiential learning (learn-by-doing) to shape the attitude of the students. A lot of attitude formation today is shaped by interactions with senior students and are handed down as the dogmas of management world and, of course, 'imbibing' the culture of the institute, by the students, rather than any planned or conscious activity of the institute.

Let us look at the possible shift in imparting Knowledge, and building of Skills & Attitudes. MOOCs will propel us to use more and more of 'canned' lectures, and need for teachers will reduce. Instead we may need teaching assistants/ facilitators/ buddies to help students individually and organize/ manage group processes.

There may be alternative models of equipping the learners. Internships, or, on-the-job-training is one such possibility. This has been time honoured method of learning. Probably the only structured way to hone instinct. It is used intraining scions of billionaires entering business and newbies joining a craft such as making of earthen pots. Another interesting possibility is Research based education. (Telfer, Joseph & Oviler, 2018) It has a promise to increase relevance of higher education to work, plus excitement and motivation to the student to discover what they need and be better prepared for future challenges. Research ought to enrich the programme and lead to *higher* education, not merely *more* education. Telfer and Oliver(2018) elaborate on the promise "We must balance what they need as individuals – confidence, resilience, self-belief, entrepreneurial-ism, etc. – with what their employers expect of them: loyalty, commitment, passion, innovation, etc. Striking this balance, while maintaining a commitment to the core values of higher education, is a challenging exercise, but research- based education gives us *tools* that can help".Given, importance of collaboration in real life, learning to work with disparate groups is valuable to students. They will learn 'how' to learn; make mistakes and learn from mistakes. Double loop learning- critical thinking and creation of a metal model by student, rather than adapting the model is important. Research based learning holds the promise to positively impact three key skills- confidence, resilience and innovation. Both students and employers appreciate importance of these traits.

Social context

Getting closer to real life, and soft skill training needs a social context. b-schools have largely followed American model, which may not be entirely appropriate for other

economies. For instance, observing it for Chinese management education Zhu and Aspling (2015) state

"China's management education is in need of transforming from an imitation of the American model to a sustainable development model.

Initiatives taken for new innovative programmes or for establishing totally new business schools could be based on the sustainable management education model and a social market economy approach"

Similarly, thinking about innovations for Indian b-schools, we need to consider fundamentals as well as Indian realities. Examining it,Rao (2016) says"Management education is both an art and craft – the art can be acquired in classroom learning while the craft can be acquired from corporate experience. You cannot become a crackshot unless you lose some ammunition. Hence, the management graduates must work in a challenging corporate environment to evolve as effective managers and leaders. The management education equips them with theoretical framework to face the challenges. It serves as a guideline only. The real managers and leaders come out from the challenging corporate world" This is built on views of Henry Mintzberg 'Trying to teach people who have never practiced is worse than a waste of time – it demeans management'

In India, we find that management education emphasizes theory and not practical education. Case studies- closest we can reach to lab in management education- are inadequate for relating theory to practice, especially for students without industry experience. A large number of students in India reach MBA without any experience, and it hampers their ability to learn and benefit from management education. Management education in India is mostly faculty centric and without effective interface with industry. It is no surprise that number of management graduates do not rise to the expectation of industry and do not find jobs. Rao (2016) opines"there is an immediate need for creativity and innovation in management education in India. What worked in the past will not work in the future"

From the perspective of students, the biggest gain of higher education is the job at end of course, which is their pot of gold at the end of rainbow. Employers use b-school as the first filter of talent, and a convenient place to conduct the recruitment process. Most of the time employers are lot more particular about general skills (broad familiarity with world of business, communication, problem solving) then specific knowledge (ability to find discounted cash flow) so they will use the b-schools but are unlikely to demand, or, encourage b-schools in present form. They are likely to be amenable to use alternative channels to find talent. Other gains which students look for- the formal recognition of education (the MBA degree) can easily be a testing and certification process- the way open universities have been doing it for decades. Friendships and living experiences are by-products of current system of imparting education, and obviously cannot be the ground for sustaining the b-school.

So, it is easy to conclude that all elements or components imparting knowledge, certification, match making by the employers can be present, as a stand-alone on-demand service rather than part of package- 'b-school'. With MOOCs offering material similar to our b-schools, the spiral leading to extinction of b-school, is a possibility.

Conclusion

Do we conclude that countdown for extinction of b-school has begun?Reputed professional bodies have reached similar conclusions. For example, in the context of central and east Europe Kundrotas (2018) notes "We started exploring the null hypothesis: there will be no business schools in the future. Personally, I am satisfied with this idea. However, some people at our table argued that there will be some type of business school. All sorts of information will be available online. The business school of the future will be based on tacit knowledge. This is something that you do not get from the Internet. What I have in mind is leadership and team building skills, as well as experience and wisdom. Somebody suggested that we should add ethics to this list and I agree".

Is there a case to think about and facilitate transitioning from present 'integrated' b-school to 'unbundled' services? A single agency may provide all these services and take pride in calling itself b-school, old style. Or, an agency may choose to specialise and offer only one of these services. Let us look at the roles which may emerge if the unbundling really does take place.

Content creator: Content creator is primary source of knowledge. (S)he is 'big' world renowned professor or an institution providing platform to world renowned professor. I hesitate to call it employment. In this scenario these Professors may be treated like ace players being wooed by clubs. Content creators may publish the content for learners and offer it free of cost or for subscription; Content curator: Content curator tweaks the content, so that it is ready to use by a learner. This may involve organizing content as courses and lessons, or, including a social context- for example fit for business in China. Content curator may have a commercial relation with the content creator; Course catalyst: Course catalyst is connecting role for various services and main interface with the learner. b-schools may morph into this role by default. Course catalyst provides or recommends content for Knowledge acquisition, provides or recommends peer group and/or expert trainers for Skill building, and provides or recommends context and activities for honing of Attitude. Similarly, Course catalyst may suggest other services- Community cluster, Certifying citation and Career connect; Community cluster: Building a network, mingling with the class mates, cross pollination of ideas with co learners, gathering facts and folklores, practising and participating in co-curricular activities for learning or pure fun are some of the gains of joining a good b-school. In my view, in unbundling of services, these will be most difficult opportunities to find. One possibility is emergence of geographies where Course catalysts may prefer to locate, somewhat along the lines of areas in big cities designated by authorities for education, or, a medium size city creating a name for niche activity. Clusters may have multiple Course catalysts, and may emerge as preferred location for other services, as well; Career connect: Students join b-schools looking for well-paying jobs. Clearly there is scope of emergence of a service connecting the job seekers and job providers. Many recruitment web-sites have dedicated facilities for fresh pass outs. Service may grow to substitute the placement cells of b-schools. Third party screening services, partly driven by artificial intelligence may also emerge, reducing the recruitment costs. Career connect are likely have strong linkages with match makers such as job portals; Certifying citation: Finally, businesses, larger society and above all governments may need an easily verifiable method to check who is an MBA. Services authorized to give

certifying citations may emerge. At least some of them are likely to be government owned/ controlled, and have degree granting rights, recognized by law. Citations may include not only the certificate ('meets are requirements for award of an MBA') but the pedagogy ('by research'), accolades ('best project in ….'), co-curricular achievements ('ace debater') and community cohort ('interned in best traditions of ….') as well.

Are we headed to see extinction of b-schools? Metamorphosis of b-schools? Unbundling of services, and emergence of Six C- Square, as described above?

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NETWORK ADVANTAGES AMONG ZOROASTRIAN SMALL SCALE ENTREPRENEUR IN MODERN INDIA

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Abstract

During the colonial times, Zoroastrians had taken full advantage of the British patronage and had shown high degrees of anglicization and leveraged competitive advantage of being in a 'Zoroastrian Network' .They were quick to adapt themselves to the changing political circumstances and had collaborated with the British. Today, however, the Zoroastrians have lost their entrepreneurial drive and are living off their past glory. The rise of Zoroastrian enterprises during the British rule and the role of Zoroastrian entrepreneurs in the development of India has been studied intensely. However, not much research has been done about entrepreneurship in Zoroastrians post-independence and in the 21ˢᵗ century.The purpose of this study is to examine the opportunities or challenges of being a Zoroastrian entrepreneur in India. The Zoroastrians had an entrepreneurial orientation and so, they explored local areas looking for opportunities. They created employment opportunities for the locals, leading to a coevolutionary growth. Thus, a positive ecosystem was created, in which the Zoroastrians were the central actors. However, in modern times, firms are adopting the Indian identity and centrality is no longer valid, because of which, Zoroastrian entrepreneurs are losing their network advantage.This study also sheds light on how community media and the Internet are extensively being used to bring regain the network advantage that the Zoroastrians have lost.

Keywords: *Zoroastrian, Network Advantage, Small Scale Entrepreneurs, Entrepreneurial Orientation, Network Theory, Entrepreneurship, Identity*

After the fall of the Sasanian Empirein Iran, almost the whole Zoroastrian population of Persia embraced the faith of Islam, and nearly every trace of the religion of Zoroaster was obliterated. However, some followers of Zoroasterpreferred obeying the dictates of their conscience, to freeing themselves from the persecution of their rulers and so, they relinquished the land of their forefathers and sought asylum in the country of the Hindus. The Zoroastrianslanded in Sanjan in the year A.D. 717(Framjee, 2003).Between the 8th and 16th century, they spread from Sanjan and Navsari to other areas of Gujarat, like Ankleshwar, Broach, Cambay, and Surat, settling down and becoming carpenters,weavers, and small-time traders interacting with the local commercial society and later, with European traders and trading companies (the Portuguese, followed by the Dutch and the English) largely as small-time procurers, and at times, also as mediators and interpreters for local negotiations (Subramanian, 2017). This points out that the Zoroastrians had an Entrepreneurial Orientation (eg., Sethna, Jones,& Edwards, 2014; Oonk, 2014).

The process of the mobility of Zoroastrians from manual to non-manual occupations, from primary to secondary and tertiary economic sectors, and in particular from agriculture and artisan crafts to trade and industries can be explained in three phases. During 1650-1750, there was a slow growth of trading capital at various points of the Zoroastrian society. The process was still in its nascent phase, but it carried within it seeds that were sown by the Mughal monetization process and its commercializing impact. This process of change continued with some adjustment from 1750 to 1850 – a period that coincided with the British industrial revolution and the early phase of British rule in India. This phase was characterized by the centralization of

Zoroastrians in Bombay (now Mumbai) as well as the spread and diversification of investments. Finally, this process gathered momentum in the third phase, 1850-1918, when the Zoroastrian industrialization took place as a private initiative within the colonial constraints. During this phase, the trading capital was transformed largely into industrial capital and was increasingly deepened (Guha, 1984). The British rule marked the rise of a number of Zoroastrian family enterprises in Bombay. Tata, Wadia, Cama, Banaji, Jejeebhoy, Shapoorji Pallonji,Petit, Dadyseth, Godrej, Readymoney – all had a preeminent position in shipbuilding, banking, export, and other trades.

During British rule in India, the Zoroastrians identified with the British and with the traits of progressiveness, rationality and, in particular, virility. Now, in independent India, Zoroastrians experience their community as having declined from a state of former glory. Much has been researched about the rise of Zoroastrian enterprises during the British rule and the role of Zoroastrian entrepreneurs in the development of India(eg., Biswas, Roy, Sengupta, & Banerjee, 2017; Desai, 1968; Guha, 1970; Langrial & Baig, 2014; Roy & Lahiri-Roy, 2011). However, not much research has been done about entrepreneurship in Zoroastrians post-independence and in the 21st century. Some researchers state that post-independence, the Zoroastrian youth have lost their entrepreneurial drive (eg., Goodstein, 2006; Luhrmann, 1994; Maneck, 1994). However, as of yet, no research has been done to investigate the causes of this decline. The purpose of this study is, therefore, to identify what business small Zoroastrian entrepreneurs are primarily engaged in and what issues are being faced by them (if any).

Literature Review

The following review gives a brief account of the history of Zoroastrians in India and their progress as entrepreneurs. It examines the ethnic conflict and post-colonial fate of Zoroastrians in India.

History of the Zoroastrians in India

The earliest known accounts of the immigration of Zoroastrians from Iran to India is the Qissa-e-Sanjan, a narrative written in c.1599 CE by a Zoroastrian priest Bahman Kaikobad. The text chronicles the early history of the Zoroastrians– the initial group of Zoroastrians whoabandoning almost everything dear on earth for the sake of their ancient Faith, fled from Iran and sought refuge in India, following the Arab conquest of Iran and the overthrow of the last Zoroastrian-Sassanian king of Iran, Yazdegird III in 636 CE. It outlines the Zoroastrians' own perception of their settlement in India. The Qissa-e-Sanjan has been extensively used as a primary source in subsequent research work and writings on Zoroastrians.

Up to the 17th century, sources offer only fragmented information about the Zoroastrians, but then, with the arrival of various European powers in India, a number of external accounts of the Zoroastriansstarted appearing, and the Zoroastrians themselves began to keep more records.

Religion and Business

Various studies have been conducted to understand the relationship between religion and entrepreneurship and whether religious practices have an impacton how individuals view the individual and societal contribution of a business enterprise(eg., Epstein, 2002; Miller & Timothy, 2010; Nath, 2000; Worthy, 1958).In the Indian context, religion serves as a big influence on business and the economy.When religious salience is high, entrepreneurs tend to use religious criteria to make decisions.Religious groups can also provide a resource for the generation of

entrepreneurial social capital(Dodd & Gotsis, 2007). The sense of purpose and other values embedded in various religions can play an important role in how a particular business operates and they may even provide a competitive advantage.

Network practices and entrepreneurship

Networking plays an important and well-studied role in entrepreneurial growth.For ethnic minority and immigrantentrepreneurs, religiouscommunities are a key habitus. Migrant entrepreneurs strive to construct successful networks using their ethnic and religious identity as social capital(Dodd & Gotsis, 2007).Gulati (1998) introduces a social network perspective to the study of strategic alliances. A firm gets network advantage because of a) centrality, b) tie modality, and c) its brokerage position(Gulati, 2012). As stated earlier, since many big Zoroastrian firms were present in Bombay, the small scale entrepreneurs got a network advantage. Because of their "Zoroastrian identity", the small-scale entrepreneurs could progress. Since many "Zorastrian' firms rose up in Bombay during colonial times like the Tatas, Wadias, Sharpoonji Pallonji etc. they created business ecosystems around themselves. The small scale Zoroastrian entrepreneur, could leverage this network through his identity and be influential in various brokerage positions since the tie-modality of the Zoroastrian identity was more than sufficient in this membership. Thus many Zoroastrian small scale firms also grew in parallel with the larger Zoroastrian firms which also enjoyed British patronage.

Zoroastrian Identity

Maneck (1994) talks about the culture, identity and theological changes among the Zoroastrians in India. The Zoroastrianshave never been a static community. They sought to define themselves as a separate community, yet one analogous to those of the other religions and peoples with whom they shared the Indian culture (Maneck, 1994).The works of many writers (eg., Bharucha, 1968; Sidhwa, 1978; Mistry, 1991; Dalal, 2005) shows how Zoroastrians in India exhibit the consciousness of their community, while at the same time exhibiting a consciousness of the nation.

Zoroastrians have embraced their 'Zoroastrian-ness' by practicing the beliefs of "Humata, Hukhta, Hvarashta"(good thoughts, good words, good deeds)and they are generally perceived as an ethical and value-based community(Goskar, 2010).At the same time, embracing the Indian identity has helped them live side-by-side with 'the sons of the soil' and flourish.Because of their entrepreneurial orientation, the Zoroastriansexplored local areas (like Jharkhand)looking foropportunities. They gave opportunities to the local communities and created employment in these areas. This led to a coevolutionary growth of the Parsis and the other communities. The Zoroastrians peacefully assimilated with the Indians which was rooted in their mutual economic prosperity.

The Rise of Zoroastrian Entrepreneurship along with the British Rule in India

Guha (1970) has done extensive research about Zoroastrianentrepreneurs during the British rule in India. His research talks about the symbiotic patron-client relationship of Zoroastrians with the British. Of the local merchant groups, the Zoroastrians had been the quickest to adapt themselves to the changing political circumstances and they were prudent enough to avoid competition with the British and they collaborated with British agency houses as brokers or junior partners(Guha, 1970).

Biswas, Roy, Sengupta, & Banerjee (2017) have studiedthe constraints that immigrantentrepreneurs have to struggle with owing to their survival in the foreign lands in relation to the Zoroastrians in India. Since Zoroastrians were immigrants,

they had to compete with the native Indians to get a job. And like other immigrants, they had to face problems like the language barrier, socio-cultural constructs of the native Indians, lack of contacts etc. So, Zoroastrians became entrepreneurs, as entrepreneurship circumvents these obstructions.Zoroastrians, since their arrival in India, formed strong bonds and social networks with the fellow Indians, which enabled the Zoroastrian entrepreneurs to get financial support, knowledge, and capital that has helped them immensely in growing their business(Biswas et al., 2017).

From the example of JamsetjiNusserwanjiTata, we see the entrepreneurial drive and creationary mindset of the Zoroastrians. Jamsetjiwas destined to leadthe austere life, peculiar to the "Dasturs", that is, the priestly caste of Zoroastrians. However, his thinking was beyond the conventional and he gave the three greatest ideas for India: setting up an iron and steel company at Jamshedpur, generating hydroelectric power to make Bombay virtually independent of coal, and creating Indian Institute at Bangalore – aworld-class educational institution of science (Harris, 1958).

Bonacich (1973) described the Zoroastrians in India as "middleman minorities", a term coined by Blalock (1967). This is in line with the "brokerage position" described by Gulati (1998). Zoroastrians, like other so-called middleman minorities, act as sojourners – those who do not plan to settle permanently in the new location. The impact of sojourning is that there is a high level of internal solidarity and a concentration in certain occupations(Bonacich, 1973). Zoroastrians showed a high concentration in trade and commerce. In 1864, the Census of Bombay recorded the occupation of over 60 percent of male Zoroastrians in the city as commerce.

The Zoroastrians: Post-Independence

Post-independence, the research work, and writings about Zoroastrians in India have been primarily centered on the issue of the declining population. Hinnels (2005) provides an account of Zoroastrians in modern Bombay, with a focus on the period from the mid-1960s to the late 1980s. In the course of the twentieth century, Zoroastrianism has declined not only numerically, but also in terms of influence. Post-independence, there has been a decrease in the knowledge, awareness, and pride in Zoroastrian ideals and ethics and the bond between Zoroastrians has weakened.(Hinnels, 2005). The study by Luhrmann (1994)states that post-independence, the Zoroastrian youth have lost their entrepreneurial drive because everything is being given freely to them. Zoroastrian youth do not want to leave their comfort zone and venture into unknown territory or take a risk(Luhrmann, 1994).

Mathew (2015) has studied the present condition of Zoroastrians in India and their loss of social, economic and political significance. During the colonial period, theZoroastrians transformed themselves into a merchant community and rose to the position of the richest community in India andthey adopted a western lifestyle. However, with the departure of the British, their decline began rapidly and ethnic conflict is considered to be one of the most important reasons for this(Mathew, 2015).

Zoroastrians in the 21st century

Hinnels (2005) speaks about the globalizing trends among the Zoroastrians. His book talks about how the Internet revolution has inevitably affected the Zoroastrians. He has given a brief account of the various websites run by Zoroastrians for their co-religionists.Gerth (2009) has studied how some Zoroastrians have created and usedthe Internet to shape a contemporary Zoroastrian identity.Zoroastrians have used the Internet to provide resource sites, communities of affirmation, social networking

resources and has helped to maintain group boundaries and cohesion in the modern world(Gerth, 2009). Dastoor (2005) states that forZarathushtis, the Internet has been a boon by joining the community into a single virtual but a very tangible community. It has helped in strengthening collective identity and tightening group borders.

Most of the research about Zoroastrians in the modern times has been centered on the issues of declining population and how the Internet is helping Zoroastrians connect. However, not much research has been done on the entrepreneurial trends among Zoroastrians in modern times and how the Internet is facilitating in entrepreneurial pursuits.

Methodology

We followed Eisenhardt (1989) method of doing an exploratory work to make sense of what is really going on with the Zoroastrian entrepreneur of today. For this we studied the literature ex-ante identified areas, themes and variables important for our study. However, we did not form any causal association between the variables before-hand. This would limit any researcher bias and any serendipitous counterfactual observation would be a breeding ground for new theory or finding. We interviewed 13 small scale Zoroastrian Entrepreneurs associated with some Zoroastrian body or association and documented their stories in the form of small cases.

The research area or an anchoring question we took for our work is is "*Is the dwindling and scattering population making small-scale Zoroastrian entrepreneurs lose their network advantage?*" This is not a concrete sharp question, but rather a trigger point for an inquiry. The main reason for not going with a sharp research question is to maintain theoretical flexibility and leave room for counterfactual findings, which would set stage for a divergent view. We went with a research area in mind otherwise the data in itself could be overwhelming without any sort of convergence (Yin, 2003)

A thorough review of literature needed to be conducted in order to look for an explanation for the question being raised and also to verify whether the research question being raised is not redundant or answered before. After the study of literature, we observed that post-Indian independence, the research work, and writings about Zoroastrians in India have been centered on the issue of the declining population of Zoroastrians. Not much research has been done on the issue of entrepreneurship amongZoroastrians in the 21st century. While some studies do state that post-independence, the Zoroastrian youth have lost their entrepreneurial drive, however, as of yet, no research has been done to investigate the causes of this decline. To overcome this paucity of data, we thought of approaching my research in an inductive manner. Also, inductive thinking will help me piece together various bits of information and form an understandable unit of analysis to better understand the internal workings.

Through the literature review, we could identify certain tentative areas of inspection. One was to examine the industries in which Zoroastrian entrepreneurs primarily engaged in and examine patterns in the same. Another area of study was to examine the influence of Zoroastrian network on entrepreneurship. Earlier, the Zoroastrians had a network advantage, as a majority of the population was concentrated in the western belt of India (mainly Mumbai and certain cities of Gujarat like Surat, Navsari, Bharuch, Ankleshwar), but now that the Zoroastrians have dispersed across the world, is the network advantage still valid? Another area was to study how the Zoroastrian entrepreneurs are keeping their Zoroastrian values and embracing their Indian identity at

the same time. Also, a possible area of study was to identify the influence of the various Zoroastrian organizations and trusts (eg., Bombay Parsi Panchayat (BPP), World Zoroastrian Organization (WZO),World Zoroastrian Chamber of Commerce (WZCC) and Delhi Zoroastrian Anjuman) on entrepreneurship. Is there any encouragement from these organizations to steer Zoroastrian youth towards business and how do these organizations help Zoroastrian entrepreneurs?

We tried to collect data from all possible sources to get richness and depth in the study. Data both archival and interview-based was collected. Data from primary sources was collected through semi-structured in-depth interviews with a) influential people in the community, which includes the President, Vice President and trustees of the Zoroastrian organizations, including the Bombay Parsi Panchayat, the World Zoroastrian Chamber of Commerce (WZCC) and Delhi Zoroastrian Anjuman, and b) small-scale Zoroastrian entrepreneurs. Interviews were collected either on the telephone, through Skype or face-to-face, depending on the convenience of the respondents. Interviews and archival data were collected over two months, with simultaneous analysis being conducted parallelly, looking for similarities in the answers given to me by the respondents and collecting more data and focusing more on a particular area, if it was found to add more value. For example, when we realized that most of the respondents we had interviewed were not aware of the World Zoroastrian Chamber of Commerce (WZCC) and its workings, we conducted a small survey by asking 31 Zoroastrians from different occupational backgroundsto ask them if they knew what WZCC is and what it does.

The data gathered, was verified and enriched by comparing it with both favorable and unfavorable secondary data, publications, which included the studies of researchers, who have studied the trend in entrepreneurship among Zoroastrians since the British times, both biased and unbiased articles from the newspapers and Zoroastrian publications and published interviews of Zoroastrian entrepreneurs and other people, speaking about their perceptions about Zoroastrian entrepreneurs. The objective here was to construct a generalizable truth, which could come closest to reality while making sense of the line of events.

The objective for going with a semi-structured interview was primarily, that we did not wish to feed a line of thought into our respondents, therefore, eliminating bias. Since the objective of our study was to explore and not probe to find evidence of an event which occurred, there was minimum involvement from my part. In a free open-minded interview, the respondents would be more likely to recollect and share their experiences with candor. Therefore, we did not spend time asking questions, instead of listening to the interviewee.

The exploratory case-based method seemed like a good method for conducting the study on the opportunities and challenges of being a Zoroastrian entrepreneur in today's time because it will help me cover various aspects about Zoroastrian entrepreneurs.

Findings

Before independence, a majority of the Zoroastrian population was concentrated in the Western part of India(Mumbai and certain cities of Gujarat like Surat, Navsari, Bharuch, Ankleshwar).Because of this, the Zoroastrians were a very closely-knit community. Most of the Zoroastrians lived in colonies, popularly known as "Zoroastrian Baugs". These Baugs were known for certain stereotypes like the vigilant

housewives, who would be all-ears for everything that is happening with everyone in the colony; the retired men who would love listening to old Bollywood songs and discussing the worldly affairs; and the *machiwalas* and *pauwalas* who would frequent the Baugs early in the morning. This close-knit bond helped Zoroastrians flourish in businesses selling products, which would be bought primarily by other Zoroastrians, these include food and bakery products, garaas (a traditional Zoroastrian saree), dugli (a traditional attire for Zoroastrian men), feto (a traditional Zoroastrian hard-hat), torans (decorative door hangings) etc.

Earlier, Zoroastrians had the advantage of centrality. The small-scale Zoroastrian entrepreneurs could use thenetwork and stature that the established Zoroastrian firmshad created to their advantage. Their "Zoroastrian identity", paired with the creationary mindset helped them succeed in their business ventures. However, in the past few years, the mindset is shifting from creation-oriented to inheritance-oriented, which is leading to internal conflicts within the community. At the same time, the established firms like the Tata Group, Godrej Group, Wadia Group etc. have embraced the India-ness and they are no longer considered as "Zoroastrian firms", rather, they are recognized as "Indian firms".Also, the community has scattered across the world. All these factors combined have taken away the network advantage that small-scale Zoroastrian entrepreneurs once had.

In the past few years, members of the community have shown a keen interest in revitalizing community interest and in bringing the fragmented community together. For this, they have turned to the Internet. While organizations such as the Bombay Parsi Panchayat play an important role in organizing communities, community media plays an equally vital role in helping shorten the physical distance between the community members.Websites, blogs, online directories, and online magazines are being used by the close-knit but scattered and shrinking community to stay in touch. Some Zoroastrians believe that their future as a community is interlinked with how well they remain connected and be a support to each other and so, they are using the power of the World Wide Web to keep the community members united.

"The Zoroastrian Directory" is an initiative to unite the far-flung Zoroastrian community across the globe. It is the largest and free listing of Zoroastrians, Iranis and Zoroastrians across the world. Various websites, apps, and online publications are now available, which allows Zoroastrians to cover the happenings across the Zoroastrian society worldwide. It also allows Zoroastrians to advertise their business and helps users find postings for everything from Zoroastrian tour operators to caterers to accountants and lawyers among other businesses.Facebook has also served as a major platform for selling wares from home. There are several groups made on Facebook, such as 'Zoroastrian Entrepreneur", "Zoroastrian-to-Zoroastrian Buying & Selling", "Zoroastrian& Irani only – buying and selling" etc., which allow Zoroastrians to post about their products and get orders.

Most of the Zoroastrian entrepreneurs conduct their business with people from different communities, which makes sense because of the dwindling and high scattered Zoroastrianpopulation. However, the people who conduct business from home, by selling food and bakery products, garaas, dugli, torans etc. sell their wares only to Zoroastrians, because demand for these products is generated by Zoroastrians. For these people, who conduct business from home, the network advantage plays a

very important role. They make use of Facebook and other social media sites to display or communicate and sell their wares.

Many communities work to encourage people towards entrepreneurship and help businessmen. For example, in 2017, the Jain International Trade Organization (JITO) set-up a co-working and an incubation center in Mumbai to provide office space and guidance to the entrepreneurs from the community. The Sindhi Chamber of Commerce (SCC) too conducted a series of workshops and seminars to guide and help the businessmen in the community across 40 different sectors. Similarly, the Zoroastrians also have various agencies like WZCC (World Zoroastrian Chamber of Commerce) and the Parsi Panchayats, which work for encouraging Zoroastrian businesses.

The WZCC has been created to facilitate networking, enhance trade & commerce and to reenergize the Zoroastrian entrepreneurial spirit and thus, bring about economic prosperity to all Zoroastrians worldwide. It aims to energize the entrepreneurial spirit among Zoroastrian throughout the world by giving business and professionals a platform for networking. WZCC invites business initiatives, assists them in building business plans and budgets, encourages networking and allows the members to enunciate or advertise their business. However, the awareness levels among the Zoroastrians in India is very limited. Very few people, other than the ones who are associated with the Panchayats or other Zoroastrian agencies know about them.

The local Parsi Panchayats offer a platform for Zoroastrian businessmen to sell their wares. They organize various sales and exhibitions. For example, in Surat, there are the Spattman Sales at least 3-4 times a year. There, people sell hand-made artifacts, clothes, packaged foodstuff, sukhar-loban, prayer books, calendars, household wares etc. However, the problem with these exhibitions is their very limited reach. Generally, only the people living in Zoroastrian baugs know about these sales and exhibitions.

One of the problems, which hinders Zoroastrian youth from going towards business is that while the younger generation has many interesting ideas which are workable, the parents and family members shoot them down because of their fixed mindset. The older generation is not able to think out of the box. Their idea of business is generally limited to catering, tourist transportation, real estate and when nothing works, the last remedy is to get a bank job. On the other hand, where young persons have been given free hand and encouragement, they have ventured in new areas and made a success of their careers. Dealing in the fashion industry, consultancy, IT services, fitness centers are some of the examples of non-traditional ventures. To circumvent this problem, some Zoroastrian institutions are working towards encouraging youth towards entrepreneurship.

Xtremely Young Zoroastrians (XYZ) is an organization formed with thepurpose of promoting togetherness and camaraderie within the youngsters of the Zoroastrian Community between the ages of 5 and 15 years. It holds various events, camps and competitions to promote a sense of belonging & pride among the young Zoroastrians and to foster leadership, decision making, teamwork, money management and ethical behavior in them. Zoroastrians are using organizations like these to instill a sense of entrepreneurship among the kids from a young age itself and also to encourage their creativity.

The Bombay Parsi Panchayat organizes Holiday Programme for Youth (HPY) – an annual month-long activity camp for Zoroastrian children, who have completed the 10th class exams. The World Zarathushti Chamber of Commerce (WZCC) collaborates with HPY for organizing a workshop for the children at HPY, to encourage them towards entrepreneurship and give advice about trading and other business aspects. This helps in guiding children towards business from a young age.The Zoroastrian Co-operative Bank Ltd. helps promote the spirit of entrepreneurship amongst Zoroastrian youth by offering counseling servicesin respect of financial and other issues and organizing and sponsoring business events organized by the World Zarathushti Chamber of Commerce (WZCC).

Despite the availability of several institutions to help and encourage entrepreneurship, Zoroastrians do not perceive them to be very helpful. The workings of these Parsi Panchayats and Organizations are often perceived as lethargic and not-transparent.

Conclusion

During the British rule, the Zoroastrians were a very closely-knit community. They had formed strong bonds and social networks among themselves and were perceived as one of the richest and most entrepreneurial communities of India. However, post-independence, as people became more cosmopolitan, the Zoroastriansinevitably lost something of their distinctive character.Three factors have caused the small-scale entrepreneurs to lose their network advantage – a) dwindling and scattering population, b) inheritance-orientation, leading to internal conflicts and c) established firms losing their Zoroastrian-ness and embracing the "Indian identity" through peaceful assimilation and integration into their identity through their businesses and having a coevolutionary growth with other Indian races.

In the past few years, members of the community have shown a clear interest in revitalizing community interest and in uniting the far-flung Zoroastrian community across the globe. The future of Zoroastrians as a community is interlinked with how well they remain connected and be supportive of each other. For this, community media and the Internet are extensively being used. Various institutions, such as the World Zarathushti Chamber of Commerce (WZCC) and the local Parsi Panchayats are working towards helping Zoroastrians regain their network advantage and thus, regain their entrepreneurial orientation. However, their effectiveness is still doubtful.

Limitations

There is no proper data showing the demographics, income levels, occupation etc. of Zoroastrians in India. Latest data about the Zoroastrian demography, economic status etc. would have made the study more fruitful. The study has not focused on the impact of decline in population on entrepreneurship. Rather it has focused on available data from primary sources that the researchers had access to. Nevertheless, the study lays breeding ground for more research to be done and attempts to set a direction in this area.

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FACTORS AFFECTING ACCESS TO CREDIT AMONG SMALL ENTERPRISES IN SELECTED TOWNS OF CHUKHA DISTRICT IN BHUTAN

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Abstract

Small enterprises play a vital role in economic development as they can provide the economy with efficiency, innovation, competition and employment. Entrepreneurs are responsible for the success of their businesses and have to face up with definite challenges in doing so. The four factors have been pre-determined based on review of the literatures. The four factors selected for the study were: Collateral/Security requirement, Interest rate, Literacy level, and the Credit Process. To know which factors affect access to credit among small business, survey was conducted in selected towns of Chukha district. Data was collected using structured questionnaires from 59 randomly selected respondents of Tsimasham, Chukha and Gedu towns. The statistical tools like correlation, mean and percentage were used for data analysis. Analyzed data is presented in tabular form, graph and chart.

Keywords: *Access to Credit, Business Credit and Small Enterprises*

The Small and Medium Enterprises (SME) is an important source of employment, innovation, and economic growth of a country. More than 95% of businesses in Bhutan are small and cottage scale. Limited access to credit is commonly identified as a key constraint to SME growth. As Bhutan is a developing country, SME is the engine for the growth of economy and for the alleviation of poverty. Accessing to credit is the most serious barrier to expansion of businesses and start-ups. The low capital intensity of investment of the SME made through financial institutions and the resultant low profit margins, high collateral, high interest rates, short repayment periods and lengthy formalities reduces the possibility of availing credit from the financial institutions and few reliable evidence show that the ability to repay the loan by the SME are relatively low than those large scale enterprises.

Access to credit for SME's is important for the national economy as well as for individual businesses. Research has been conducted on this topic in various countries. However this research has not been conducted in Bhutan. This project seeks to explore this topic in Bhutan and the literature will be applied to this context.

Access to finance means the ability that individuals or enterprises can easily access credit facilities. Business credit means any loan or line of credit to the firms or an individual for business purposes. Small enterprises refers to investment between Nu1 million and Nu10 million and having employees between 5 to 19 numbers.

Brown bridge (2002), it is noted that loan term places an important element when it comes to lending issues. The loan term affects the revenue of lending institutions (Banks), the repayment schedule of credit applicants, the financial cost of customers, and also the sustainability of the use of the finance products. It is further stated that in

most cases the loan period and the size present obstacles for accessing bank financing and the interest rate affects access to finance in some few cases.

Ackah &Vuvor (2011) have conducted a study to investigate "*The Challenges faced by Small and Medium Enterprises in Obtaining Credit in Ghana*". The main objectives of this study is to highlight the specific challenges inhibiting SMEs in accessing credit in Ghana with a view to proposing some recommendation to help mitigate these challenges. To achieve the proposed research objective, the quantitative research method was adopted. They found that SMEs in Ghana are facing issues to access bank credit (loans) from financial institutions (banks and non-bank) to undertake various activities.

Cofie (2012) in his article "*The Challenges of Financing Small and Medium Scale Enterprise(SMEs) in the Ashanti region*", the purpose of this study is to evaluate the challenges and the extent of financing of SMEs within the Ashanti Region of Ghana, taking cognizance of the role and contributions of Stanbic Bank Ghana Limited. He collected data from both primary and secondary and the purposive simple random sampling method was used in attaining the sample size. In the end, he concluded that SMEs were dissatisfied with the process of application of financing but were satisfied with the bank exhibiting understanding to their business needs.

Wanambisi & Bwisa (2013) have done research based on "*Effects of Microfinance Lending on Business Performance: A Survey of Micro and Small Enterprises in Kitale Municipality, Kenya*". And their main objective of this study was to investigate the effects of microfinance institutions lending on micro and small enterprises performance within Kitale Municipality. They adopted a descriptive survey research design for accomplishment of suggested research objectives. The study found that majority of those who access loans reported that they could repay loans plus interest from business activities. So they concluded that there is strong positive significant relationship between the amount of loan and performance of MSE increase in income/sales.

Khan (2015) has conducted a study on "*Source of finance available for SME Sector in Pakistan*". This research paper examines the sources of finance (formal and Informal) that are available for SMEs and also highlights the issues that create hindrance in effective flow of financial facilities to SMEs especially SEs (Small Enterprises). The research paper concludes that sufficient and easy availability of finance is the key to success for SMEs in Pakistan.

Objective of the study

The objective of the research was to study the factors affecting the accessibility of credit for Small Enterprises in selected town of Chukha District. The four factors have been pre-determined based on review of the literatures. The four factors selected for the study were: Collateral/Security requirement, Interest rate, Literacy level, and the Credit Process.

Research Design

The article is based on the information provided by 59 respondents (of Tsimasham, Chukha and Gedu towns) under Chukha district. The Quantitative Approach of the research was employed in the present study. The structured survey questionnaire was framed as a main data collection tool. In the field, the convenient sampling method was adopted for the data collection. Both primary and secondary data is collected for the purpose of analyses and interpretation. The statistical tools like correlation, mean

and percentage were used for data analysis. Analyzed data is presented in tabular form. Wherever required, data is presented through graph and charts.

Reliability of the Data

Prior to the analysis of the data, reliability test was conducted. The overall reliability based on 13 likert items stand at Conbrah's alpha value of 0.687. The statements which were divided into four factors as '*Collateral/Security, Interest rate, Literacy Level, and Credit Process*' have the alpha value of 0.609, 0.624, 0.596 and 0.699 respectively. Thus, the data was reliable. Hence, the further analysis of data was proceeded based on this reliability result.

Analysis and Interpretation

1. Demographic and Business Profile of respondents: There were 59 respondents for the study. In terms of sex segregation of the respondents, 39% represent males while 61% were females. The majority of the small business operators reflected that they were 36 years of age or more. Considering the marital status, 91% expressed that they are married while at least 3.4% have indicated that they are divorced.

2. Business Background: Almost all the Small enterprise owners operate the business as Sole Proprietor. Only 1.7% respondents operate business as partnership or joint venture. In specific terms, 98.3% of the businesses fall under sole proprietorship. And 96.6% of the owners invested Nu. 1-2 million as a start-up capital, while only 3.4% of the business operators spent between Nu. 3-5 million as an initial investment. Taking the business operation into account, the percentages vary as 35.6, 16.9, 13.6, 13.6, and 20.3 for operation years of 1-5, 6-10, 11-15, 16-20, and more than 20 years respectively. Majority of the business employ less than 5 employees which represent 91.5% followed by 6.8% of enterprise employing 6-10 employees and only 1.7% of the enterprise could give employment to more than 11 people. Among the small business enterprises, 35.6% earned profit of less than 30 thousand in a year, 27.1% earned between 31-60 thousand, 10.2% could draw profit amount of 61-99 thousand, and a little more than 22% earned more than 100 thousand as a profit per annum. However, there were at least 5.1% of the enterprises operating in loss. With regard to education background, majority of the respondents have completed at least High school, while less than 48% have education qualification under "other" category. The details are given as follows in the table.

		Type of Business		Total
		Sole Proprietor	Partnership / Joint Venture	
Education	Bachelor's Degree	10 (16.9%)	0	10
	Diploma	4 (6.8%)	0	4
	High School	16 (27.1%)	1 (1.7%)	17
	Other	28 (47.5%)	0	28
Total		58	1	59

3. Credit Accessibility: The information is provided in the following tables

Applied for credit in the past from any Financial Institutions?			
	Availed Credit		Total
	Yes		
Applied for Credit	Yes	59	59
Total		59	59

All the respondents applied for credit or loan from the financial institutions and all of them have availed the loan for the business. This fact indicates that access to credit is

not really a problem. Thus, it can be concluded that business owners have the accessibility to the credit facilities.

| Amount Availed (Credit)				
	N	Minimum Amount availed (Nu)	Maximum Amount availed (Nu)	Average Amount availed (Nu)
Amount Availed (Nu)	59	100000	10000000	792881.36

Once the fact of credit accessibility was established, the amount availed by the respondents was analysed. The least and the maximum amount availed were found to be Nu.100000 (Hundred Thousands only) and Nu. 10000000 (Ten Millions only). However, the average amount of credit availed stand at around Nu. 800000 (actual average amount is Nu. 792881.36 only)

		No of years of Business Operations					
		1-5 years	6-10 years	11-15 years	16-20 years	More than 20 years	Total
Credit Amount Availed (Nu)	100000	2	0	0	1	0	3
	150000	1	1	0	0	1	3
	200000	5	0	1	1	2	9
	250000	1	0	0	0	0	1
	300000	1	3	1	1	2	8
	350000	3	0	0	0	0	3
	400000	1	2	0	0	1	4
	500000	3	2	4	2	1	12
	600000	1	0	0	1	0	2
	700000	0	0	1	0	0	1
	1000000	1	1	0	1	2	5
	1300000	1	0	0	0	0	1
	1500000	0	0	0	0	1	1
	1800000	0	0	1	0	0	1
	2330000	1	0	0	0	0	1
	2600000	0	0	0	1	0	1
	3000000	0	0	0	0	1	1
	3500000	0	1	0	0	0	1
	10000000	0	0	0	0	1	1
Total		21	10	8	8	12	59

The table above reflects the pattern of availing credit from the financial institutions. The credits are availed at the initial years of the business. This is because the number of loans sought is highest during the first five years of business operation with 21of the 59 business owners. There were 8 each who availed loan and have been operating for 11-15 years and 16-20 years. 12 of the respondents have availed loan and have been in operation for more than last 20 years. In terms of the credit amount, Nu. 500000 (Five Hundred Thousand only) is the most frequently sought after amount followed by the loan amount of Nu 20000 (Two Hundred Thousand only).

4. Opinion on Credit services: The respondents were asked to rate their opinion on the credit services rendered by financial institutions, and more than 80% indicated that they were satisfied (66.1% rated the services Good, and 15.3% rated Very Good). Only a few which translates to 3.4% of the owners seemed to be unsatisfied by the credit services offered by the financial institutions. However, at least 15.5% expressed that the services were neither poor nor good. In general, it can be deduced that business owners as customers are satisfied with the credit services provided by the

banks or financial institutions. The details of the rating on the credit services are given in the graph below:

The rating on Credit services
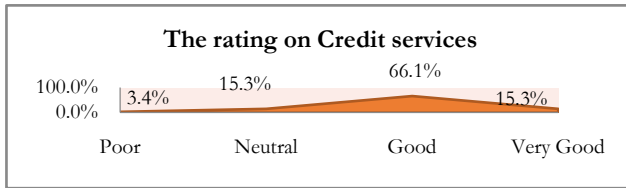
5. Factors Affecting Credit Access: The graph below shows the weighted mean value of factors which affect credit access to small business. Out of four factors, 'literacy level' has maximum mean value of 3.5. However, it should be understood that having high literacy rate and awareness has the more probability of securing the credit based on the self-initiative. The high score on literacy rate does not necessarily mean that financial institutions favour customers with high literacy rate on disbursing the credit. This factor only means that those with more literacy and awareness on credit processing have the higher chance of securing the grant.

The rest of the factors which are 'Collateral/Security' requirement, 'interest rate', and 'Credit Process' scored at 3.2, 3.4 and 3.4 respectively.

Weighted Mean Value
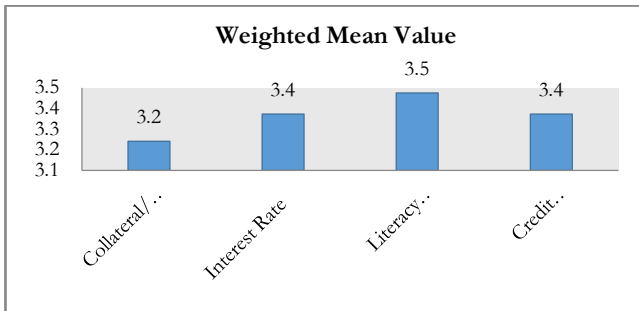
6. Is the Credit Amount availed dependent on Security/Collateral requirement?: The aim of the present research was to study the factors affecting the access to credit. And it was established based on the data that credit is accessible to the business owners. Every respondent had availed the credit from the financial institutions. Hence, the Pearson Product moment correlation was conducted to ascertain if the 'availed credit amount' has any relationship with 'security or collateral' requirement. Preliminary analyses were performed to ensure no violation of the assumptions of normality, linearity and homoscedasticity.

There was no correlation between the two variables: 'availed credit amount' and the 'security or collateral requirement' [$r=.026$, $n=59$, $p>.0005$].

Correlations		Credit Amount Availed	Security Collateral
Credit Amount Availed	Pearson Correlation	1	.026
	Sig. (2-tailed)		.844
	N	59	59
Security/ Collateral	Pearson Correlation	.026	1
	Sig. (2-tailed)	.844	
	N	59	59

Also, to test if the availed credit amount is related to the 'interest rate' factor, the Pearson correlation was performed. Even these two variables do not correlate [r=.126, n=59, p>.0005]. The output of the correlation analysis is given in the table below.

Correlations		Credit Amount Availed	Interest Rate
Credit Amount Availed	Pearson Correlation	1	.126
	Sig. (2-tailed)		.342
	N	59	59
Interest Rate	Pearson Correlation	.126	1
	Sig. (2-tailed)	.342	
	N	59	59

Conclusion

The study concludes that access to credit is not a problem as every respondent has taken loan from the financial institutions. There was no correlation between 'availed credit amount' with the 'security or collateral requirement' and interest rate. The credit services provided by financial institutions are rated good. It means all the respondents are satisfied for the availed services. Having high literacy rate and awareness has the more probability of securing the credit based on the self-initiative. Small business support services should be provided to further improve access to finance and more financial schemes is suggested as the rational way forward.

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