

Rural Diversification in Punjab: Perspectives and Challenges

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PRINCIPAL'S MESSAGE

The economic development based on single sector could not be sustained and new Growth sectors must emerge for sustained growth of the economy. Rural diversification via development of allied agricultural sector, agro processing industries, manufacturing industries and other non-farm economic activities and the service sector are the key determinants for further growth. Punjab economy lags behind in agri-businesses and agro based industries and hence concerted policy efforts are needed in this direction. There is also a need for strengthening human capital formation by improving the quality of school education, higher education and health delivery system in Punjab. Developing Rural Non-Farm Activities in Punjab will provide gainful employment to every able bodied person in rural areas which will further act as the key to poverty alleviation and general development of rural areas. The employment in the organised industrial sector is not growing fast enough partly because of the capital intensive nature of the technology being used and partly because industrial sector has not been growing at a fast enough rate. IT empowered marketing institutions and its awareness among farmers need to be developed for strengthening Punjab agriculture. One of the most important policy option available in this scenario for mitigating the problem of unemployment and underemployment is promoting non-agricultural employment in rural areas.

Keeping in view the dire need of rural diversification, our college has organised an ICSSR Sponsored two days National Seminar on "Rural Diversification in Punjab: Perspectives and Challenges" to bring together academicians, researchers and policy makers to deliberate on the theme of utmost importance for Punjab Economy. To commemorate the success of this seminar our college takes immense pride in publishing this edited book in order to celebrate the research contribution of the participants. I intently feel that this book showcases pinnacles of expertise and experiences of shared views of academicians, scholars and professionals. The papers contributed by candidates are examined critically and all the papers selected after scrutiny are compiled into this book. This compendium of information will definitely help readers to understand the roll of rural diversification in Punjab Economy.

This book is edited by Dr. Jaswinder Singh, Head, Department of Economics and co-edited by Tanveen Kaur, Assistant Professor in Economics. I congratulate the faculty members of the department for their efforts and hard work to make this event a mega success.

Principal
Dr. Surinder Kaur

PREFACE

In the recent national discourse, Punjab Economy is invariably represented through agrarian crisis in the form of depleting water table, declining income, growing indebtedness, lack of alternative sources of employment and social fragmentation reflected presumably in the widespread drug addiction among its youth. The slowdown of Punjab economy was in fact imminent in the absence of appropriate policies implementation for transmitting growth from agriculture to non-agricultural sector. Agricultural and rural diversification of the Punjab is urgently required to bring second green revolution. The role of agriculture in the Punjab economy needs reorientation in the light of changing policy environment to meet the new challenges and opportunities. In order to do away with the challenges in the way of agriculture and rural diversification and heavy public investment at processing level are required.

Keeping in view the above mentioned context, the Department of Economics, Khalsa College for Women, Amritsar has organised an ICSSR sponsored two day National Seminar on 'Rural Diversification in Punjab: Perspectives and Challenges' on 15-16 March, 2022. About two hundred academicians and scholars have participated in the seminar. The participants presented their papers on the theme of the seminar and on the sub-themes related to India@75 as suggested by ICSSR on the occasion of AZADI KA AMRITMAHOTSAV. Dr. Ranjit Singh Ghuman, Professor of Eminence, Punjab School of Economics, Guru Nanak Dev University, Amritsar was the keynote speaker to deliberate on the theme of the seminar. Dr. Neena, Professor and Head, Punjab School of Economics, Guru Nanak Dev University, Amritsar has also provided a deep overview on the theme. The renowned speakers Dr. Jasbir Singh from University of Jammu, Dr. Sawraj Kaur from Khalsa College, Amritsar, Dr. Nitin Arora from Panjab University, Chandigarh, Dr. Baljeet Kaur from Guru Nanak Dev University also joined and acted as resource persons in the Seminar.

Our esteemed S. Rajinder Mohan Singh Chhina, Honorary Secretary, Khalsa College Governing Council, Amritsar appreciated the efforts made by the college to hold this seminar. He also encouraged the faculty members of the college to conduct such academic activities in future. Here, I bow my head in reverence to Dhan Shri Guru Granth Sahib Ji for providing me the positive strength and energy to organise this seminar. I feel honoured to express my profound regard and a deep sense of gratitude to worthy Principal, Dr. Surinder Kaur who provided intellectual, sagacious, creative and affectionate support to organise this academic pursuit.

Editor

Dr. Jaswinder Singh

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LATEST TRENDS IN SKILL DEVELOPMENT IN INDIA

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ABSTRACT

Skill Development (Skill India) Initiated by the Indian Government is considered to be as a major policy Agenda in the past few years. Skills and comprehension are the operating Intensity of economic growth for any country. Country with advanced skills can face any problems and can take grab the opportunities given by the global environment. To make Indian economy such efficient, Indian Government adopted skill development initiative as a national priority. India is recognized as one of the youngest nation in the world and it is estimated that India will have a major portion in the global workforce. Thus, there is a need to develop and educate our workforce to match them with the global skill needs.

In India, major employment provider is the informal sector and the workforce in this sector are either non-skilled or inadequately skilled and they have less ways to get advanced skills.

According to a National Survey Organization (NSSO) report, two types of vocational training are available in India: (i) formal and (ii) non-formal. This training is received by only 10 % of persons aged between 15 and 29 years. In case of formal training received by persons, only 3% is employed. Thus, there is a dire need to make the population of India skillful to make them competitive.

With its youngest population, India has an opportunity to get the demographic dividend but at the same time, there is a challenge to make such a big population skilled. The objective of this paper is to conduct an analysis regarding skill development initiative in India and also to discuss its importance in Indian context. Government is taking steps in the right direction but the industry should also come forward and enter into public private partnership to improve the skills. In order to strengthen the economy, there is need to shift focus from academic skills to focusing on generating employable skill among the Indian students. This paper is based on conceptual study & secondary data sources.

Keywords: Skill Development, Education, Economy, Employable Skills.

INTRODUCTION

Skill development can be defined as proficiency that is acquired or developed through training or experience. Indian Government has taken various positive steps towards the skill development in the country. Many new schemes and programmes has been initiated to make Indian workforce skillful. With the rising globalization in the world, India has immense opportunities to establish its distinctive position in the world with its large, capable and efficient workforce. India has the youngest population and thus it has huge potential to grow. Skill India has numerous benefits. It will help the Indian youth to get better paying jobs. The objective of Skill Development is to make Indian workforce compatible with the business requirements.

REVIEW OF LITERATURE

Okada A. (2012) has provided on the topic “Skill Development for youth in India: Challenges and Opportunities”. This paper has highlighted the transition of youth of India to the world of work. This paper has showed the gap between what industry demand and what the youth get from the vocational training. It has suggested that Indian government should increase its investment in the education and training of the youth.

Agarwal S. (2016) has written paper highlighting the importance on “Central Pillar of Employability: Skill Development”. This paper has highlighted that inspite of various skill programmes has been initiated by the

government, there are some hurdles in the way to get the objective fulfilled. It has also highlighted the capacity of the Indian workforce for training.

NEED OF SKILL INDIA

1. **Knowledge economy:** The skill Development initiatives will provide the trained workforce who can adjust with the changing demand and technologies. This policy will make India a knowledge economy.
2. **Mismatch between industry requirements and availability:** Indian education and training system do not provide the students what skills are needed by the industry and thus creating a gap between the requirements and availability of skills. This gap can be covered with the help of Skill development.
3. **Scale of determination:** India has a target of producing 500 million workers by 2022. But the present capacity is only 15 million. So in order to achieve this target, India has to its capability of skill development.

HISTORY

The Government has recognized the need for Skill Development firstly with the 11th Five year plan providing a framework to address the solution. The first skill development policy was framed in 2009 and then National Skill Development Mission was launched in 2010. A department of skill Development and Entrepreneurship was created under the Ministry of Youth Affairs and Sports in July, 2014 and was subsequently upgraded to fullfledged ministry in November 2014. The role of the ministry is to evolving skill development programmes, industry-institute linkages etc.

LATEST SKILL DEVELOPMENT INITIATIVES:

1. Udaan:

The Udaan Scheme, a Special Industry Initiative (SSI) for the state of Jammu and Kashmir (J& K) is funded by the Ministry of Home Affairs and Implemented by National Skill Development Corporation (NSDC). The is an initiative toward making the youth educated- graduates, post-graduates and three-year diploma holders in engineering – of J&K employable. It aims to provide corporate India with exposure to the rich talent pool available in the state. The fund allocation for the scheme by MHA was to the tune of INR 750 crore. This Scheme has brought positive changes in the skill levels- technical and soft- as well as social stature of candidates has been visible. Successful candidates has joined reputed companies in the country and many candidates established entrepreneurial ventures in Jammu & Kashmir. Thus, This scheme has been a success. But there is scope for improvement. More initiatives must be taken to create aspirational value among the youth of J&K for the various such schemes. There is need to co-ordinate this scheme with other skill development initiatives to increase the impact of Skill India. Untapped sections of the population i.e. female and rural candidates must also be covered under the scheme.

2. **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** It is the flagship scheme of the Ministry of Skill development & Entrepreneurship (MSDE) implemented by National Skill Development Corporation. The aim of the PMKVY scheme is to encourage aptitude towards employable skills and to increase working efficiency of probable and existing daily wage earners, by giving monetary awards and rewards and by providing quality training to them. Average awards amount per person has been as Rs.8,000. It aims to train over 40 crore people in India in different Skills by 2022. It will be more taineecentric. The focus is on bridging the demand- supply gap and to promote skills for industry 4.0 job roles.

Under this scheme, training will be imparted into three categories, namely:

- a) **Short Term Training (STT):** The training period under this course generally range between 200600 hours (2 to 6 months). School and college dropouts or unemployed youth of Indian nationality shall benefit from the scheme.

- b) **Recognition of Prior Learning (RPL):** RPL gives Indian youth industry relevant skills certification. Individuals with prior skills can get register themselves and get certified under the RPL scheme. The duration of this scheme ranges between 12-80 hours.
- c) **Special projects:** Special Projects component envisages training in special areas and training pertaining to special job roles that are not defined under the National Occupational Standards.

3. National Apprenticeship Promotion Scheme (NAPS):

NAPS was launched in August 2016 by Government of India to promote the Apprenticeship in the country by providing financial incentives, technology and advocacy support. Under this, sharing of 25% of prescribed stipend subject to a maximum of Rs.1500/- per month per apprentice with the employers and sharing of basic training cost up to a maximum of Rs.7500 per apprentice. Under this scheme, Pradhan Mantri Kaushal Vikas Yojna and other skill development initiative will be covered. An online portal for administering is launched. Types of Apprenticeship Training:

- a) **Basic Training:** This training is given to those who have not taken any kind of training before taking on the job training. Basically, this is given to the freshers.
- b) **On the Job training:** Under this, practical exposure is given to the applicant so that he/she can perform their task perfectly. It is generally provided by the establishment itself.

4. Pradhan Mantri Kaushal Kendra (PMKK):

Under this scheme, Model Training centres (MTCs) will be established in every district of the country. NSDC is the implementation agency for the project. The aim is to create benchmark institutions that demonstrate aspirational value for competency- based skill development training.

5. India International Skill Centre (IISC) Network: IISC network is envisioned to be the nodal platform to facilitate international workforce mobility opportunities for Indians. This plan is aimed to make India the skill capital of the world. The Member Organizations will be supported to work across various country clusters including: Gulf Cooperation Council (GCC), Japan, Russia, South East Asia, North America, Europe etc. It provides incremental skill training on international standards and assessment of skills for overseas employment. This training capsule would entail domain skill, language skill, International country specific orientation skill and Digital Literacy modules.

6. Deen Dayal Upadhyay Gram Kaushal Yojana (DDU-GKY): It is a placement linked skill development program for the rural youth. DDU-GKY is a part of National Rural Livelihood Mission (NRLM). It uniquely focus on rural youth between the age of 15-35 years from poor families. Till date, there have been 66 special projects that were taken up under the DDU-GKY scheme. 15 states have a minimum of 5 approved projects and many in the pipeline.

7. Technical Intern Training program (TITP): TITP commenced in 1993 in Japan. The program aims to contribute to developing countries by accepting its people and transferring skills through on-the-job training (OJT) in Japan. It promotes International cooperation through transfer of skills, techniques and knowledge gained by technical interns to the developing nations. Selected candidates from India, undergo 3 to 5 years of internship in Japan and after that, they are required to return to India to utilize the skills for the development of India.

CONCLUSION

No doubt that 'Skill India' initiative is very good step of the government in making India a workforce capital but it has many defects. Indian Govt. has set a target of skilling 400 million persons by 2022, but its pace is in slow rate than the set target. Moreover, training to job transition rate and skilling to placement ratio is very low than the expectation. Only 2.3% of India's workforce has formal skill training compared to 68% in the UK, 75% in Germany, 52% in USA and 80% in Japan. Hence, there is an urgent need to impart skills in the Indian workforce and to overcome the defects in the present Skill Development programmes.

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A GLANCE INTO INCLUSION AND SPECIAL EDUCATION

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ABSTRACT

On analyzing the education system through the lens of diversity, inclusion comes across as a practice that caters to the need of special individuals. Due to their learning disabilities, these special individuals are marginalized from the 'mainstream' population. These individuals are provided "special education" that addresses their differences, disabilities, and needs and also aids them to achieve a higher level of personal self-sufficiency, subsequently resulting in mainstreaming of these 'gifted' children. The focus of this paper is to trace the course of special education and to look into the current trends in inclusion and special education. This aim is achieved by thoughtfully assessing the major issues of special education. The paper examines the policies formulated for the implementation of inclusion in education. It also explores the recommendations made by the stakeholders in actualizing the inclusion programs.

Keywords: Special education, Learning disabilities, Inclusion, Impairments, Mainstream population.

INTRODUCTION

Inclusion is a much broader concept than integration. Inclusion doesn't mean providing students with disabilities access to regular classrooms rather it aims that all children, regardless of race, language, class, geographical location, and disability, be provided an equitable and effective education that caters to all their needs as learners. The concept basically facilitates heterogeneous grouping and zero rejection. The core of inclusive education is providing the basic right to education to all children, which is deeply rooted in most of the International human rights treaties.

Although the term 'Inclusive Education' has not been explained formally in India, the Draft Scheme on Inclusive Education uses the following definition: Inclusive Education means all learners young people - with or without disabilities being able to learn together in ordinary preschool provisions, schools, and community educational settings with an appropriate network of support services (S. N. 2007).

The National Curriculum Framework, 2005 recapitulates: A policy of 'inclusion must be implemented comprehensively in all schools and throughout our education system. The children need to participate in each and every sphere of their life whether inside or outside the school. Schools need to become those knowledgeable hubs that prepare children for life and ensure that all children, especially the differently-abled, children from marginalized sections, and those in difficult circumstances benefit from this critical area of education. (NCF 2005, p85) Therefore 'inclusion' actually challenges us to examine the barriers within the educational system and also determines those ways which not only promote participation but also ensure positive learning outcomes for all learners.

Policies made regarding the Education of children with disabilities: In 1944, the Central Advisory Board of Education (Sargent Report) made provisions for mainstreaming the education of students with disabilities as far as possible. The National Policy of Education (1986) emphasized the removal of disparities and equalization of educational opportunities by especially catering to the specific needs of those who, till now, have been denied equality so far. The Revised Programme of Action 1992, also stressed the inclusion of the educational needs of students with disabilities in planning for UEE.

National Policy for special children: In February 2006, The National Policy for Persons with Disabilities was released by the Ministry of Social Justice & Empowerment. One of the major concerns of the Policy center on the education of persons with disabilities eg. is: The constitution of India provides for equality, freedom, justice, and dignity of all individuals and it also implicitly approves of an inclusive society for all including special ones. In recent years, there have been tremendous changes in the perception of society toward persons with

disabilities. It has been noticed that a majority of persons with disabilities can lead a better quality of life if they have equal opportunities and effective access to rehabilitation measures.

National Trust Act (1999): The National Trust Act (1999) is for the welfare of individuals with Autism, CP, MR, and Multiple Disabilities. The Act has the six significant objectives:

- To empower persons with disabilities to live as independent beings in the community to which they belong.
- To strengthen facilities to provide support to live within their own families.
- To capacitate registered organizations to provide need-based services during the period of crisis in the family of a person with a disability.
- To deal with problems of special children who do not have family support.
- To promote measures for the care and protection of persons with disability in the event of the death of their parent or guardian.
- To evolve procedure for the appointment of guardians and trustees for persons with a disability requiring such protection.

According to the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, it is the responsibility of both the Central and State Govt to provide services, facilities, and equal opportunities to persons with disabilities. Each child with a disability shall have the right to free education till the age of 18 years in an integrated or special school set up. Facilities like: Appropriate transportation, removal of the architectural barrier, and restructuring of the examination system shall be ensured for the benefit of these children. Special Children shall have the right to scholarships, books, and other learning material.

Another major aspect is that the special schools for children with disabilities must be facilitated with vocational training. Teacher training institutions must be established in order to generate requisite power.

Section 30 brings out that the governments shall by notification prepare a comprehensive scheme for education, which will further make provision for the removal of architectural barriers from schools, and colleges imparting both vocational and professional training.

Mental Health Act (1987) gives provisions for rehabilitation and treatment of people with mental health difficulties. (S. N. 2007).

National Scholarship Scheme: The major goal of this scheme is to provide financial assistance to students with disabilities for pursuing higher and technical education. They are also supported by acquiring special aids. More than 500 such scholarships are available for pursuing higher and technical education. The rate of these scholarships ranges from Rs.400/- to Rs.1000/- for diplomas to Ph.D. level for day scholars and hostellers. (S. N. 2007).

Rehabilitation Council of India Act, (1992) was passed in the year 1992 to constitute the major body - Rehabilitation Council of India (RCI) for regulating the training, and training of Rehabilitation professionals and for the maintenance of the Central Rehabilitation Register. This was further amended under the amendment of the Rehabilitation Council of India Act 2000 which provides for monitoring the training of Rehabilitation professionals and personnel, promoting research in Rehabilitation and Special Education as one of the significant additional objectives of the act. After discussing the major articles next, we shift to the schemes launched by govt of India for the welfare of persons with disabilities. (Sawhney, N., & Bansal, S.2021).

INITIATIVES TAKEN BY GOVT OF INDIA

Sarva -Shiksha Abhiyan (SSA) is a program launched by govt of India that aims at the universalization of Elementary education "in a time-bound manner". The 86th Amendment to the Constitution of India ensures free and compulsory education for all children between the age of 6 - 14 a fundamental right (Article- 21A). SSA

embraces a more pragmatic approach to implementing the program of inclusive education (Wiki.n.d.). SSA states that "SSA ensures that every special child irrespective of race, category, and degree of disability, is provided education in an appropriate environment. SSA's zero rejection policy regards that no child is left out of the education system. It also assures to support a wide range of approaches, options, and strategies for the education of children with special needs."

In 1974, the Government of India launched the Scheme under the Ministry of Social Justice and Empowerment, which was later on shifted to the Ministry of Human Resource Development. The scheme basically intends to provide educational opportunities to special students in regular schools and also promises to facilitate their retention through resource support in the schools. Children with disabilities of 15-18 years are provided free education under the following notions: A disabled child may be given the following kinds of facilities at the rates prevalent in the State/UT concerned.

1. Allowances:

- a. Expenses on uniform ranges up to Rs. 200 per annum.
- b. Transport allowance would be up to Rs. 50 per month. If a disabled child resides in the hostel within the school premises then no transportation charges would be admissible.
- c. Reader allowance of Rs. 50 per month in the case of blind children after Class V.
- d. Escort allowance for severely handicapped with lower extremity disability should be Rs. 75 per month.

II. Disabled children residing in the hostels within the same institution where they are studying may also be paid boarding and lodging charges as admissible under the State Government rules. In the places, where there is no State scheme of scholarships to hostellers, all the disabled children whose parental income does not exceed Rs. 5000 per month will be paid for actual boarding and lodging charges subjected to an amount of a maximum of Rs. 200 per month. However, disabled children should not be placed in hostels unless the required educational facilities are unavailable in nearby schools.

III. Severely orthopedically handicapped children residing in hostels may need the assistance of a helper. A special pay of Rs 50 per month is admissible to any hostel employee willing to extend such help to children and his/her duties.

FACILITIES PROVIDED BY CBSE

The facilities extended by the Board to disabled candidates (Dyslexia, Blind, Spastic, and Candidate with Visual Impairment) are:

1. Persons with disabilities such as Dyslexia, Blind, and Visual Impairment can study one compulsory language as against two. The language opted for them should align with the overall spirit of the Three Language Formula prescribed by the Board. Apart from one language, they offer four of the following subjects: Mathematics, Science, Social Science, Music, Painting, Home Science, and Introductory Information Technology.
2. From 2002 onwards, alternate questions instead of questions requiring special skills based on visual inputs have been provided in Mathematics and Science for Sec. School Examination (Class X).
3. Visually handicapped, Physically Handicapped, and Dyslexia Students are allowed to use amanuensis. The amanuensis should be a student of a class lower than the one for which the candidate is taking the examination.
4. The blind students appearing for the 2003 examination from Delhi were facilitated with Questions Papers with an enlarged print.
5. Disabled candidates are allowed an additional one hour (60 minutes) for each paper of external examination.
6. Board does not give any relaxation in prescribed minimum marks.

7. Students from Examination in the Third Language can be exempted.
8. The Board considers the Physiotherapeutic exercises equivalent to the Board's Physical and Health Education course.
9. Centre Superintendents have been instructed to make provision for the conduct of the examination of such disabled candidates on the Ground Floor.
10. Physically challenged children will, first of all, indicate their category and will also state whether they have been provided with a writer in the columns provided in the Main Answer Book.
11. Answer sheets of these students are to be evaluated by the Regional Officers at one Nodal Centre.
12. The Centre Superintendents have been requested to send the Answer books of these students in a separate envelope to the concerned Regional Officer.
13. Separate question papers in Science & Mathematics at the Secondary (Class X) level have been provided for blind students w.e.f. 2003 Examinations.
14. Assistant Superintendents should be appointed for the blinds. These are teachers from the schools where the blinds are studying. One invigilator must be from outside the school.
15. Assistant Superintendents who are supervising the physically challenged children who have been granted 60 minutes extra time are to be paid remuneration @ Rs. 50/-+ Rs. 20/
16. Amanuenses are paid @ Rs. 100/- per day/paper daily by the Centre Superintendent.

ROLE OF STATE COUNCIL OF EDUCATIONAL RESEARCH & TRAINING (SCERT):

At the state level, SCERT is an apex organization in the field of school education. The responsibility of this organization is to provide training to school teachers, develop textbooks and training manuals, and teacher's handbooks, develop teaching-learning materials (TLM), provide resources, and undertake research in all the areas lying underneath it. Under the aegis of SCERT, nine DIETS are functioning in different districts of Delhi which are conducting training programs for primary/ elementary (both pre-service and in-service) teachers, school heads, community leaders, and NGO personnel, developing teaching-learning material for primary and elementary level. Both SCERT and DIET have a significant role in promoting inclusive education at the state and district levels respectively. The main functions to be performed by SCERT and DIETS are as follows

- SCERT will conduct a training program for the faculty members of SCERT and DIETs, administrative officials from the Directorate of Education, MCD, NDMC, EVG counselors, personnel from EDC cell, NGO personnel, and principals and teachers from all the secondary and senior secondary schools.

FORMULATING AN INCLUSIVE PLAN

The process of developing an inclusive program involves the following steps; - obtaining information on the disability; - benefiting from a team approach; - examining safety concerns; - assessing present skill level; - setting up realistic expectations; - determining program modifications; - implementing program evaluation.

RECOMMENDATIONS PROPOSED BY THE STAKEHOLDERS: Inclusive Education works on the principle philosophy of 'togetherness in education'. This brings all the children under one roof regardless of their strengths and weaknesses. To make this happen, the involvement of stakeholders is a must. A Stakeholder is meant by any person who has a stake or personal interest in the activities of the school and also works for the welfare of all the students as well as for the school. The following are the recommendations put forward by the stakeholders:

Curriculum modification or adaptation: This is one of the important aspects for all the teachers teaching the disabled ones, to meet their special educational needs. For inclusive teaching, it is significant that the curriculum should be modified in terms of content, methods of teaching, evaluation procedure, time, rules, and regulations to meet the individual needs of children with disabilities. The curriculum should be

- **Child-centred curriculum:** The curriculum should be specific, observable, measurable, achievable, and relevant according to children's needs.
- **Flexible curricula:** A flexible, locally relevant curriculum, teaching, and learning strategies are intrinsically important for children with special needs to participate in the educational process.
- **Participatory:** Special Children need a learning environment in which they can actively participate in learning in small groups. While accommodating curriculum in a class, pictorial, graphics, and auditory ways of input and output can be considered instead of lecture. An adaptation at the conceptual level without changing content is useful in inclusive classrooms.

Devices for Assessing these children's: In India, the assessment system is regarded as a very old process and it assesses only the rote memory of the child. One of the major concerns of the educators is the notion that the integration of these special students, would result in lowering school standards because these students would not be able to pass exams that are organized without any provision of flexibility for the disabled and are only based on content knowledge. This seems to be a genuine concern of teachers as it can affect their promotion. Thus, it is essential to establish an alternative system of examination for these students. It will be more comfortable for students and teachers in India to adopt such a system as here, students are asked to do activities that demonstrate their abilities rather than disabilities. (Sharma, T. 2018).

- **Seeking Resource support and Room -** Resource teachers from different disabilities and Therapists (speech and Physiotherapists) should be deployed at the Block/cluster level based on the number of children with special needs in the ratio of 1:5. They can be appointed as Key Resource Persons, who can work with a group of general teachers in secondary and senior secondary classes. Resource Room in schools in India should include an academic Lab, Low vision Lab, Sound Proof Room, Therapeutic Room, ICT Room and Classroom, Special Teaching Learning Materials.

ADAPTATION IN SOCIETY:

1) Providing Support Services for disabled children - Support services are much needed for the access and retention of children with special needs. The services should be categorically specified and their availability should be according to the needs of the child. This includes the availability and upgrading of aids and assistive devices according to the individual needs, technological support, audio-visual, and communication board. The infrastructure in India in most places and cases is not disabled-friendly. It is with the help of the devices that we can remove or reduce disability. In many countries, there is assistive technology for the disabled which includes a wide range of devices and services, including IT-enabled prosthetics and implants, customized computer assistance, and accessible communication tools. There is a personal emergency response system for disabled children so that just with the push of a button they can easily call for medical assistance. Apart from that, for the learning disabled, there are different IT aids through which autistic children can learn to communicate their needs by using a voice output communication aid (VOCA) which is a handheld electronic device that produces pre-recorded audio messages at the press of a button. These devices can help the disabled enjoy their independence and take care of the risks involved. But in India, the disabled lack this kind of IT support and are therefore bound to rely on family support. IT support for disabled ones is a pragmatic approach that can be applied in India.

2) Formulation of various Organisations for special children: Social exposure is essential for children with special needs. Parental Awareness, community mobilization, and peer sensitization are necessary for their growth. Awareness and sensitization programs should be organized for parents, community, and peer groups through awareness camps, Inclusive Rally, posters on all disabilities with positive messages, and celebrations of World Disabled day, Louis Braille Day, etc. Ensuring social access is a great challenge. Organizations for persons with disabilities, self-help groups, or voluntary associations of people of the community can work democratically and accountably to attain the collective goals of the group. Organizations for persons with disabilities tended to be focused on specific impairment groups and are a charity or medically based. It is not enough to be merely independent it is also necessary to have a group that supports and provides fellow feeling. Members can support one another through sharing information and other available resources. They also help each other in deciding on family and individual matters. The Associations of the parents of children with

disability are recognized as pivotal organizations looking into issues affecting children with disabilities. Parents of children with disabilities neither fitted into organizations of Persons with Disabilities nor those organizations for persons with disabilities. But Parents of the disabled can help their ward in the best way. So, it becomes necessary to endorse associations of the parents of children with disability. Special schools run by NGOs have played an important role. It is with help of NGOs we are able to provide education to the children with disabilities in large areas of India, which the government was unable to provide. Local NGOs have endeavored to fulfill all the gaps left by Governments in promoting the participation of the identified stakeholders and to redress issues of access to community-based rehabilitation services for people with disabilities. Such organizations should encourage their work in rural areas as the maximum population of disabled children resides mostly in rural areas.

3) Realistic Environment in classroom Teachers should always strive to include the student with a disability as much as possible in the class activity. The level of participation is based on the match between the student's skill level and the complexity of the task. Sometimes the student's participation differs from that of his or her classmates

4) Collaboration with Parents of Students that recognize the “interdependent nature of the relationship” between families and schools. They must regard parents as “essential partners” in the education process. Such a collaborative approach recognizes the “significance of families” and the “contributions of schools” as a “necessary framework” for working together in “complementary efforts toward common goals”. This relationship is extremely crucial in meeting the learning needs of special children. One way to jump-start a parent-school partnership is to create a “learning partnership” for your child. (Sharma, T. 2018)

CONCLUSION

Inclusive education, thus requires some major changes and adaptations that should be made in available resources of learning and building on existing practices and knowledge. Learning must not be seen as an individualized process rather it should be comprehended as a social process involving maximum interaction with significant others. Though government of India has launched various initiatives and made various laws concerning the welfare of disabled children's but still there's a need for proper implementation of these enactments at ground level.

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AGRARIAN CRISIS AND FARMER SUICIDES- A STUDY BASED ON PUNJAB

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INTRODUCTION

Agriculture is the process of utilizing the land for growing different varieties of crops. India is an agrarian economy as over half of the total workforce of 48.2 crore is engaged in agriculture. Of the total agricultural workers of 26.3 crore in the country, over 45% are cultivators and the remaining around 55% are agricultural labourers. Farmers are an important part of our country as they feed the nation through agricultural activities. We depend highly on our farmers. But their conditions are far from satisfactory. A large proportion of them are subject to misery; subsequently, many are ending up taking their own lives. During the last two decades, more than 3.50 lakh farmers died by suicide in India.

The agrarian crisis has been one of the worst disasters to have hit our country in the last couple of decades. However, unfortunately, the case is that farmer suicides are a common issue in our country. Each year there are so many cases of these suicides due to a number of reasons. The government of India needs to take measures to prevent this issue. We need to save our farmers from this misery as they are the ones who feed us. Therefore, the aim of the current study is to identify reasons of agrarian crisis and to know the reasons that compel farmers towards hopelessness leading to suicide.

OBJECTIVES

1. To study the overall status of farmers suicides in India with special focus on Punjab.
2. To identify the causes of agrarian crisis and farmers suicides in Punjab.
3. To suggest the ways by which agrarian crisis can be reduced.

LITERATURE REVIEW

Chandrasekhar and Ghosh (2004) investigated the agricultural crisis in Andhra Pradesh. They found that there was a lack of yield, reduction in bank credit, inadequate marketing facilities, seed supply problems, increased fertilizers cost and the lack of alternative non-agricultural income opportunities. Due to the increased cost of production, small and marginal farmers were committing suicides in the state of Andhra Pradesh.

According to Meeta and Rajivlochan (2006), some of the problems common among the suicide victims were (i) hopelessness in being unable to resolve the dilemmas of personal life and an inability to find funds for various activities or repay loans, (ii) absence of any person, group, or institution to whom to turn to in order to seek reliable advice - whether for agricultural operations or for seeking funds or for handling private and personal issues, (iii) little knowledge about institutional mechanisms like the Minimum Support Price (MSP) that would affect marketing, technical knowledge and no reliable sources from where such knowledge and advice could be accessed and (iv) chronic alcoholism and drug abuse among the rural population.

Behere and Behere (2008) reported that various factors like chronic indebtedness, inability to pay interest over years, economic decline grain drain, rising costs of agricultural inputs and falling prices of agricultural produce led to family disputes, depression and alcoholism, etc., were eventually responsible for suicides among the farmers.

Manjunath and Ramappa (2017) conducted an all-India survey on farmers' suicides. They found that on the one side traders are cheating the small and the marginal farmers and on the other side financiers have charged excessive loan interest rates due to which farmers were hardly able to repay.

RGICS Policy Watch (2017) pointed out that policymakers had not given preference to the agricultural sector. The causes of farmers' suicides are social, medical, and economic issues. The government had to take some sustainable and desirable growth measures for avoiding the farmer's suicides.

The recent study in Yavatmal (major crop being Cotton) in Maharashtra and Sangrur (major crop being Paddy) in Punjab, which have recorded relatively higher farmer suicides reported inappropriate cropping patterns, rising resource costs, aspirational consumption, and the absence of non-farm income in addition to indebtedness as major reasons for farmer suicides (Dandekar and Bhattacharya, 2017).

Dominic Merriott (2017) revealed that the socioeconomic factors are an important cause to suicides rather than mental health problems. He found increased indebtedness playing the predominant role among the causative factors.

Singh et al., (2014) based on the research in Punjab found that the level of education, nonfarm income, farm size and non-institutional credit were the main factors which affect the level of farmers' indebtedness. The study also revealed that the farmers face multiple problems in availing institutional credit, which drives them into the debt trap of the crafty and exploitative non-institutional sources of credit.

RESEARCH METHODOLOGY

For this research paper most of the data is collected by using secondary sources like Data & records available with National Crime Records Bureau(NCRB) Reports, Magazines, Journals, data published in various National and Vernacular newspapers, Government websites.

FINDINGS

Status of Farmers Suicides in India

Suicides by/ Years	2016	2017	2018	2019	2020
Farmers	6270	5955	5763	5957	5579
Agricultural Labourers	5309	4700	4586	4324	5098

Source: Accidental Deaths and Suicides in India, National Crime Records Bureau, Government of India (Issue Nos 2014, 2015, 2016, 2017, 2018, 2019, 2020).

The above table shows that there is a slight decline in farmer's suicides in the year 2020 whereas suicidal cases has increased by a much higher number in case of agricultural labourers in the year 2020.

Status of Highest Suicides in different states of India as on 31 March, 2020

States/ Years	2016	2017	2018	2019	2020
Maharashtra	3661	3701	5312	3927	4006
Karnataka	2079	2163	2783	1992	2016
Andhra Pradesh	804	816	1153	1029	889
Madhya Pradesh	1321	955	3916	541	735
Telangana	635	851	1271	499	471
Punjab	280	291	323	302	257

Source: Accidental Deaths and Suicides in India, National Crime Records Bureau, Government of India (Issue Nos 2014, 2015, 2016, 2017, 2018, 2019, 2020).

The data from the above tables shows that from 2019 to 2020 farmers' suicides declined in the states like in Andhra Pradesh, Telangana and Punjab, whereas it has increased in Madhya Pradesh, Maharashtra, Karnataka and Madhya Pradesh from 2019 to 2020.

Status of Suicides committed by farmers in Punjab

Years	Number of suicides committed
2016	280
2017	291
2018	323
2019	302
2020	257

Source: Accidental Deaths and Suicides in India, National Crime Records Bureau, Government of India (Issue Nos 2014, 2015, 2016, 2017, 2018, 2019, 2020).

The above table shows suicides committed by the farmers in the state of Punjab which clearly shows increase in the number of cases till 2019 whereas there is a decline in the suicides in 2020.

REASONS FOR FARMERS SUICIDES

The results presented in table shows various reasons for farmers suicides in India where the main reason is failure of crop which is of 16.84 percent, followed by other reasons chit fund (15.04 per cent), family problems (13.27 per cent), chronic illness (9.73 percent) various reasons have been offered to explain why farmers commit suicide in India

Reasons for farmers suicides	Percent (of suicides)
Failure of crops	16.84
Other reasons (e.g. chit fund)	15.04
Family problems with spouse, others	13.27
Chronic illness	9.73
Marriage of daughters	5.31
Political affiliation	4.42
Property disputes	2.65
Debt burden	2.65
Price crash	2.65
Borrowing too much (for house construction)	2.65
Losses in non-farm activities	1.77
Failure of bore well	0.88

Source: Compiled from the data given by various research papers

- Lack of irrigation facilities is the major cause for the suicides. Geographical condition in India is varied for every region. Some regions facing problem of heavy rainfall and some regions are comes under drought prone area. Due to failure of water management heavy rainfall area and drought prone area also facing problems of irrigation in rainy as well as off rain season like summer. Indian agriculture policy makers intentionally neglected this important fact. Farmers in India are using traditional methods for irrigation, which consumes more water than actually requirements and farmers don't get water for irrigation as per their requirements in off rain seasons and in droughts. There is clearly a lack of proper Irrigational facilities. Whenever there is a failure of monsoons, there is failure of crop. This is the scenario in most parts of the country. This is mainly because there is no concentration on micro irrigational projects which are more effective. Lack of irrigational facilities would lead to failure of crops. Further Crop failure can lead to economic downfall and make it difficult to repay existing loans.
- It has been observed that the indebtedness of farmers is one of the main reasons driving them to commit suicide. As an agrarian economy more the 60 per cent population of India depends on agriculture and its allied activities. But for the successful running of agriculture and its allied activities requires capital. More Than 80 per cent of the Indian farmers are marginal land owners and they are

economically poor. So they are facing economical problems for successful running of agricultural activities. At the same time nationalize banks are not willing to lend funds to farmers as there is no surety to return it. Even the private money lenders don't lend funds to them as they don't have any mortgage except their land. Even they lend funds to farmers and charges high rate or compound rate of interest. In addition to this, the farmers have their family responsibilities like education, marriages and health provisions of their family members and children, which requires huge money. Due to these financial issues most of the Indian farmers have committed suicide.

- In addition to the above reasons increase in cost of production also forces to the farmers to commit suicide. The dramatic rise in fertilizer prices that's taken place in recent months is a key factor, rising input costs also extend to other inputs such as seed, pesticides, machinery repairs, and ownership costs. Hybrid seeds are also required for good quality & quantity of product, which are very costly and not affordable to marginal and poor farmers of India.
- In addition to this, hiring labourers and animals has become expensive and the fixed costs associated with agricultural equipment like tractors and submersible pumps have also been on the rise. Also, small farmers do not have enough profit to justify the cost of transporting the crop to government corporations in towns.
- As most of the Indian farmers are illiterate, lack of scientific knowledge about farming techniques and illiteracy are the main causes behind their exploitation and farm suicide.
- Tradition and Culture also forces to farmers to commit suicide. Sometimes, to perform the rituals and religious activities they use to take heavy loans from private money lenders with high rate of interest. In addition to this, marriage of daughters, farmers require to give huge fund and gold to their son in law. If the farmers fail to perform all these traditions and cultural activities they become frustrate and turn towards suicide.
- Another major cause of farmers' suicide is the Breaking down of joint families into nuclear households. Because of which a single person bears all the risk that arise from debts, growing new crops. Due to this burden, they turn towards suicide.
- According to the Government of Punjab's data, 3,300 farmers in Punjab have committed suicide in the years 2000–2019, with 97% of them being reported only from the Malwa region. The Farmer suicide crisis in India (Punjab) centers mainly in Malwa due to the drastically risen costs of lease land rentals.
- Many Farmers in the state have ended their lives by consuming poison or hanging etc. due to unseasonal rains and hailstorms since mid-February, Rabi crops like wheat, cereals, mustard, vegetables (potato) have been damaged greatly.

RECOMMENDATIONS TO STOP FARMERS SUICIDES

- The government should establish special system while providing loan to farmers. Every Nationalize and co-operative bank including Agriculture co-operative credit societies must setup this system in their banks to provide loan to the farmers on time and as per their requirements. At the same time loans should be provided at low rate of interest. So that farmers should not be exploited and not discriminated by private moneylenders and creditors.
- Methods like Drip irrigation must be used to overcome on saving & fulfilment of required water for agricultural productions.
- To avoid farmer's suicide Government of India should provide financial support to farmer by way of credit to purchase modern equipment.
- Kisan credit card to all the eligible farmers to have them access to get short-, medium- and long-term loan from all banks.
- Organic farming should be promoted to avoid or minimize the cost of pesticides and fertilizers.

- Moneylenders charging the exorbitant rate of interest must be punished.
- Quality education as well as higher education to children, which can develop socially and psychologically sound persons able to face hardship and distress.
- Government should provide immediate help to farmers in natural calamities and in case of losses by wild animals.
- Complete waiving of old loans in case of crop failure.
- Farmers must necessarily be educated about modern farming techniques and practices.
- Financially wasteful expenditure arising from unnecessary and even harmful social practices must be discouraged; this includes matters ranging from alcohol use to dowry gifts and large wedding spending. Savings should be encouraged, and saving instruments should be devised for the farming population.
- Comprehensive but affordable insurance schemes should be made available, covering farmers and crops from problems at every stage of the crop cycle.

CONCLUSION

It was found that in India farmer's suicide rising over the years, so as an agrarian economy we need to control the suicide due to various reasons. The Government of India needs to make efforts to prevent this issue. The government must provide proper institutional financial support to farmers, a good crop insurance scheme in cases of crop failure, and provide genuine relief to the affected farmers.

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AGRARIAN CRISIS AND FARMERS SUICIDE IN INDIA

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ABSTRACT

India is an agrarian country and majority of its population depends directly or indirectly upon agriculture for their livelihood. It is actually a backbone of the Indian economy. Over time, like other sectors, it also advances and exposed to new technology. States like Punjab, Haryana, Tamil nadu, Uttar Pradesh adapted it in their agricultural activities which increased the agricultural production but the ugly side of this development is that farmers have to face numerous problems such as poverty, low standard of living and pessimistic outlook which are the effects of the agrarian crisis and due to it one major issue named farmers suicide is encouraging in India. Research by various scholars identified a variety of reasons for farmers suicides in the country which includes Indebtedness, Crop failure, Personal disputes, Illness and Addiction. Therefore, in India farmers' suicide rising over the years, so as an agrarian economy we need to control the suicide.

INTRODUCTION

Agriculture plays an important role in the widespread economic development of the Indian economy. Agriculture occupies a prominent position as it contributes to gross domestic product and additionally, the large proportion of Indian population depends upon it for their livelihood. Over 70 per cent of the rural households are dependent on agriculture. After independence, Indian economy has experienced different phases of agrarian development such as land reforms and economic programmes during 1950's and 1960's, green revolution during 1970's and 1980's. In fact, from mid 60's, Indian agriculture got exposed to new technology such as use of high yielding variety of seeds, pesticides and chemical fertilizer. States like Punjab, Haryana, Tamil nadu, Uttar Pradesh adapted it in their agricultural activities and such thing ushered green revolution in our country. Undoubtedly, a constant use of new technology increased the agricultural production. This positive trend became one of the dominant sources of the growth after 1966-67 but unfortunately, at the end of 80's the benefits of the green revolution did not reached at the desired level and this ugly side started reflected certain adverse effects that challenged the growth rate of production (Reddy & Mishra, 2008).

Therefore, it is eventually proven that Indian agriculture has made impressive growth up to 1980's and since 1990's it has been witnessing stagnation and deterioration of farmers.

MEANING OF AGRICULTURE

Agriculture is the most comprehensive word used to denote many ways in which crop plants and domestic animals sustain the global human population by providing food and other products. The term agriculture refers to the cultivation of land i.e. the science and art of producing crops and livestock for economic purposes. The primary aim of agriculture is using land to produce more abundantly.

Agriculture as an Art, Science and Business of Crop production:

- (a) As an Art: It embraces knowledge of the way to perform the operations of farm in a skilful manner.
- (b) As a Science: It utilizes all modern technology developed on scientific principles such as crop production, breeding, crop production etc to maximize the yield and surplus value.
- (c) As the business: Agriculture is the way of life of rural people and production is the ultimate goal of consumption. Agriculture as a business aims at maximum net return through the management of land, labour and capital (Chandrasekaran & Somasundram, 2010).

The importance of agriculture sector can be understood from the fact that with such diverse population, agriculture contributes immensely to the aggregate demand which is considered to be the major server of India's economic growth. It influenced the farm policies of the country but during 1990's the policies of the central

government had direct and indirect effects on farmer's life. The economic reforms did not include any specific package especially designed for agriculture. Apart from that, the impact of trade liberalization also brought problems in import, exports, farmers livelihood and other employment opportunities which contributed to the decline of agriculture which is usually termed as 'Agrarian Crisis'.

Features of the Crisis in Agriculture:

1. Decline in the trend growth rate of production as well as productivity of crops.
2. Decline in the value of output from agriculture.
3. Excessive dependence of a large section of population on agriculture.
4. Failure in capitalizing the vast network of institutes to provide and regulate new technology and services.
5. Decline of the public investments in irrigation and agricultural plan resources.
6. Supply of credit from formal resources to the agricultural sector is inadequate that leads to a reliance on informal sources at higher interest burden (Gill&Singh, 2006).

The agrarian crisis has become an important issue since new economic reforms introduced in India. The national commission on farmers declared that unfinished agenda in land reform, technology, institutional credit and adverse meteorological factors are the centre of present agrarian crisis in India.

Moreover, declining public investment in agrarian sector increased cost of production, low level of irrigation. In fact impact of globalization has also affected agriculture in India. Consequently, farmers in India lose their confidence and it leads to frustration and ultimate tendency towards suicide. Thus, a large number of farmers have committed suicide and its intensity is continuously increasing in overall India (Govt. Of India, 2004). For over a decade, farmers suicide in India has been a serious public concern. Suicides actually, are often characterized by a history of difficulties and in most cases, mental illness that renders the person vulnerable to suicidal behaviour for which we need to have a deeper understanding of factors that trigger and contribute to suicide among masses.

In recent years, one observes an increasing incidence of farmers' suicides, Suicide being a multifaceted and complex phenomenon, the risks are identified either in the neurobiological or socio-economic domain.

Social scientist Emile Durkheim mentioned that a growing alienation of individuals from the family and society is responsible for suicides. However, many scholars held the opinion that suicides are not just individual action alone but driven by certain socio-economic pressure either sudden or accumulative. Sigmund Freud(1917) envisaged that suicide is an intra-psycho phenomenon. Being the result of a process when feelings of love and affection have originated and been directed towards an internalized love object. Hence, it become as a result of rejection, frustration, anger and hostile feelings. Freud's approach ignored social factors. Individuals kill themselves not only with hate and revenge but also due to dependency, shame, guilt, fear and hopelessness (Chowdry,1988).

Several studies conducted in India have linked the phenomenon of farmers' suicides generally to agrarian crisis, particularly to crop failure, inferior quality of seeds and pesticides, private money lending, credit markets. There is a feeling of insecurity due to land alienation and debt. This has resulted in a spate of farmers' suicide in different parts of the country (Vasavi,1999).

The suicide mortality rate for male farmers in India increased from 12.3 in 1996 to 19.2 in 2004 and then reduced to 18.2 in 2005. During 2001-05, there were 86,922 farmers' suicides of which 86 percent were males. Across the major states where farmers suicide rate is high are Kerala, Maharashtra, Chhattisgarh, Karnataka, Tamilnadu, Andhra Pradesh and Punjab. Among farmers, It actually, untold their misery and suffering which is considered as a great human tragedy because nothing is greater and nothing is so dear and near to one's own life. Public policy and media attentions have highlighted this issue several times. The central and state government have announced measures to deal with distress but everything is still unnoticed. There are numerous reasons which are responsible for farmers' suicide (Kapoor&Ravi, 2007).

CAUSES OF FARMERS SUICIDE IN INDIA

Research by various scholars identified a variety of reasons for farmers suicides in the country that are given below:

1. Indebtedness: The agricultural Indebtedness is one of the most prominent reason of farmers suicide. The drying up of institutional credit and exploitative informal credit trap in the face of rising costs and declining surplus have led to pervasive indebtedness among farmers. In fact, it not only leads to economic downfall but also impact on their social reputation as when repayment is difficult, the household assets may also resort to sale. A fall in the economic position can also lead to greater reliance on credit and thereby increase the debt burden (Suri, 2006).

2. Crop Failure and social disputes: Crop failure can happen due to excessive rain in majority of the cases, fire or theft in few cases which can lead to economic downfall and make it difficult for a farmer to repay any existing loan and in such kind of situation harassment by creditors or their agents due to non-payment of their loans can also lead to a loss of face in their community that also result in farmers suicide.

3. Marriage in Family: A socially important role of a brother/father is to get his sister/daughter married. Communities have norms in the terms of age and expectations. A farmer is largely dependent on a good return from his produce to fulfil this obligation. Thus, many times, crop failure, greater credit burden or a fall on in his economic position enable them to conduct any marriage in their house. To complete their obligation, a farmer may also take loans thinking that they can repay the amount after the harvest but unfortunately, it did not happen and this could also be the significant reason for a farmer's suicide.

4. Increase in cost production: Increase in the cost of production also forces farmers to commit suicide. Agriculture sector in India requires human manpower for ploughing, digging, social maintenance etc. In addition to this, hybrid seeds are also required for good quality and quantity of product which are very costly and non-affordable to marginal and poor farmers of India (Roy, 2017).

5. Natural Calamities: Despite of economical reasons, natural calamities are also responsible for farmers suicide. The effective agricultural production is mostly depend upon favourable weather conditions. Due to the global warming, deforestation and natural conditions become so worse that farmers get unable to take qualitative and quantitative production from their farm.

Apart from these reasons, Addiction, Personal disputes, Self health problem and illness of any family member could also be responsible for the increasing number of the farmers suicide in India. Therefore, in India farmers' suicide rising over the years, so as an agrarian economy we need to control the suicide due to various reasons. Institutional support has to be needed to overcome helpful remedy for farmers' suicide (Muzaffar, 2005). Government has to make some positive conditions for small and marginal farmers.

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AGRICULTURAL DIVERSIFICATION OF PUNJAB-PROBLEMS AND PROSPECTS

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ABSTRACT

Cropping patterns means the proportions of area under the various crops at a point of time and agriculture diversification means diversification of agriculture in farming and non farming sector. In this paper we have analyzed how various sectors are formed under farming and non farming sector what are their various challenges and opportunities. The existing studies provide the growth in different sector due to diversification and also the various challenges faces by them. Various secondary methods are applied to measure the problems and opportunities. Agricultural diversification is strongly influenced by price policy, infrastructure development, urbanization and technological improvement. This paper explained the various problems faced by the rural area people in the field of agriculture and also explain the solution to such problems.

Keywords- agriculture schemes, polioicies

INTRODUCTION

Agriculture diversification can occur in many forms like genetic basis, species basis and structural basis. Crop diversification is the practice of growing more than one crop species when in farming area in the forms of rotations like two or more crops on the same field in different years, multiple crops like more than crop in the same season on the same field or intercropping like at least two crops simultaneously on the same field. Various cropping strategies and, management practices such as diversification of cropping system by crop rotation, conservation till age, and the use of over crops, have been promoted to enhance crop productivity and ecosystem service. Crop diversification is increasing across the world in favor of more competitive and high value crops. It has enabled farmers to spread production and income risk and therefore reduced livelihood vulnerability to weather and markets shocks .Changing a cropping pattern implies the diversification between food and non food crops, conventional crops and horticulture, high value and low value crops etc. After the emergence of golden revolution diversification has been flourished. There are various reason of agriculture diversification like climate change and risk. This paper helps to analysis the various challenges and opportunities faced in the agricultural sector in different fields. Various solutions for these problems are explained in this analysis. Agriculture diversification would help the rural area people to increase their earning sources by investing in different t sectors of agriculture .It would decrease their risk and increase their earning. Government starts various schemes and policies and also gives funding to the rural area people for doing business in different field related to agriculture.(VS Vyas - *Indian Journal of Agricultural Economics*, 1996)

LITERATURE REVIEW

Mahajan (2013) revealed that both economic and social variables were important determinants for explaining the process of income diversification in developed category, while family size and dichotomous bullock were significant variables in backward category. Alternatively, the proportion of off farm income of the total household income was also taken as a measure of rural diversification. In this regard, he concluded that both the economic factors such as the extent of tenancy, number of fragments of holding, tractor density and social factors like age and educational status of the household- head and family size were found to be important for explaining the process of diversification of non-farm income in both developed as well as in the backward categories. Mahajan (2014) in his study on constraints in diversification of rural economy had identified the major constraints in agricultural diversification on Kangra farms. These constraints were lack of timely availability of inputs and labour, poor marketing facilities, lack of training and technical know-how, high price

fluctuations, lack of, irrigation water and lack of capital. For diversifying to non-agricultural enterprises like starting flour mills, crusher and buying productive assets like thresher, poor access to credit and high initial investment were reported to be the major constraints. In short, the study had identified the problems of rural diversification and had suggested solution to accelerate the process of diversification. It had suggested that efforts should be made to improve the productivity of resources which are available at present and problems and constraints as mentioned above should be addressed. Maji and Rahim (1995) had stated that diversification had several inferences. It means selecting a good number of crops for cultivation having different inputs at various juncture in order to meet the risk or to reduce the income variability. It may also mean combining early, mid-season and late-maturing varieties of the same crop and last but not the least it may mean combination of agriculture and allied enterprises such as crops, fishery, livestock, mushroom cultivation, sericulture, rabbitry etc. They observed that the objective behind diversification is not only increasing income and employment, but also reduce risk of various types. They also observed that the larger the farm size, the more the cropping pattern gets diversified and intensified. Mani and Varadarajan (1985) stated that the larger farm diversified most and small farm followed. Functional analysis showed that diversification helped farmers to reduce their risk in farm business, but not for increasing farm income (or) for reducing labour needs. They also stated that research should be done to combine the objectives of increasing farm income, increasing resource use efficiency and reduction of risk for the farmer to optimize. Effect of crop mixtures on income and employment in Anantapur district had been studied by Nagaraja (1988). The author inferred that crop mixtures not only give relatively higher monetary return but also provide more opportunities of employment. In brief, the system of crop mixtures harmonizes the goals of increasing employment associated with an increase in output. Pope and Presscott (1980) in their study, conducted for large cross-sections of California farms concluded that (a) large farms were more specialized, (b) wealthier and less experienced farms were more specialized, (c) cooperative form of ownership was more specialized compared to other form of land ownership. The authors also concluded that diversification and farm size were positively linked because of the presence of sufficient diseconomies of scale to warrant diversification. Rao (1985) highlighted the importance of diversifying the rural economy in Indian conditions. The author pointed out that sustained increase in income could not be obtained without diversifying the rural economy and widening the base of economic activities. *Amity Journal of Agribusiness* 35 Volume 2 Issue 2 2017 AJAB ADMAA Similarly, in yet another study, Rao (1987), confined to Karnataka state, concluded that under IRDP, 70 per cent of the beneficiaries had received schemes falling under land linked sectors of animal husbandry and agriculture; village industries and service accounted for only 13 per cent of the beneficiaries. Another surprising finding of the study was that trading activities like petty shops, tea stalls observed more beneficiaries than industry. Thus, diversification of rural economy brought about by rural development programmes had to confine with land linked activities. The author pointed out that there is an urgent need for in-depth analysis of the structure of rural economy. In a study of determinants and effects of income diversification among farm households in Burkina Faso (West African Semi-Arid Tropics) Reardon (1992), found diversification to be associated with factors such as higher incomes, shortfall in cropping income, terms of trade, and so on. The study, however, found income diversification to smoothen income and consumption over years. Ramesh Chand (1995) reported that for marginal and sub-marginal land where family labour availability per unit of land is higher as compared to bigger size holdings, vegetable cultivation due to its labour intensive nature is better than other crops/ enterprises. He concluded that agricultural diversification through vegetable crops had a huge potential of employment and income generation in Western Himalayan Region. He observed that the factors shaping diversification through vegetable crops were affected by the combining impact of irrigation, infra-structure like roads and agricultural market and some other factors related to development programme itself. Potential to increase income of rural households through diversifying the agriculture in Ludhiana district of Punjab had been found out by Singh and Jain (1979). The authors observed that introduction of dairy substantially raised the returns of the farmers on fixed resources. Srivastava and Prasad (1979) revealed that the small cultivators with operational holdings of even below one hectare may stand viable with the adoption of vegetable farming. The per hectare net income received from vegetables was almost four times higher than the food crops. The percentage of return on working capital was about 300 per cent. The diversification of Punjab economy in favor of secondary and tertiary sectors was also reported by Singh et. al. (1985). The authors found that at the macro level, diversification is significantly and adversely affected by fertilizer consumption, inter-crop value productivity, skewness in the distribution of holdings and per cent cropped area irrigated. At micro level, their study states that diversification was directly related to family size

and dairy income and inversely related to size of farm, distance from market and assets per hectare. Satheesh et.al. (1985) conducted a study in Pithampuram block of East Godavari district of Andhra Pradesh on impact of diversification and liberal credit policy on income and employment. The authors concluded that the adoption of recommended technology coupled with adequate credit facility under crop-dairy-sericulture farming system dynamises the entire gamut of income potential and offers an economically viable and practically feasible solution of low income problem of the non-viable farmers. A liberal credit policy found to be indispensable for the poor section of the farmers like those of group 1 for pushing them up for high level of income, as these do not have sufficient surpluses to invest. However, when capital is limited, the crop-sericulture farming system had maximum potential of augmenting income and employment. Besides, the results emphasized the need for strengthening a close co-ordination between credit and other 36 Amity Journal of Agribusiness AJAB Volume 2 Issue 2 2017 ADMAA development agencies and streamlining the flow of necessary inputs and services like extension, marketing etc., in order to benefit the peasants below poverty line. Singh and Saini (1988) concluded that integration of improved technology of crop and milk production had markedly higher potential for enhancing income and employment on all the categories of farms as compared to the existing technology of these enterprises or adopting the improved technology of crop production in isolation. The lower categories of farms would be benefited more as compared to their larger counterparts. The bias of the improved crop production technology in favour of larger categories of farms with better resource endowments would change rather revert through integration of improved crop and milk production technology in favour of marginal and small farms. The increased income and employment position on lower categories of farms would solve the problem of disparity and bring about a growth in rural sector with equity. Sharma (1990) highlighted the analytical study of Punjab agriculture. The author concluded that in order to enable the impact of diversification efforts realized in near future, the following need to be done on priority basis: (a) added research emphasis should be given on suggested alternative crops for evolving high yielding pest-resistant varieties. This requires sufficient allocation of funds in respect of these crops. (b) Low cost technology for suggested alternative crops needs to be identified. (c) The possibilities of inter-cropping in the suggested crop alternatives along with specific agronomic requirement need to be worked out for various agro climatic regions of the state. (d) Arrangement should be made to ensure adequate supply of good quality seeds/ healthy nursery plants. (e) Remunerative support price policy for suggested crop alternative should be introduced. (f) Since the adoption of improved technology for alternative crops requires higher degree of technical skills, there is, therefore, a strong need for strengthening the organizational set up of extension services in this direction. (g) Crop insurance scheme against natural calamities, insect-pests and diseases should be introduced. (h) More agro-based industrial units should be introduced in the state. (i) "Aapaani Mandi" scheme recently introduced in the state on limited scale should be expanded to reduce wide market margin between the consumer and producer price in the sale of fruits and vegetables, etc. (j) Since the alternative crop enterprises are relatively more capital intensive, financial institution should, therefore, extend liberal credit facilities to the farmers for the adoption of these enterprises. Shaik et. al. (1990) studied the impact of watershed management on crop diversification at black soil semi-arid region of Chevella watershed in Medak district of Karnataka state so as to estimate the level of crop diversification and productivity of crops due to diversification under this watershed management. The author inferred that watershed management at Chevella and Mittermari had made clear impact on crop diversification which had become kingpin in establishing the farm returns of dryland farmers in addition to minimizing the risk involved in dryland agriculture in these regions. The economics of diversification of farming with dairy enterprise has been examined by Throve and Galgalikar (1985). The authors found that the crop enterprise combined with dairy animals had a positive impact on the income of all size groups. In another study, Walker and Ryan (1990) examined the factors effecting crop diversification in India in semi-arid tropical areas and found difference in resource endowments, draft power availability, extent of irrigation, and extent of farm size as the major determinants of the extent of crop enterprise diversification. The study also found that farmers diversify their portfolio to crop enterprises to minimize the risk and smoothen the income and consumption levels

OBJECTIVE-

The objective of this study is to examine the various challenges faced in agriculture diversification and their solutions.

The study also highlights the latest information related to different sectors in agriculture diversification.

RESEARCH METHODOLOGY-Considering the objective of study, descriptive type research design is adopted to have more accuracy and rigorous analysis of research study. Since the present paper is an explanatory research therefore it is based on secondary data of journals, articles, newspaper and magazines. The accessible secondary data is used for research study.

GENERAL FINDING

Meaning of agriculture diversification- Agriculture diversification is the development of new methods to generate income that are in addition of traditional rural economic activities such as farming, mining, and fishing. Farmers either do this by way of finding others way to make money from their own farm, while continuing farm or they transform their farms in to range of completely different business. Punjab state has earned a name of “food basket of the country” and “granary of India” has been contributing 40 percent of rice and 50-70 percent of wheat for the last two decades. Punjab is not only self sufficient but also contribute to the centre.

AGRICULTURE DIVERSIFICATION CAN BE OF TWO TYPES –

1. One relates to diversification of crops production- It implies production of a diverse variety of crops instead of only one crops. In simple words ,we can say that, a shift from single cropping to multi cropping system is known as diversification of crop production
2. The other relates to a shift of workers from agricultural to other allied activities like live stock, poultry, fishery and non agricultural sectors.

• **In crop survey estimation based on crop cutting experiments the final area, production of various crops in Punjab state as follow.**

TABLE-1

CROPS	2019-2020(tones)production	Area	2020-2021 (E)(tones)	Area in hectare
TOTAL RICE	12675	3142	13991	314.9
TOTAL PULSES	5.6	6.6	5.7	6.3
TOTAL OILSEEDS	3.8	4	3.7	4
TOTAL RABIPULSES	3.9	4.1	12.1	9.2
TOTAL RABIOILSEEDS	53.9	35.3	74.2	45.1
TOTAL FOOD DGRAINS	6792	6795	32162	6792

From the above table it makes clear that the area under different crops is increased in comparison to previous year's .Total rice and total food grains have a large area of cultivation as compare to another one.

TABLE-2

Horticulture

Presently area under Horticulture crops in India

Crops	Area(hectare)
Fruits	86670
Vegetables	273250
Flowers	2100
Spices and aromatic crops	18730

TABLE-3

In 2019-2020 the horticulture production was 320 millions in India

Total horticulture	Area(millions)	2020-2021(million tons)
Area	26.46	27.17
Production	320.77	326.58

- Total horticulture production in 2019-2020 is 3.12% higher than the previous year.
- Increase in production of fruits, vegetables, aromatics, and medical plants and plantation crops while decrease in species and flower over previous year.

LIVESTOCK

- The 20th edition was published in October 16, 2019 across 6.6 villages and 89062 wards. The census contain information of buffaloes, yarks, sheeps, goats, pigs, horses, ponies, mules, donkeys, camels, dogs, rabbit and elephants. It also enumerated poultry birds such as fowl, ducks, emus and turkeys.
- The total livestock population currently stands at 536.76 million and has increased by 4.8 percent since 2012 census.
- The largest livestock population is in Uttar Pradesh.

FISHERIES CENSUS IN INDIA AND SOME STATES INCLUDING PUNJAB

TABLE-4

STATE	INLAND	MARINE	INLAND	MARINE
ANDHRA PRADESH	33.91	6	36.1	5.64
ARINANCHAL PRADESH	0.05	0	0.05	0
KERALA	1.92	6.09	2.05	4.75
PUNJAB	1.35	0	1.51	0
INDIA	97.2	38.53	104.37	37.27

Poultry population according to 20th livestock census

- The population of poultry stood over 851.8 million in 2019 across India
- Highest poultry inventory is in tamilnadu state with 120.8 millions.
- Punjab has 500 poultry farms with a capacity of nearly three crore birds.

AGRICULTURE DIVERSIFICATION OF PUNJAB CHALLENGES AND PROBLEMS

There are large number of small scale farming units in Punjab with poor staying power therefore there is challenge for sustainable farming and non farming activities.

There are not suitable marketing infrastructure and facilities are for new crop. The capital formation, value addition, supply chain demand and marketing imperfections are the major challenges for agricultural diversification.

There is not proper institutional arrangement for international trade and export opportunities.

Rising cost of production-It is also a major challenge for the farmers due to which they are not motivate to grow variety of crops. As we know during covid the cost of various farm related material is get increased.

Lack of infrastructure-It is also a biggest problem in Punjab. There are various fields in Punjab which are still not properly developed or people are not aware about them. There are not proper transportation systems in Punjab There are some villages in Punjab ,proper road connectivity is still not over there.

Lack of farm resources- There is lack of machinery and others tools which are required for agricultural activities. Farmers are also not aware to use the machines.

Capital shortage-Farmers have not such amount of capital to invest in different nonfarm productivity activities. That's why they stick to their traditional cropping pattern.

Climate factors-It is also the biggest reason to demotivate the farmers to select the other way in farming. Climate is factor which is not stable.

Lacks of technology to the farmer- Farmers are not fully aware about the different techniques used to enhance the crop production or easy ways to produce the crop.

Risk taking ability- In Punjab farmers have not big source of income they reliable only on agricultural so they avoid to take risk by adopting simple farming techniques.

Small and fragmented holdings- In Punjab the area of lands is not big .Due to small and fragmented area proper production of crop is not possible.

Manures, fertilizers and biocides- Indian soils have been used for growing crops over thousands of years without caring much about replenishing. This led to depletion of soil fertility and production is also affected. This is the serious problem challenge by farmers.

Irrigation- Although India is second largest irrigated country of world but one third area of crop is under Irrigated. Most of the farmers still rely on rain for watering the crops.

Lack of mechanization-In spite of large scale of mechanization of agriculture in some parts of the country , most of the agricultural operations in larger parts are carried on by human using simple tools and implements like wooden plough ,sickle etc.

Agricultural marketing- Agricultural marketing related to farming and non farming products of sound marketing facilities the farmers have to depend upon local traders and middlemen for disposable of their farm produce which is still very poor.

Loss of land due to natural disaster- Farmers also face problem when their land get effected due to natural disaster like flood ,drought etc

In adequate storage facilities- There are not proper facilities to stored the perishable goods and other non farming products.

In adequate transport- There is lack and cheap transportation system even at present there are some village which are not connected to the main cities. Most of the roads are bullock cards roads.

SOLUTION TO THE PROBLEMS RELATED TO AGRICULTURE

Establishment of regulated markets-Regulated market should be established so that farmers directly sell their crop over theirs. Regulated marketing machinery will help the farmers to get the right price of their product. Regulated market should be established near the village area.

Establish cooperative marketing societies- Cooperative societies should be establish. These societies should help the farmers in renting machinery equipment and also provide credit facilities.

Storage facility- Storage facility should be provided in the village and near villages to the farmers for storing their perishable goods. Proper warehousing facility should be provided so that farmers can easily store their goods in warehouse.

Transportation facility - Proper transportation facility should be provided by making roads and by connecting those roads with mandis . Farmers can easily sell their product over their if there is proper transportation facility.

Expansion of market yards- Small markets should be opened near the village so that farmers can easily sell their crops over there and get the right price.

Provide credit facilities- For crop production and buying machinery equipment different credit facilities and subsidies should be providing to the farmers related the farming and non farming activities. It would motivate the farmers to adopt different production activities like poultry, fishing and etc

Aware about different techniques of farming- Farmers awareness can be enhanced by providing knowledge about different techniques and methods used in agriculture to increase the production.

Standardization and grading of product-Government should standardized the product and provide the grading system .It would increase the crop variety and also good quality of crops will be produced.

Formulate suitable agricultural price- Government should made a suitable agricultural policies for the farmers related to the farming and farming product. Price Minimum support price should be provided for each crop. It would motivate the farmers for cropping different crops and more poultry and fishing related activities.

CONCLUSION

It is conclude from the study that agriculture diversification is big change in the farming sector. The earning of the farmers is increased with the help of diversification. As we all know coin has two sides similarly diversification has two sides positive and negative. There are various challenges faced by the farmers in the agriculture due to diversification like lack of knowledge, techniques and land shortage etc .They have not huge amount of fund to indulge itself in different sector of agriculture. They are reluctant to take risk. But if there are problems then solution of them is also available. Government has started various policies and funding system to help the farmers to increase the diversification and the income of the farmers.

Agriculture diversification brings a golden revolution in this field. It increases the source of earning for the farmers.

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7. NEWSPAPERS,JOURNALS

AGRICULTURAL DIVERSIFICATION: A REVIEW OF LITERATURE

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ABSTRACT

In India, the concept of diversification was assigned high priority particularly in the implementation of Ninth Five Year Plan, which has trusted upon diversification of farm plans to produce export oriented agricultural products. It is, therefore, natural that diversification of rural economy including agriculture has engaged the attention of scholars and policy makers in the recent past, as is evident from the ever proliferating literature. In the studies reviewed, it was found that there was lack of empirical evidences on different aspects of diversification such as the extent and nature of rural diversification, effect of diversification on agricultural development, impact of diversification on income, consumption, employment and poverty of rural households, empirical relationship between diversification and socio-economic characteristics, factors inhibiting the process of rural diversification and so on. All the above findings revealed that there is still ample scope to study the diversification of rural economy based upon micro data which will help the researchers and policy makers to frame policies for agricultural development in various states of the country.

In India, agriculture is a major sector that plays a crucial role in the development of agrarian economies. Green revolution provided boost to the economy by achieving significant uptrend in cereals-based cropping pattern than less profitable existing crop-mix. As a result, now 50 per cent of gross cropped area comes under high productive major cereal crops. In India, the studies on agricultural diversification are mainly region-based due to diverse agricultural situations of the country.

Diversification in agriculture commonly means growing different crops instead of concentrating under a single crop. However, Pingali and Rosengrant (1995) defined diversification as “change in product (or enterprise) choice and input use decisions based on market forces and the principles of profit maximization”. Conversely, Joshi et al. (2004) have defined “agricultural diversification as movement of production-portfolio from a low-value commodity mix (crop and livestock) to high-value commodity-mix (crops and livestock)” making a shift from traditional definition.

The literature review on the topic offers ample scope for a critical and retrospective examination of the work done on diversification of crops and other related enterprises. Hence, because of conspicuous lack of research studies and inadequate empirical evidences regarding diversification and other aspects of rural economy, it is extremely important to examine the extent of diversification of rural economy.

REVIEW OF LITERATURE

Mahajan (2014) in his study on constraints in diversification of rural economy had identified the major constraints in agricultural diversification on Kangra farms. These constraints were lack of timely availability of inputs and labour, poor marketing facilities, lack of training and technical know-how, high price fluctuations, lack of, irrigation water and lack of capital. For diversifying to non-agricultural enterprises like starting flour mills, crusher and buying productive assets like thresher, poor access to credit and high initial investment were reported to be the major constraints. In short, the study had identified the problems of rural diversification and had suggested solution to accelerate the process of diversification. It had suggested that efforts should be made to improve the productivity of resources which are available at present and problems and constraints as mentioned above should be addressed.

Mahajan (2013) revealed that both economic and social variables were important determinants for explaining the process of income diversification in developed category, while family size and dichotomous bullock were significant variables in backward category. Alternatively, the proportion of off farm income of the total household income was also taken as a measure of rural diversification. In this regard, he concluded that both the

economic factors such as the extent of tenancy, number of fragments of holding, tractor density and social factors like age and educational status of the household- head and family size were found to be important for explaining the process of diversification of non-farm income in both developed as well as in the backward categories.

Acharya et.al. (2011) analyzed the economics of crop diversification in Karnataka. By collecting secondary data for a period of 26 years from 1982-83 to 2007-08, the nature and extent of crop diversification in the state of Karnataka has been analyzed by them using Composite Entropy Index (CEI) and Multiple Linear Regression Model. The results revealed that almost all Abstract Diversification of rural economy is considered necessary to lessen the burden on agriculture in the face of mounting population pressure. It is also essential for strengthening the income and consumption base of rural poor and overall development of any region.

The results emphasized that the creation of basic facilities of infra-structure such as proper roads, transportation, market, fertilizer availability and sustained supply of irrigation water is necessary pre-requisite for creating enabling situation for explaining the process of crop diversification and agricultural development, as most of these parameters were bound to affect the nature and extent of crop diversification.

Mahajan (2009) had done a pioneering work with regard to the examination of the impact of diversification on income, consumption and poverty. It is very important to understand the evidence which was concluded from the study that high level of diversification especially income stands no guarantee for high level of income, and households in order to meet both ends diversify to various income sources. Hence, unless efforts are made to improve the productivity of existing enterprises/resources, the emphasis on diversification of rural economy shall have no dividend

Agarwal (2004) conducted a study in the Coimbatore district of Tamil Nadu on land holdings of big, small and marginal categories, and revealed, as expected, that the increase in aggregate net income was higher under irrigated conditions than in dry land farms, as higher- value crops could be grown in garden land farms due to irrigation facilities. A comparison of the performance efficiency under two conditions, garden land and dry land, had confirmed the hypothesis that inclusion of dairy and other allied activities in the farming system enhances farming efficiency in terms of input-output ratio and reduction in risk.

Dimensions and determinants of diversification on Kangra farms had been studied by **Mahajan (2003)**.The author concluded that large farms had more diversified cropping structure than small farms of both irrigated as well as un-irrigated areas. In the overall farms situation, un-irrigated farms were found to be more diversified in terms of number of crops whereas reverse was observed for income diversification. For farm categories, the results of income diversification showed that large households were found to have more diversified income structure than small households in both the areas.

As far as employment diversification is concerned, large farms had more diversified occupational structure than small farms of irrigated areas while, for unirrigated areas reverse was observed. In terms of livelihood options in the overall farm situation, the employment structure was found to be more diversified in case of un-irrigated areas than in irrigated areas. Based on regression analysis, the study showed that both economic variables such as the dichotomous variables for bullock and the extent of tenancy, the number of fragments of holdings, and size of operational holding as well as social factors like, age of the head of family and family size were the important determinants for explaining the process of income diversification in both irrigated as well as un-irrigated agriculture. The regression results for the determinants of non-farm income diversification inferred that for irrigated areas, irrespective of farm categories, the factors like family size, head-age and head- education, size of operational holding, gross farm income and dummy for bullock were found to be significant variables for explaining the process of off-farm income diversification. While, for un-irrigated areas, family size, head-age and head-education and operational holding size were found to be the four major factors for explaining the variation in diversification of non-farm income sources. In an another study on empirical analysis of crop diversification on Kangra farms,

Mahajan (2004) concluded that crop diversification had been found to be higher in more-diversified farms. In the overall farm analysis, diversification of crop was higher under developed agriculture than in backward agriculture. The evidence of statistics in relation to the determinants of crop diversification had suggested that

both the social factors like distance from town/metal led road, age and education of the head of family and family size as well as economic factors such as farm income and non-farm income, extent of tenancy, tractor and bullock density and farm size are the important significant determinants for crop diversification in developed category in terms of promoting agricultural production. While, the number of fragments of holding, extent of tenancy, net-farm income and off-farm income are the four more important economic variables for explaining the variation in diversification indices in the backward category.

Jha and Jha (1995) emphasized the inclusion of dairy into the farm plans and further found a vertical integration of fodder production along with dairy. Dairy enterprise involves less risk and is also labour intensive. Hence, for further strengthening dairy enterprise, provision of liberal credit structure shall go a long way in increasing farm returns on sustained basis.

Maji and Rahim (1995) had stated that diversification had several inferences. It means selecting a good number of crops for cultivation having different inputs at various juncture in order to meet the risk or to reduce the income variability. It may also mean combining early, mid-season and late-maturing varieties of the same crop and last but not the least it may mean combination of agriculture and allied enterprises such as crops, fishery, livestock, mushroom cultivation, sericulture etc. They observed that the objective behind diversification is not only increasing income and employment, but also reduce risk of various types. They also observed that the larger the farm size, the more the cropping pattern gets diversified and intensified.

Ramesh Chand (1995) reported that for marginal and sub-marginal land where family labour availability per unit of land is higher as compared to bigger size holdings, vegetable cultivation due to its labour intensive nature is better than other crops/ enterprises. He concluded that agricultural diversification through vegetable crops had a huge potential of employment and income generation in Western Himalayan Region. He observed that the factors shaping diversification through vegetable crops were affected by the combining impact of irrigation, infra-structure like roads and agricultural market and some other factors related to development programme itself. Potential to increase income of rural households through diversifying the agriculture in Ludhiana district of Punjab had been found out by Singh and Jain (1979). The authors observed that introduction of dairy substantially raised the returns of the farmers on fixed resources.

Reardon (1992), found diversification to be associated with factors such as higher incomes, shortfall in cropping income, terms of trade, and so on. The study, however, found income diversification to smoothen income and consumption over years.

Bhatia and Tiwari (1991) reported that in favour of secondary and tertiary sectors, there had been gradual diversification. The authors also reported that while factors such as tenancy, draught force discouraged diversification, milch animals had a positive impact on diversification.

Deoghare et. al. (1990) highlighted the utility and usefulness of mixed farming on small farms by taking crops, dairy and/or poultry enterprises into the orbit of farming system. The combined enterprises had shown their potential in raising the net farm income to steer them out of the clutches of poverty as well as in generating more employment opportunities for the so far underutilized farm labour, whether bullock operated or tractor operative.

Kachru and Srivastava (1990) in their study on diversification of agro-based activities for rural development revealed that (a) low cost technologies and equipment have been developed by various R and D organizations in India and are available for use in agro-based industries to generate employment opportunities in rural India and increase the income of farmers by value addition of agricultural produce. (b) A number of activities had been identified which could be adopted by the farming community during the lean periods of work load. (c) Agricultural residues and by-products could be converted into economical items such as feed, fuel and building materials.

Sharma (1990) highlighted the analytical study of Punjab agriculture. The author concluded that in order to enable the impact of diversification efforts realized in near future, the following need to be done on priority basis: (a) added research emphasis should be given on suggested alternative crops for evolving high yielding pest-resistant varieties. This requires sufficient allocation of funds in respect of these crops. (b) Low cost

technology for suggested alternative crops needs to be identified. (c) The possibilities of inter-cropping in the suggested crop alternatives along with specific agronomic requirement need to be worked out for various agroclimatic regions of the state. (d) Arrangement should be made to ensure adequate supply of good quality seeds/ healthy nursery plants. (e) Remunerative support price policy for suggested crop alternative should be introduced. (f) Since the adoption of improved technology for alternative crops requires higher degree of technical skills, there is, therefore, a strong need for strengthening the organizational set up of extension services in this direction. (g) Crop insurance scheme against natural calamities, insect-pests and diseases should be introduced. (h) More agro-based industrial units should be introduced in the state. (i) "Aapaani Mandi" scheme recently introduced in the state on limited scale should be expanded to reduce wide market margin between the consumer and producer price in the sale of fruits and vegetables, etc. (j) Since the alternative crop enterprises are relatively more capital intensive, financial institution should, therefore, extend liberal credit facilities to the farmers for the adoption of these enterprises.

Shaik et. al. (1990) studied the impact of watershed management on crop diversification at black soil semi-arid region of Chevella watershed in Medak district of Karnataka state so as to estimate the level of crop diversification and productivity of crops due to diversification under this watershed management. The author inferred that watershed management at Chevella and Mittermari had made clear impact on crop diversification which had become kingpin in establishing the farm returns of dryland farmers in addition to minimizing the risk involved in dryland agriculture in these regions.

Balishter and Singh (1988) studied the role of new agricultural strategy in diversification of agriculture. The authors concluded that the average farm size had increased in case of small farms, while there was decline in case of medium and large farms due to adoption of new strategies. The authors further remarked it is possible that the introduction of new farm technology led to marked increase in income and also increasing inputs may have motivated small farmers to make their farms more viable (by leasing-in-land) and medium and large farmers lend out a part of their land to others because of relatively higher outlay on farm inputs. Secondly, the shift in cropping pattern had led to significant enhancement in the productivity of the crops on which the farm economy of the sample farmers largely depends. In a study on diversification of agricultural economy of U.P.,

Effect of crop mixtures on income and employment in Anantapur district had been studied by *Nagaraja (1988)*. The author inferred that crop mixtures not only give relatively higher monetary return but also provide more opportunities of employment. In brief, the system of crop mixtures harmonizes the goals of increasing employment associated with an increase in output.

Cheema and Sahota (1987) observed that factors like marketing problems, excessive mining of ground water, and deterioration of soil fertility and multiplication of diseases were compelling the Punjab farmers to diversify their farming to the present rice-wheat system. The authors stressed the need for supporting farm enterprises like mushroom, cultivation of medicinal and aromatic plants for raising overall farm productivity.

Similarly, in yet another study, *Rao (1987)*, confined to Karnataka state, concluded that under IRDP, 70 per cent of the beneficiaries had received schemes falling under land linked sectors of animal husbandry and agriculture; village industries and service accounted for only 13 per cent of the beneficiaries. Another surprising finding of the study was that trading activities like petty shops, tea stalls observed more beneficiaries than industry. Thus, diversification of rural economy brought about by rural development programmes had to confine with land linked activities. The author pointed out that there is an urgent need for in-depth analysis of the structure of rural economy. In a study of determinants and effects of income diversification among farm households in Burking Faso (West African Semi-Arid Tropics)

The economics of diversification of farming with dairy enterprise has been examined by *Throve and Galgalikar (1985)*. The authors found that the crop enterprise combined with dairy animals had a positive impact on the income of all size groups. In another study, Walker and Ryan (1990) examined the factors effecting crop diversification in India in semi-arid tropical areas and found difference in resource endowments, draft power availability, extent of irrigation, and extent of farm size as the major determinants of the extent of crop enterprise diversification. The study also found that farmers diversify their portfolio to crop enterprises to minimize the risk and smoothen the income and consumption levels. Conclusion In India, the concept of

diversification was assigned high priority particularly in the implementation of Ninth Five Year Plan, which has trusted upon diversification of farm plans to produce export oriented agricultural products. It is, therefore, natural that diversification of rural economy including agriculture has engaged the attention of scholars and policy makers in the recent past, as is evident from the ever proliferating literature. In the studies reviewed, it was found that there was lack of empirical evidences on different aspects of diversification such as the extent and nature of rural diversification, effect of diversification on agricultural development, impact of diversification on income, consumption, employment and poverty of rural households, empirical relationship between diversification and socio-economic characteristics, factors inhibiting the process of rural diversification and so on. All the above findings revealed that there is still ample scope to study the diversification of rural economy based upon micro data which will help the researchers and policy makers to frame policies for agricultural development in various states of the country.

Chand et. al. (1986) highlighted the importance of diversification in Himachal Pradesh. The authors found that diversification of agriculture is of complicated nature in Himachal Pradesh because of wide variation in agro-climatic conditions between different regions. The authors had examined diversification at all levels. But, in the districts falling in mid and high hills, the diversification tends to be more benefitted. The same was also true for medium and large farmers. Thus, to induce the balanced development, in the state, there was a need to redefine the development strategies. There was a potential for the development of horticultural crops in lower hills also but it has remained untapped due to lack of technical know-how among farmers, unremunerated market and emphasis of state government on temperate fruits only. There is. However, need to give equal emphasis to the development of horticulture in the region. To the weaker section, land constitutes major constraint for increasing farm family income. Thus, extension of non-farm enterprises along with assured marketing facilities was essential to provide them sustained and minimum customary level of living.

Gupta and Tiwari (1985) concluded that large and wealthier farms of Allahabad district of Uttar Pradesh were relatively less diversified and tenancy was observed to discourage diversification and family size did not affect the level of crop diversification. The diversification of rural economy of India had been studied by Haque (1985). The author concluded that despite occupational shift in the rural sector from crop production, forestry and logging, poultry, fishing in recent years, the country's rural economy would still continue to remain largely crop based in the years to come. Therefore, no generalized relationship between rural diversification and poverty could be established.

Mani and Varadarajan (1985) stated that the larger farm diversified most and small farm followed. Functional analysis showed that diversification helped farmers to reduce their risk in farm business, but not for increasing farm income (or) for reducing labour needs. They also stated that research should be done to combine the objectives of increasing farm income, increasing resource use efficiency and reduction of risk for the farmer to optimize.

Satheesh et. al. (1985) conducted a study in Pithampuram block of East Godavari district of Andhra Pradesh on impact of diversification and liberal credit policy on income and employment. The authors concluded that the adoption of recommended technology coupled with adequate credit facility under crop-dairy-sericulture farming system dynamites the entire gamut of income potential and offers an economically viable and practically feasible solution of low income problem of the non-viable farmers. A liberal credit policy found to be indispensable for the poor section of the farmers like those of group1 for pushing them up for high level of income, as these do not have sufficient surpluses to invest. However, when capital is limited, the crop-sericulture farming system had maximum potential of augmenting income and employment. Besides, the results emphasized the need for strengthening a close co-ordination between credit and other development agencies and streamlining the flow of necessary inputs and services like extension, marketing etc., in order to benefit the peasants below poverty line.

Rao (1985) highlighted the importance of diversifying the rural economy in Indian conditions. The author pointed out that sustained increase in income could not be obtained without diversifying the rural economy and widening the base of economic activities.

Krishnamohan (1984) in his study stated that a unit of 100 poultry birds gave an income of Rs.200 per month after deducting all the expenses like feed and bank instalments for the credit obtained.

Pope and Presscott (1980) in their study, conducted for large cross-sections of California farms concluded that (a) large farms were more specialized, (b) wealthier and less experienced farms were more specialized, (c) cooperative form of ownership was more specialized compared to other form of land ownership. The authors also concluded that diversification and farm size were positively linked because of the presence of sufficient diseconomies of scale to warrant diversification.

Srivastava and Prasad (1979) revealed that the small cultivators with operational holdings of even below one hectare may stand viable with the adoption of vegetable farming. The per hectare net income received from vegetables was almost four times higher than the food crops. The percentage of return on working capital was about 300 per cent.

The diversification of Punjab economy in favour of secondary and tertiary sectors was also reported by **Singh et. al. (1985)**. The authors found that at the macro level, diversification is significantly and adversely affected by fertilizer consumption, inter-crop value productivity, skewness in the distribution of holdings and per cent cropped area irrigated. At micro level, their study states that diversification was directly related to family size and dairy income and inversely related to size of farm, distance from market and assets per hectare.

Dhawan and Kahlon (1978) revealed that small farmers were rational in making investments but the amount of credit supplied by various institutions was not adequate to meet the requirements even at the level of existing technology. The commercial institutions should come forward to help the small farmers in meeting their credit requirements.

Ahlawat et. al. (1977) suggested integration of crop production with rearing of high- yielding milch animals as one of the measures to solve the problem of seasonal income, under employment, high risk and uncertainty associated with crop farming on small farms. **Bains (1968)** in his study in the Union Territory of Delhi emphasized that small land holding with abundant labour leads to its low productivity. He also mentioned that appropriate crop combination, crop varieties and fertilizer with adequate irrigation will cause a phenomenal increase in production.

Banerjee (1974) concluded that any programme for the improvement of the lot of small farmers must be accompanied by higher liberalized credit as it helps not only in increasing the income but also in reducing the disguised unemployment. He also showed the importance of livestock enterprises (buffaloes) in augmenting the income of small farmers.

The economics of diversification of farming with dairy enterprise has been examined by **Throve and Galgalikar (1985)**. The authors found that the crop enterprise combined with dairy animals had a positive impact on the income of all size groups. In another study, Walker and Ryan (1990) examined the factors effecting crop diversification in India in semi-arid tropical areas and found difference in resource endowments, draft power availability, extent of irrigation, and extent of farm size as the major determinants of the extent of crop enterprise diversification. The study also found that farmers diversify their portfolio to crop enterprises to minimize the risk and smoothen the income and consumption levels. Conclusion In India, the concept of diversification was assigned high priority particularly in the implementation of Ninth Five Year Plan, which has trusted upon diversification of farm plans to produce export oriented agricultural products. It is, therefore, natural that diversification of rural economy including agriculture has engaged the attention of scholars and policy makers in the recent past, as is evident from the ever proliferating literature. In the studies reviewed, it was found that there was lack of empirical evidences on different aspects of diversification such as the extent and nature of rural diversification, effect of diversification on agricultural development, impact of diversification on income, consumption, employment and poverty of rural households, empirical relationship between diversification and socio-economic characteristics, factors inhibiting the process of rural diversification and so on. All the above findings revealed that there is still ample scope to study the diversification of rural economy based upon micro data which will help the researchers and policy makers to frame policies for agricultural development in various states of the country.

CONCLUSION

In India, the concept of diversification was assigned high priority particularly in the implementation of Ninth Five Year Plan, which has trusted upon diversification of farm plans to produce export oriented agricultural products. It is, therefore, natural that diversification of rural economy including agriculture has engaged the attention of scholars and policy makers in the recent past, as is evident from the ever proliferating literature. In the studies reviewed, it was found that there was lack of empirical evidences on different aspects of diversification such as the extent and nature of rural diversification, effect of diversification on agricultural development, impact of diversification on income, consumption, employment and poverty of rural households, empirical relationship between diversification and socio-economic characteristics, factors inhibiting the process of rural diversification and so on. All the above findings revealed that there is still ample scope to study the diversification of rural economy based upon micro data which will help the researchers and policy makers to frame policies for agricultural development in various states of the country.

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ਆਜ਼ਾਦੀ ਅੰਦੋਲਨ ਵਿੱਚ ਕੂਕਾ ਲਹਿਰ ਦਾ ਯੋਗਦਾਨ

ਅਮਨਦੀਪ ਕੌਰ

ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫੈਸਰ-ਇਨ-ਪੰਜਾਬੀ, ਖਾਲਸਾ ਕਾਲਜ ਫਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ।

ਪੰਜਾਬੀ ਸੰਸਕ੍ਰਿਤੀ, ਸਾਹਿਤ ਅਤੇ ਸਭਿਆਚਾਰ ਨੂੰ ਅਮੀਰ ਕਰਨ ਵਿੱਚ ਬਹੁਤ ਸਾਰੀਆਂ ਲੋਕ-ਲਹਿਰਾਂ ਦਾ ਯੋਗਦਾਨ ਹੈ। ਪੰਜਾਬ ਦਾ ਇਤਿਹਾਸ ਬੜਾ ਗੌਰਵਮਈ ਹੈ, ਅਤੇ ਸ਼ਾਨ ਨਾਲ ਜਿਊਣਾ ਪੰਜਾਬੀਆਂ ਦੇ ਸੁਭਾਅ ਦਾ ਅਮੀਰੀ ਗੁਣ ਹੈ। ਸੁਭਾਅ ਜਾਂ ਵਿਰਸਾ ਇੱਕ ਹੀ ਘੜੀ, ਪਲ ਜਾਂ ਦਿਨ ਵਿੱਚ ਨਹੀਂ ਬਣਦਾ ਇਸਦੇ ਪਿੱਛੇ ਤਵਾਰੀਖੀ ਵਿਰਸਾ, ਮਿੱਟੀ ਦੀ ਤਾਸੀਰ, ਪੌਣ ਪਾਣੀ ਮਹਿਕ ਅਤੇ ਜਿਊਂਦੀਆਂ ਪੰਪਰਾਵਾਂ ਦੀ ਮਾਣ-ਮਰਿਯਾਦਾ ਨਹਿਤ ਹੁੰਦੀ ਹੈ। ਪੰਜਾਬ ਵਿੱਚ ਉੱਤਰ-ਪੱਛਮ ਵੱਲੋਂ ਆਉਣ ਵਾਲੇ ਸਾਰੇ ਲੋਕਾਂ ਨੂੰ ਗੁਜ਼ਰਨਾ ਪੈਂਦਾ ਹੈ। ਇਸ ਲਈ ਉਨ੍ਹਾਂ ਦੀ ਪਹਿਲੀ ਪਹਿਚਾਣ ਪੰਜਾਬ ਵਿੱਚ ਹੀ ਹੁੰਦੀ ਹੈ। ਦਰਾਵੜ, ਆਰੀਆਰ, ਸਿੱਬੀਅਨ, ਹੂਣ, ਗੁਰਜਰ, ਪ੍ਰਤੀਹਾਰ ਮੰਗੋਲ, ਸੱਕ, ਤੁਰਕ, ਮੁਗਲ ਆਦਿ ਮੱਧ ਏਸ਼ੀਆਂ ਅਤੇ ਹੋਰ ਕਈ ਕਬੀਲੇ ਵੀ ਇੱਥੇ ਆਏ ਤੇ ਇੱਥੇ ਹੀ ਵੱਸ ਗਏ। ਇੰਝ ਇੱਕ ਸੰਮਿਲਤ ਸਭਿਆਚਾਰ ਹੋਂਦ ਵਿੱਚ ਆਇਆ।

ਪੰਜਾਬੀ ਸੰਸਕ੍ਰਿਤੀ, ਸਾਹਿਤ ਅਤੇ ਸਭਿਆਚਾਰ ਨੂੰ ਅਮੀਰ ਕਰਨ ਵਿੱਚ ਬਹੁਤ ਸਾਰੀਆਂ ਲੋਕ-ਲਹਿਰਾਂ ਦਾ ਯੋਗਦਾਨ ਹੈ। ਇਸੇ ਤਰ੍ਹਾਂ ਦੀ ਇੱਕ ਗੌਰਵਮਈ ਲੋਕ-ਲਹਿਰ ਕੂਕਾ ਲਹਿਰ ਜਾਂ ਨਾਮਧਾਰੀ ਅੰਦੋਲਨ ਸੀ। ਇਸ ਲਹਿਰ ਨੇ ਗੁਰੂ ਸਹਿਬਾਨ (ਗੁਰੂ ਨਾਨਕ ਅਤੇ ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ) ਦੀ ਸਿੱਖੀ ਜੀਵਨ ਜਾਂਚ ਨੂੰ ਲੁਪਤ ਹੋਣ ਤੋਂ ਬਚਾਇਆ। ਗੁਰਬਾਣੀ ਦੇ ਉਪਦੇਸ਼ ਨੂੰ ਕੋਨੇ ਕੋਨੇ ਤੱਕ ਪਹੁੰਚਾਇਆ। ਮਾਰਕਸਵਾਦੀ ਚਿੰਤਕ ਗੁਰਬਖਸ਼ ਸਿੰਘ ਫਰੈਂਕ ਇਸ ਲਹਿਰ ਬਾਰੇ ਲਿਖਦੇ ਅਤੇ ਸਰੂਪ ਨਿਸ਼ਚਿਤ ਕਰਦੇ ਹਨ “ਪੰਜਾਬ ਉਪਰ ਅੰਗਰੇਜ਼ਾਂ ਦੇ ਅਧਿਕਾਰ ਨੂੰ ਪੰਜਾਬੀ ਜਨਤਾ ਕਦੇ ਵੀ ਕਬੂਲ ਨਹੀਂ ਸਕੀ। ਇਸ ਲਈ ਸ਼ਾਇਦ ਹੀ ਕੋਈ ਦਹਾਕਾ ਅਜਿਹਾ ਗੁਜ਼ਰਿਆ ਹੋਏਗਾ। ਜਿਸ ਵਿੱਚ ਪੰਜਾਬ ਦੀ ਆਜ਼ਾਦੀ ਲਈ ਕੋਈ ਬਹੁਤ ਵੱਡੀ ਕੋਸ਼ਿਸ਼ ਨਾ ਕੀਤੀ ਗਈ ਹੋਵੇ। ਇਸ ਤਰ੍ਹਾਂ ਦਾ ਹੀ ਇੱਕ ਬਹੁਤ ਵੱਡਾ ਪ੍ਰਯਤਨ ਨਾਮਧਾਰੀਆਂ ਦਾ ਸੀ। ਦੂਜੀਆਂ ਗੱਲਾਂ ਤੋਂ ਇਲਾਵਾ, ਨਾਮਧਾਰੀ ਸੰਘਰਸ਼ ਦਾ ਇੱਕ ਪੱਖ ਅੰਗਰੇਜ਼ਾਂ ਦੀ ਹਰੇਕ ਵਸਤੂ ਦਾ ਬਾਈਕਾਟ ਸੀ, ਜਿਹਦੇ ਵਿੱਚ ਅੰਗਰੇਜ਼ੀ ਵੇਸ ਭੂਸ਼ਾ, ਅੰਗਰੇਜ਼ੀ ਸਿੱਖਿਆ ਅਤੇ ਇੱਥੋਂ ਤੱਕ ਕਿ ਅੰਗਰੇਜ਼ੀ ਯਾਤਾਯਾਤ ਅਤੇ ਸੰਚਾਰ ਦੇ ਸਾਧਨ ਵੀ ਸ਼ਾਮਲ ਸਨ।”

19ਵੀਂ ਸਦੀ ਦੇ ਮੱਧ ਵਿੱਚ ਸਤਿਗੁਰੂ ਰਾਮ ਸਿੰਘ ਜੋ ਕਿ ਲੁਧਿਆਣਾ ਜ਼ਿਲਾ ਦੇ ਪਿੰਡ ਭੈਣੀ ਵਿੱਚ ਪੈਦਾ ਹੋਏ ਅਤੇ ਖਾਲਸਾ ਸੈਨਾ ਵਿੱਚ ਭਰਤੀ ਹੋ ਗਏ। ਨੌਕਰੀ ਦੌਰਾਨ ਉਨ੍ਹਾਂ ਦਾ ਮੇਲ ਬਾਬਾ ਬਾਲਕ ਸਿੰਘ ਨਾਲ ਹੋਇਆ ਜੋ ਉਤਰ-ਪੱਛਮੀ ਸੀਮਾ ਦੇ ਹਜ਼ਰੇ ਪਿੰਡ ਦੇ ਸਨ। ਬਾਬਾ ਬਾਲਕ ਸਿੰਘ ਸਾਦਾ ਜੀਵਨ ਬਤੀਤ ਕਰਦੇ ਅਤੇ ਨਾਮ ਜਪਣ ਤੋਂ ਇਲਾਵਾ ਕਿਸੇ ਹੋਰ ਨੀਤੀ ਨੂੰ ਨਹੀਂ ਸੀ ਮੰਨਦੇ। ਨਾਮ ਜਪਣ ਕਰਕੇ ਹੀ ਉਨ੍ਹਾਂ ਦਾ ਨਾਮ ‘ਨਾਮਧਾਰੀ’ ਹੋ ਗਿਆ। ਬਾਬਾ ਬਾਲਕ ਸਿੰਘ ਦੇ ਅਕਾਲ ਚਲਾਣੇ ਤੋਂ ਪਿੱਛੋਂ ਉਨ੍ਹਾਂ ਦੇ ਉਤਰਧਿਕਾਰੀ ਬਾਬਾ ਰਾਮ ਸਿੰਘ ਬਣੇ। ਇਸਦੇ ਨਾਲ ਹੀ ਨਾਮਧਾਰੀਆਂ ਦਾ ਮੁੱਖ

ਕੇਂਦਰ ਹਜ਼ਰੇ ਤੋਂ ਤਬਦੀਲ ਹੋ ਕੇ ਭੈਣੀ ਹੋ ਗਿਆ। ਬਾਬਾ ਰਾਮ ਸਿੰਘ ਨੇ ਇਸ ਲਹਿਰ ਨੂੰ ਤਨਦੇਹੀ ਨਾਲ ਚਲਾਇਆ।

ਭਾਰਤ ਦੇ ਕੌਮੀ ਆਜ਼ਾਦੀ ਅੰਦੋਲਨ ਵਿੱਚ ਕੂਕਾ ਲਹਿਰ ਦਾ ਯੋਗਦਾਨ ਇਤਿਹਾਸਕ ਮਹੱਤਵ ਵਾਲਾ ਹੈ। ਦਿੱਖ ਦੇ ਪੱਖ ਤੋਂ ਧਾਰਮਿਕ ਹੋਣ ਦੇ ਬਾਵਜੂਦ ਇਸ ਲਹਿਰ ਦੀ ਭੂਮਿਕਾ ਬਰਤਾਨਵੀ ਹਕੂਮਤ ਦੇ ਸਿਆਸੀ ਅਤੇ ਵਿਚਾਰਧਾਰਕ ਆਧਾਰ ਨੂੰ ਚੁਨੌਤੀ ਦੇਣ ਵਾਲੀ ਸੀ। ਬਰਤਾਨਵੀ ਬਸਤੀਵਾਦੀ ਹਕੂਮਤ ਨੂੰ ਵੰਗਾਰਨ ਲਈ ਕੂਕਾ ਲਹਿਰ ਨੇ ਬਰਤਾਨਵੀ ਸ਼ਾਸਨ ਦੇ ਸਮੁੱਚੇ ਪ੍ਰਬੰਧਕੀ ਢਾਂਚੇ ਦਾ ਬਾਈਕਾਟ ਹੀ ਨਹੀਂ ਕੀਤਾ ਸਗੋਂ ਉਸਦੇ ਮੁਕਾਬਲੇ ਪ੍ਰਬੰਧ ਉਸਾਰਨ ਲਈ ਥਾਂ ਥਾਂ ਤੇ ਨਾਮਧਾਰੀ ਸੂਬਿਆਂ ਦੀ ਸਥਾਪਨਾ ਕੀਤੀ। ਆਪਣੀਆਂ ਪੰਚਾਇਤਾਂ ਅਤੇ ਸੂਬੇ ਥਾਪ ਕੇ ਸਵੈਰਾਜ ਦਾ ਆਰੰਭ ਕੀਤਾ। ਨਾਮਧਾਰੀ ਸਿੱਖਾਂ ਦੀ ਭੂਮਿਕਾ ਨੂੰ ਜਿੱਥੇ ਅਸੀਂ ਸਿੱਖੀ ਸਭਿਆਚਾਰ ਅਤੇ ਗੁਰਮਤਿ ਦਰਸ਼ਨ ਦੀ ਪੁਨਰ ਸਥਾਪਨਾ ਲਈ ਅਹਿਮ ਮੰਨਦੇ ਹਾਂ ਉਥੇ ਉਨ੍ਹਾਂ ਨੇ ਖੇਤੀ, ਬੀਜ ਉਤਪਾਦਨ ਗਊ ਰੱਖਿਆ ਪਹਿਲੂਆਂ ਨੂੰ ਕ੍ਰਾਂਤੀਕਾਰੀ ਤਰਜ਼ ਤੇ ਵੀ ਮਹੱਤਤਾ ਦਿੰਦੇ ਹਾਂ। ਖੇਤੀ ਅਰਥ ਵਿਵਸਥਾ ਦੇ ਦੋ ਮੁੱਖ ਪਹਿਲੂ ਸਨ ਗਊ ਅਤੇ ਨਦੀ। ਵਿਸ਼ਵੀਕਰਨ ਦੀਆਂ ਮਾਰੂ ਨੀਤੀਆਂ ਇਨ੍ਹਾਂ ਦੋਹਾਂ ਨੂੰ ਖਤਮ ਕਰਨ ਲਈ ਪੱਖਾਂ ਭਾਰ ਸਨ ਕਿਉਂਕਿ ਮੰਡੀ ਅਤੇ ਮੁਨਾਫ਼ਖੋਰੀ ਅਰਥ ਵਿਵਸਥਾ ਵਿੱਚ ਭਾਵਨਾਵਾਂ ਦਾ ਕੋਈ ਸਥਾਨ ਨਹੀਂ। ਨਦੀਆਂ, ਡੈਮ ਅਤੇ ਚਰਗਾਹਾਂ ਦਾ ਖਾਤਮਾ ਗਊ ਤੇ ਛੋਟੀ ਕਿਸਾਨੀ ਭਾਵ ਗਰੀਬ ਨੂੰ ਖੇਰਾ ਲਾ ਰਹੀ ਸੀ। ਕੂਕਾ ਅੰਦੋਲਨ ਨੇ ‘ਗਊ’ ਅਤੇ ‘ਗਰੀਬ’ ਦੋਹਾਂ ਦੀ ਰੱਖਿਆ ਕੀਤੀ। ਅੰਮ੍ਰਿਤਸਰ ਵਿੱਚ ਗਊ ਖਾਣ ਵਾਲੇ ਅੰਗਰੇਜ਼ ਹਾਕਮ, ਅੰਗਰੇਜ਼ੀ ਫੌਜ ਲਈ ਗਊ ਮਾਸ ਮੁਹੱਈਆ ਕਰਵਾਉਣ ਵਾਲੇ ਮੁਸਲਮਾਨ ਠੇਕੇਦਾਰ, ਚਮੜੇ ਦਾ ਵਪਾਰ ਕਰਨ ਵਾਲੇ ਸ਼ੇਖ ਅਤੇ ਗਾਈਆਂ ਨੂੰ ਮਾਰਨ ਵਾਲੇ ਬੁੱਚੜਾਂ ਨੇ ਕਾਫ਼ੀ ਵੱਡਾ ਧੜਾ ਬਣਾ ਕੇ ਇਕਜੁੱਟਤਾ ਹਾਸਲ ਕਰ ਲਈ। ਦੂਜੇ ਪਾਸੇ ਕੂਕਾ ਅੰਦੋਲਨਕਾਰੀਆਂ ਨੇ ਆਪਣੇ ਧਾਰਮਿਕ ਪੱਖਪਾਤ ਦੀ ਵਰਤੋਂ ਕਰਦਿਆਂ ਵਿਦਰੋਹ ਨੂੰ ਪ੍ਰਚੰਡ ਕੀਤਾ ਅਤੇ ਸਿੱਟੇ ਵਜੋਂ ਅੰਗਰੇਜ਼ੀ ਸ਼ਾਸਨ ਨੇ ਮੁਸਲਮਾਨਾਂ ਨਾਲ ਉਨ੍ਹਾਂ ਦੀ ਰੰਜਿਸ ਨੂੰ ਵਿਕਰਾਲ ਰੂਪ ਦਿੰਦਿਆਂ ਕੁਝ ਨਾਮਧਾਰੀ ਸਮੱਰਥਕਾਂ ਨੂੰ ਜਿਊਂਦੇ ਭੁੰਨ ਦਿੱਤਾ ਅਤੇ ਬਾਬਾ ਰਾਮ ਸਿੰਘ ਨੂੰ ਦੇਸ਼ ਨਿਕਾਲਾ ਦੇ ਦਿੱਤਾ। ਭਾਈ ਧਿਆਨ ਸਿੰਘ ਅਨੁਸਾਰ:

ਸੀਸ ਦੀਏ ਅਰ ਸੀ ਨਾ ਕਰੀ ਜਿਨ

ਸਿਖਨ ਤਾਹਿ ਕੇ ਮੈਂ ਬਲਿਹਾਰੀ।

ਗੋ ਹਿਤ ਗੋਇ ਤਨੀ ਸਾਹਿ ਕੇ, ਜਿਨ ਬੁੱਚੜ

ਮਾਰ ਕੇ ਪੈਨ ਉਬਾਰੀ।

ਗੋਇ ਗਰੀਬਨ ਪਾਲਨ ਕੈ ਹਿਤ ਰਾਮ ਮ੍ਰਿਗਿੰਦ ਆਇ ਤਨ ਧਾਰੀ।

ਉਪਰੋਕਤ ਘਟਨਾ ਕੂਕਾ ਲਹਿਰ ਨੂੰ ਪ੍ਰਚੰਡ ਕਰਨ ਲਈ ਵੱਡਾ ਕਾਰਨ ਬਣੀ। ਪੰਜਾਬੀ ਭਾਸ਼ਾ, ਸਾਹਿਤ, ਸਭਿਆਚਾਰ ਦੀ ਤਰੱਕੀ ਲਈ ਸਤਿਗੁਰੂ ਰਾਮ ਸਿੰਘ ਨੇ ਗੁਰਮੁਖੀ ਅੱਖਰਾਂ ਵਿੱਚ ਪੰਜਾਬੀ ਦਾ ਗਿਆਨ ਹਰ ਨਾਮਧਾਰੀ ਲਈ ਜਰੂਰੀ ਕਰ ਦਿੱਤਾ। ਉਨ੍ਹਾਂ ਦੁਆਰਾ ਪ੍ਰਕਾਸ਼ਤ ਪਰਚਾ ‘ਸਤਿਯੁਗ’ ਅਜਿਹੇ ਯਤਨ ਦੀ ਉਪਜ ਹੈ। ਕਿਉਂਕਿ ਨਾਮਧਾਰੀ ਸੰਪਰਦਾ ਦੇ ਸਰਪ੍ਰਸਤ ਇਹ

ਭਲੀਭਾਂਤ ਜਾਣਦੇ ਸਨ ਕਿ ਅੰਗਰੇਜ਼ੀ ਰਾਜ ਸਮੇਂ ਹੇਠਲੇ ਦਰਜੇ ਦੇ ਕਾਰਜ ਫਾਰਸੀ ਅਤੇ ਉਰਦੂ ਵਿੱਚ ਅਤੇ ਉੱਚ ਸਿੱਖਿਆ ਮਾਧਿਅਮ ਭਾਵ ਸਮੁੱਚਾ ਸੰਚਾਰ ਮਾਧਿਅਮ ਅੰਗਰੇਜ਼ੀ ਸੀ। 1947 ਈ. ਤੋਂ ਬਾਅਦ ਆਜ਼ਾਦ ਭਾਰਤ ਦੀ ਵਾਗਡੋਰ ਸੰਭਾਲਣ ਵਾਲੇ ਸਾਡੇ ਨੇਤਾ ਅੰਗਰੇਜ਼ੀ ਕਾਰਜ ਸ਼ੈਲੀ ਵਿੱਚ ਹੀ ਪ੍ਰਬੰਠਿਤ ਹੋਏ ਸਨ। ਭਾਰਤੀ ਮਾਨਸਿਕਤਾ ਨੂੰ ਗੁਲਾਮ ਬਣਾਉਣ ਲਈ ਅੰਗਰੇਜ਼ਾਂ ਦਾ ਇਹ ਸਭ ਤੋਂ ਵੱਡਾ ਹਥਿਆਰ ਸੀ। ਕੂਕਾ ਅੰਦੋਲਨ ਕਾਰੀਆਂ ਦਾ ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਨੂੰ ਪ੍ਰਫੁੱਲਤ ਕਰਨਾ, ਪ੍ਰਚਾਰ ਕਰਨਾ ਅਤੇ ਵਿਲੱਖਣ ਸਾਬਤ ਕਰਨ ਵਿੱਚ ਵਿਸ਼ੇਸ਼ ਮਹੱਤਵ ਹੈ। ਉਨ੍ਹਾਂ ਨੇ ‘ਬੋਲੀ ਅਵਰ ਤੁਮਾਰੀ’ ਕਹਿ ਕੇ ਵਡਿਆਈ ਦਿੱਤੀ ਜੋ ਉਸ ਵਕਤ ਜਦੋਂ ਕੋਈ ਭਾਸ਼ਾ ਸਰਕਾਰੀ ਮਾਨ-ਸਨਮਾਨ, ਸਰਪ੍ਰਸਤੀ ਤਾਂ ਕੀ ਸਰਕਾਰੀ ਜ਼ਬਰ ਦਾ ਸ਼ਿਕਾਰ ਸੀ।

ਕੂਕਾ ਲਹਿਰ ਦੇ ਸਮਰਥਕਾਂ ਨੂੰ ਪੰਜਾਬ ਦੇ ਪਹਿਲੇ ਆਜ਼ਾਦੀ ਅੰਦੋਲਨਕਾਰੀਆਂ ਦਾ ਰੁਤਬਾ ਹਾਸਲ ਹੈ। ਕਿਉਂਕਿ ਆਜ਼ਾਦੀ ਸੰਗਰਾਮ ਲਈ ਉਨ੍ਹਾਂ ਦਾ ਯੋਗਦਾਨ ਰਾਜਨੀਤਿਕ ਪੱਖ ਦੇ ਨਾਲ ਨਾਲ ਸਮਾਜਿਕ ਤੇ ਸਭਿਆਚਾਰਕ ਪੱਖ ਤੋਂ ਵੀ ਕਾਫ਼ੀ ਮਜ਼ਬੂਤ ਸੀ। ਉਨ੍ਹਾਂ ਨੂੰ ਇਸਤਰੀਆਂ ਦੇ ਪਹਿਲੇ ‘ਮੁਕਤੀ ਦਾਤਾ’ ਵੀ ਮੰਨਿਆ ਜਾਂਦਾ ਹੈ। ਇਹ ਉਨ੍ਹਾਂ ਦੀ ਸਮਾਜਿਕ ਸੂਝ ਦਾ ਪ੍ਰਮਾਣ ਹੈ ਕਿ ਉਨ੍ਹਾਂ ਨੇ ਆਜ਼ਾਦੀ ਦੇ ਸੁਪਨਿਆਂ ਨਾਲ ਜੋੜਨ ਵਾਲੀ ਮਜ਼ਬੂਤ ਪਰ ਕਮਜ਼ੋਰ ਸਮਝੀ ਜਾਂਦੀ ‘ਧਿਰ’ ਵੱਲ ਉਦੋਂ ਹੀ ਧਿਆਨ ਦੇਣਾ ਸ਼ੁਰੂ ਕਰ ਦਿੱਤਾ ਜਦੋਂ ਤੱਕ ਸਰਕਾਰਾਂ ਦੀ ਵੀ ਪਹੁੰਚ ਯਥਾਰਥਕ ਨਹੀਂ ਸੀ। ਫਜ਼ੂਲ ਦੇ ਕਰਮ-ਕਾਂਡ ਤੇ ਅੰਧ ਵਿਸ਼ਵਾਸਾਂ ਦਾ ਖਾਤਮਾ ਕਰਕੇ ਕੂਕਾ ਲਹਿਰ ਦੇ ਸਮਰਥਕ ਜਨ-ਸਧਾਰਨ ਦੇ ਹਰਮਨ ਪਿਆਰੇ ਅਗਵਾਈ ਕਰਤਾ ਬਣ ਗਏ ਸਨ। ਪਿੰਡਾਂ ਵਿੱਚ ਲੋਕ ਧੜਾ-ਧੜ ਇਸ ਲਹਿਰ ਵਿੱਚ ਸ਼ਾਮਲ ਹੋ ਕੇ ਕੂਕੇ ਬਣਨ ਲੱਗੇ। ਲੁਧਿਆਣਾ ਜਿਲਾ ਦੇ ਆਸ-ਪਾਸ ਦੇ ਪ੍ਰਸਿੱਧ ਪਿੰਡ ਜਿੰਨਾਂ ਵਿੱਚ ਸਰਾਭਾ ਪਿੰਡ ਵੀ ਸ਼ਾਮਲ ਹੈ, ਵੱਧ ਚੜ੍ਹ ਕੇ ਸ਼ਾਮਲ ਹੋਣ ਲੱਗੇ। ਲੁਧਿਆਣਾ ਜਿਲਾ ਜੋ ਕਿ ਸਤਿਗੁਰੂ ਰਾਮ ਸਿੰਘ ਜੀ ਦੀ ਜਨਮ ਤੇ ਕਰਮ ਭੂਮੀ ਹੋਣ ਦਾ ਰੁਤਬਾ ਰੱਖਦਾ ਹੈ, ਨੇ ਹੀ ਬਾਅਦ ਵਿੱਚ ਚੱਲੀਆਂ ਕੌਮੀ ਲਹਿਰਾਂ ਦੇ ਨਾਇਕਾਂ ਦੇ ਵੇਰਵੇ ਮਿਲਦੇ ਹਨ। ਸਮਾਜਿਕ ਪੱਖ ਤੋਂ ਵਿਚਾਰਿਆਂ ਸਪੱਸ਼ਟ ਹੁੰਦਾ ਹੈ ਉਸ ਵੇਲੇ ਦੇ ਲੋਕ-ਗੀਤਾਂ ਵਿੱਚ ਵੀ ਕੂਕਾ ਜੀਵਨ ਜਾਚ ਨੂੰ ਸੰਮਲਿਤ ਕੀਤਾ ਗਿਆ ਹੈ। “ਕੂਕੇ ਗੁੜ ਦਾ ਸ਼ਰਬਤ ਪੀਂਦੇ ਮਿੱਠੇ ਮਿੱਠੇ ਬੋਲ ਬੋਲਦੇ।” ਕਿਉਂਕਿ ਖੰਡ ਅੰਗਰੇਜ਼ ਹਕੂਮਤ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਲਾਏ ਕਾਰਖਾਨਿਆਂ ਵਿੱਚੋਂ ਬਣ ਕੇ ਆਉਂਦੀ ਸੀ ਤੇ ਗੁੜ ਕਿਸਾਨ ਹੱਥੀਂ ਤਿਆਰ ਕਰਦੇ ਸਨ। ਕੂਕਾ ਲਹਿਰ ਦਾ ਸਭ ਤੋਂ ਵੱਧ ਪ੍ਰਭਾਵ ਰਿਆਸਤੀ ਪਰਜਾ ਤੇ ਪਿਆ। ਰਿਆਸਤਾਂ ਦੇ ਵਧੇਰੇ ਸਰਦਾਰ ਤੇ ਰਾਜੇ ਅੰਗਰੇਜ਼ ਸਰਕਾਰ ਦੇ ਸਨਮੁੱਖ ਨਾ-ਚਾਹੁੰਦੇ ਹੋਏ ਵੀ ਹਥਿਆਰ ਸੁੱਟੀ ਬੈਠੇ ਸਨ। ਹੌਲੀ ਹੌਲੀ ਜਿਸ ਵੇਲੇ ਕੂਕਾ ਲਹਿਰ ਨੇ ਤੀਬਰਤਾ ਹਾਸਲ ਕੀਤੀ, ਉਹ ਸਾਰੇ ਅਹੁਦੇ ਛੱਡ ਕੇ ਇਸ ਲਹਿਰ ਵਿੱਚ ਧੜਾ-ਧੜ ਸ਼ਾਮਲ ਹੋ ਕੇ ਨਾਮਧਾਰੀ ਸਤਿਗੁਰੂ ਰਾਮ ਸਿੰਘ ਨੂੰ ਸਮਰੱਥਨ ਦਿੱਤਾ। ਪੰਜਾਬ ਨੂੰ ਜਥੇਬੰਦ ਕਰਨ ਵਿੱਚ ਇਹ ਵੱਡਾ ਸਾਰਥਕ ਪਹਿਲੂ ਸੀ। ਇੱਕ ਪਾਸੇ ਅੰਗਰੇਜ਼ ਸਰਕਾਰ ਦੀ ਸਖ਼ਤੀ ਤੇ ਦੂਜੇ ਪਾਸੇ ਲਗਾਤਾਰ ‘ਖਾਲਸਾ ਰਾਜ’ ਦੀ ਚੜ੍ਹਤ ਹੋ ਰਹੀ ਸੀ ਜਿਸ ਵਿੱਚੋਂ ਲੋਕਾਈ ਨੂੰ ਰੌਸ਼ਨ ਭਵਿੱਖ ਦੀਆਂ ਕਨਸੋਆਂ ਆਉਣੀਆਂ ਸ਼ੁਰੂ ਹੋ ਗਈਆਂ। ਕਾਰਨ ਸਪੱਸ਼ਟ ਸਨ ਕਿ ਨਾਮਧਾਰੀ ਸੰਪਰਦਾ ਦੇ ਮੁਖੀਆਂ ਵੱਲੋਂ ਹਰੇਕ ਪਿੰਡ ਨੂੰ ਇੱਕ ਸੰਪੂਰਨ ਇਕਾਈ ਬਣਾ ਦਿੱਤਾ ਗਿਆ। ਨਿਤਾਪ੍ਰਤੀ ਲੋੜ ਦੀਆਂ ਵਸਤਾਂ ਨੂੰ ਖੁਦ ਪਿੰਡ ਪਿੰਡ ਬਣਾ ਕੇ ਆਤਮ-ਨਿਰਭਰਤਾ ਵਾਲੀ ਅਰਥ ਵਿਵਸਥਾ ਦਾ ਸਮਰੱਥਨ ਕੀਤਾ।

ਮਾਰਕਸ ਨੇ ਵੀ ਏਸ਼ੀਅਨ ਉਤਪਾਦਨ ਪ੍ਰਣਾਲੀ ਦੇ ਨਾਂ ਹੇਠ ਇਸੇ ਪੇਂਡੂ ਅਰਥ ਵਿਵਸਥਾ ਦੀ ਗੱਲ ਕੀਤੀ ਸੀ। ਜਿਸ ਵਿੱਚ ਪਸ਼ੂ ਪ੍ਰੇਮ, ਹਰਿਆਲੀ ਭਾਵ ਦਰੱਖਤ, ਨਿਤਾਪ੍ਰਤੀ ਲੋੜੀਂਦੀਆਂ ਵਸਤਾਂ, ਸੰਜਮੀ, ਮਰਿਯਾਦਾ ਸੰਪਨ ਅਤੇ ਨਸ਼ਾ ਮੁਕਤ ਜੀਵਨ ਆਦਿ ਸ਼ਾਮਲ ਸਨ।

ਨਾਮਧਾਰੀ ਸੰਪਰਦਾ ਬਾਰੇ ਕਿਸੇ ਵੀ ਕਿਸਮ ਦੀ ਚਰਚਾ ਕਰਦੇ ਸਮੇਂ ਉਨਾਂ ਦੀ ਢੋਲਕੀ ਛੈਣਿਆਂ ਤੇ ਸਾਜ਼ਾਂ ਦੀ ਸੰਗੀਤਾਤਮਕਤਾ ਦੀ ਗੱਲ ਕਰਨ ਤੋਂ ਬਿਨਾਂ ਸਭ ਪ੍ਰਪੰਚ ਅਧੂਰਾ ਲੱਗੇਗਾ। ਕਿਉਂਕਿ ਉਹ ਗੁਰਬਾਣੀ ਦੇ ਸ਼ਬਦਾਂ ਦਾ ਗਾਇਨ ਕਰਦੇ ਸਮੇਂ ਨ੍ਰਿਤ ਮੁਦਰਾ ਵਿੱਚ ਆ ਜਾਂਦੇ ਸਨ। ਜੋ ਕਿ 'ਹੱਲੇ' ਦਾ ਦ੍ਰਿਸ਼ ਸਾਕਾਰ ਕਰਦੇ ਸਨ। 'ਹੱਲੇ ਦਾ ਦੀਵਾਨ' ਕੂਕੇ ਸਿੰਘਾਂ ਦੀ ਸਰੂਰ ਦੀ ਅਵਸਥਾ ਹੈ। ਕਾਰਨ ਉਹ ਕੋਈ ਦਾਰਸ਼ਨਿਕ ਫਲਸਫੇ ਦੇ ਧਾਰਨੀ ਨਹੀਂ ਸਗੋਂ ਮਸਤੀ ਦੇ ਆਲਮ ਵਿੱਚ ਵਿਚਰਨਾ ਚਾਹੁੰਦੇ ਹਨ।

ਸਾਮਰਾਜ ਅਤੇ ਬਸਤੀਵਾਦ ਵਿਰੋਧੀ ਲੋਕ ਲਹਿਰ ਭਾਵ ਕੂਕਾ ਅੰਦੋਲਨ ਦੇ ਬਾਰੇ ਜ਼ਿਆਦਾ ਵਿਸਥਾਰ ਨਹੀਂ ਦਿੱਤਾ ਗਿਆ। ਲੇਕਿਨ ਇਤਿਹਾਸ ਦੀ ਇਸ ਮਹਾਨ ਵਿਰਾਸਤ ਬਾਰੇ ਕੁਝ ਪ੍ਰਸਤੁਤ ਕਰਕੇ ਨਰੋਏ ਇਤਿਹਾਸ ਲਈ ਕੁਝ ਸੇਧਾਂ ਮਿਲਣ ਦੀ ਤਵੱਕੋਂ ਜਰੂਰ ਕਰਦੇ ਹਾਂ।

APPLICABILITY OF PERMISSION MARKETING IN FINANCIAL SECTOR

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ABSTRACT

Technology, as a digital innovation, provides new tools for maximizing efficiency, new platforms for reaching out to potential/targeted customers or prospects, or new resources for building professional networks for all types of business. But use of social media, apps and devices has proven beneficial for the Financial Service Sector i.e. banks, insurance and investment companies. Gadgets and social networks help the service marketer to connect with prospects like never before. The sites like fundsindia.com, amfindia.com etc easily connects the customer with service marketer. With Social media, marketer conducts more extensive campaigns, host special promotions, and get in touch with broader audiences of former and prospective customers. Since the mid-2000s, social media marketing has been adopted by banks, insurance companies, pension's specialists and other financial services companies. In recent years, Smart phones, mobile apps, SMS, websites, emails etc are not used to attract but also provide valuable contents to the prospect/customer. Use of SMS, mobile apps, building own websites/web pages involve huge cost. But Permission Marketing helps the service marketer to reduce the cost of use of social media by identifying the target audience. Permission marketing means to obtain the permission from the prospect/customer to send promotional messages. Permission marketing does only means to find out target audience but it also keep the customer up-to-date by sending alerts or useful content/information. This paper attempts to find the role of Permission Marketing using social media in banks, insurance and investment companies to outline the marketing objectives. A model is developed in the paper to present how permission marketing play role by using social media in financial service sector.

Keywords: Permission marketing, financial, technology, service sector

1. MEANING

A. What is social media?

“Social media is the tools, services, and communication facilitating connection between peers with common interests.”
Chris Garrett – Chrisg.com

“Social media are the online technologies and practices that people use to share content, opinions, insights, experiences, perspectives, and media themselves. They are media for

social interaction. You can tell social software because it is no fun to use by yourself – an account with no friends connected has no value.”

Howard Greenstein – Social Media Club-NYC

Now a day's social networking is being used regularly by millions of people to communicate and share information, interests and activities or who are interested in exploring the interests and activities of others. Social network services provides a variety of ways for users to interact, such as e-mail, blogging, instant messaging, photo sharing and gaming services. Many users, business executives and the public consider the marketing around these networks.

B. What is Social Media Marketing?

Social media marketing (SMM) is a form of Internet marketing which is used to produce content to share with social network by utilizing networking websites as a marketing tool. It helps a company to increase brand exposure and broaden customer reach.

SMM helps a company to get direct feedback from customers (and potential customers) while making the company seem more personable. The interactive parts of social media give customers the opportunity to ask questions or voice complaints and feel they are being heard. This aspect of SMM is called social customer relationship management (CRM).

C. What is Financial Service Sector?

Financial Service Sector the integrated part of Service Sector in India. Service Sector primarily consists of messenger services and warehousing; information sector services; securities, commodities and other **financial investment services**; rental and leasing services; professional, scientific and technical services; administrative and support services; waste management and remediation; health care and social assistance; and arts, entertainment and recreation services etc. Individuals employed in this sector produce services rather than products. Indian diversified financial sector undergoing rapid expansion, both in terms of strong growth of existing financial services firms and new entities entering the market. This sector comprises commercial banks, insurance companies, non-banking financial companies, co-operatives, pension funds, mutual funds and other smaller financial entities. The banking regulator has allowed new entities such as payments banks to be created recently thereby adding to the types of entities operating in the sector. Top 10 financial services companies in India are SBI Capital Markets Limited, Bajaj Capital Limited, DSP Merrill Lynch Limited, Birla, Global Finance Limited, Housing Development Finance Corporation, PNB Housing Finance Limited, ICICI Group, LIC Finance Limited, L & T Finance Limited and Karvy Group.

D. What is Permission Marketing?

Permission marketing is the new approach that can be used for successful business. Potentially, it can retain and create more new prospects/customers than any other marketing system like Interruption marketing, Attractive marketing, Content marketing etc. This new marketing approach can be used in your business to build a bigger client/customer base than you’ve dreamed possible. Permission marketing is better to pay attention to something than anything. Conscious effort should be taken to target activity (audience). So, one way to sell a consumer something in the future is simply to get his or her permission in advance. Need is to engage the consumer in a dialogue – an interactive relationship, with both business organization and the customer participating. Rather than simply interrupting a television show with a commercial, or barging into a consumer’s life with an unannounced phone call or letter, tomorrow’s marketer will first try to gain the consumer’s consent to participate in the selling process. Perhaps the consumer will give his permission, because he or she is volunteering to learn more about a particular product or class of products. Or, perhaps you’ll actually offer some type of payment or benefit in return for the consumer’s permissions Business gets more and more permission as its relationship with the customer is developed. And it is with building a relationship with a new prospect who has given you permission to contact him/her. You first get permission to send some promotional material along with some material that will benefit him/her.

E. What types of social means used to take permission?

Following is the list of some of popular social media that are used to take permission of customer to send the promotional messages by service marketer:

Table 1: list of social media

Twitter	Facebook	Behance
Wordpress	Tumblr	LinkedIn
FriendFeed	Flickr	Blogster
Dailybooth	Pinterest	Youtube
Posterous	Squidoo	Blogger
Google plus	Slideshare	Instagram

It is also important to remember that each channel has its own strengths, weaknesses and idiosyncrasy. By using following channel or combination, marketer drives the benefits of reaching consumers on their devices – immediacy, convenience and relevancy:

- **SMS**

SMS works great for both inbound and outbound marketing. The easiness of sending SMS across all handsets makes it highly effective as a direct response mechanism. It is also useful for alerts and reminders. In addition, SMS is effectual at enhancing the security of online services which is perceptibly importance for most financial service offerings.

- **E-MAIL**

While using mobile Emails, it is important for the financial service companies to ensure their emails can be easily read and formatted correctly for smaller-screen mobile devices. Emails are beneficial to incorporate visual content and to provide more detailed information. For example email can be used to stretch out on information provided in a SMS and comprise supplementary cross-selling links. A well timed email can always catch a customer's eye, encouraging sales or better brand recognition.

- **APPS**

There are various Apps available on Mobile or smart phones which are selected by users as per their requirements. Mobile apps are comparatively speedier than the websites and their ease of access. Unlike to websites, user doesn't have to wait for load as apps are downloaded and stored in the phone because of poor connectivity areas. Apps like calculators (for pensions, investment products and so on), insurance claims and of course mobile banking and account management prove benefits to financial service sector. Staff working remotely can use apps on tablets or smart phones to showcase products and obtain information from customers without internet access.

- **WEBSITES**

Responsive websites are a great starting point for prospect to discover financial services. Google's multi-screen world report illustrates that 59% of consumers managing finances and 65% of those spending time in searching for information.

- **PROFILE**

A powerful company profile is required to create to launching a new business and to make a great first impression on prospective customers. A well-written company profile is an effective way to introduce the business to the potential customers and other stakeholders. A company profile is an expert introduction of the business and aims to update the audience about its products and services. A well-written company profile presents an opportunity for the prospective buyer to know about the company and enable direct interaction with the sales and marketing teams of the business.

- **WEBPAGES**

Web pages are electronic/digital document created with HTML accessible with a browser. In addition to text and graphics, web pages may also contain download able data files, audio and video files, and hyperlinks to other pages or sites. A website is usually a collection of web pages.

2. **USE OF PERMISSION MARKETING USING SOCIAL MEDIA IN FINANCIAL SERVICE SECTOR**

Service marketer's always attempt to find the target audience to promote the services. Permission marketing helps the marketer to locate the target audience by getting their consent or permission. By using the permission marketing, marketer gets consent/permission of those who have interest/looking for their services. Marketer can get permission from the user of various devices (mobile, tablet, laptop etc.) who are receiving various promotional messages via different channels (SMSs, Apps, E-mails etc.), by using social

media (Facebook, Tumblr, Flickr, Pinterest, Slide-share and others). It leads to find the target audience and help to reduce the cost of promotion/advertising by sending it to the target audience.

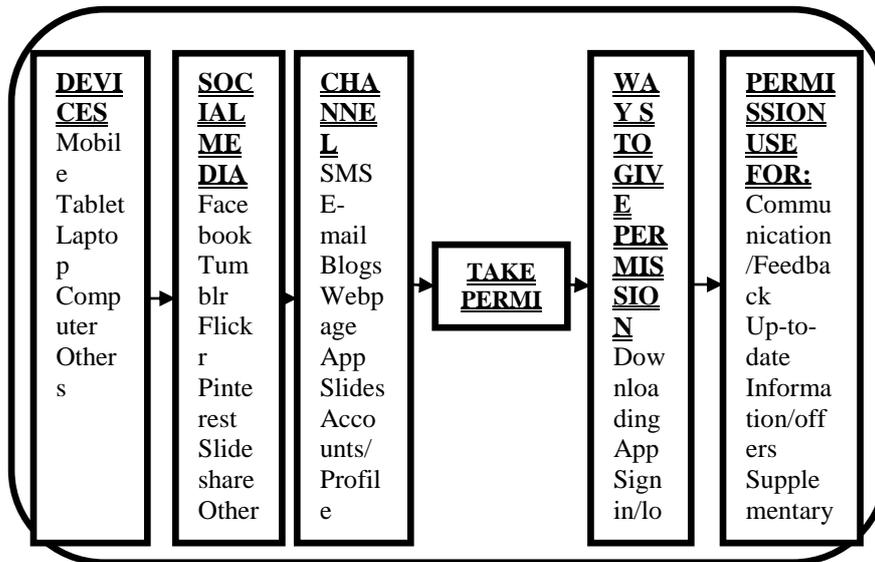


Figure 1: Role of Permission Marketing using integrated social media within Financial Service Sector

3. WAYS TO GET PERMISSION

There are some ways to get permission of consumer to promote services used by marketer:

- **Downloading App**

Downloading the App in tablet, mobile is the one of most common now a day. By downloading the App, directly or indirectly, customer is giving the permission to marketer for alerts, up-to-date.

- **Sign in/login**

Sign in/login is the way authentication to enter in the particular site. After sign in or login, one can easily access the information into respective site by creating an account. The person has to give some essential personal detail to create an account for login.

- **Submission/subscribe**

Some time there is a form on the websites that ask to fill some personal detail of the person and click on the submit button available there. This is the way to give consent/permission by subscribing for the particular service.

- **Register**

As the name suggest, person has to register their personal detail to enter I the particular site to avail the desire services. After registering, company provides with the user name and ID to access the site.

- **Others**

4. USE/BENEFITS OF PERMISSION MARKETING TO THE FINANCIAL SERVICE MARKETER AS:

- Connect the targeted audiences (potential and former customers) with banking, insurance and investment companies.

- Send promotional messages to prospect like attract for opening new accounts, FDs etc by banks, new policies by insurance companies and improved investments portfolio by mutual fund companies.
- Reduce the cost of promotion by cropping the universe as a target audience.
- Link to reviews on your social profile pages.
- Up-to-date knowledge or information i.e. premium reminder, calculator, policy maturity, account balance, renew of FDs, growth rates etc.
- Set up a blog to supplement and drive traffic to your website and other social pages.
- Promote and disseminate best content.
- Count the positive and negative reviews or comments that appear on social sites.
- Improve communication/feedback with the customers that helps to build long run health relations
- Data use as a base for Comparison i.e. how many person like/dislike or subscribe/unsubscribed.
- It brings positive attitude of consumer towards company as consumer give their permission for the same.
- Increase revenue by reducing the cost of sending the promotional messages to all rather than selected/targeted audience.
- Brokers and financial agencies can carry out promo-publicity campaigns on databases, in which they offer contact/follow-up with a financial consultant, and send out up-to-the-minute information to their customers through SMS Finance. Insurance firms/agencies can remind their customers of the expiry dates of their policies.
- Improve customer service by notify customers of the progress of their applications (e.g. mortgages, loans) and details of transactions made in real time with text alerts (credit card payments, bank transfers), or allow them to request information (current account balance, etc.) Insurance firms can keep their clients updated on damage compensation through text alerts.
- Word-of-mouth advertisement helps to generate new contacts.
- It build long run healthy relations/ loyalty
- It is legal and ethical practice by the service companies.
- Others

Devices like mobile, tablets, laptops using social media play a vital role in the future of the Financial Services sector. It provides an easy and secure way to carry out tasks such as paying a bill, managing with funds, transferring money, calculating premium, settling the accounts etc on-the-go, and is very popular – especially with millennial. Use of mobiles, laptop etc and internet become the most vital part of everyone

life's. Different banks/insurance/investment companies launched various schemes and banking Apps to perform various transactions without the need for a credit card. Mobile doesn't stop at banking but it is also used by insurance and investment companies.

The financial service sector play a more active role in manages finance such as share management, debt collection, mortgages, insurance, loans, banking and so on. In this sector, time factor is important. Often information has to be sent urgently according to fluctuations in the market. Variety of the schemes and apps launched by banks in 2015 like Fedbook Selfie App(India's first mobile app for bank account opening) – Federal Bank, Airtel money – AXIS BANK+AIRTEL, Asha Home loan – AXIS BANK, BOUTIQUE FINANCING SCHEME – SBI, Branch on Wheel – ICICI Bank in Odisha, Bank of India – Instant Money Transfer – IMT, Chillar – Hdfc Bank, eforex – SBI Bank, E-KYC – SBI Bank, E-Wallet – IRCTC, Kisan card – AXIS BANK, and Others.

According to Press Trust of India dated on 18 March 2014, Indian insurance firms launching mobile apps for customers as well as for agents. In investment area, social media is used to receive real time updates from 20,000 financial instruments, traded on over 70 exchanges worldwide key economic events and announcements from around the world. It delivers information about developing stories and market moving events directly to devices. It tracks trades or keep an eye on individual investment portfolio from anywhere. It is also use to retrieve, sort and set select data directly from your mobile device. Some of apps allow you to enter your income and expenses and comes with a large number of categories you can sort your spending into. It leads you to track whether your movie watching budget is out of hand. For example, you can also save recurring expenses like payments to domestic help and rent, so they get deducted from your balance automatically. This makes it simple to keep track of your money, and if you keep the app on your phone, then you can add an expense in just a few seconds, right as it happens.

CONCLUSION

In financial sector, Permission marketing is the opportunity of delivering anticipated, personal and relevant messages to people who actually want to get them. It has various benefits for both marketers and consumers. It helps the customer to receive more relevant messages and products. But, in turn, permission marketing requires a complete change in the way of doing the business. Marketer can ensure some kind of incentives to encourage the customer consent/permission which ultimate leads to building long run healthy relation. Permission marketing involves different treatment for different people. Need is to spread the awareness of this concept to drive the maximum benefits. It helps the marketers to obtain permission from the customers in advance and communicate with them in the way it is intended for by the customers. The customers don't like someone unknown or not permitted to disturb them with their own preferences. The concept of Permission Marketing facilitates effective target precision with the required permission intensity. Need is to select the best strategy to effectively reach out to their target customers.

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APPLICATIONS OF DIGITAL INDIA: A DREAM COME TRUE FOR ATAMNIRBHAR BHARAT

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ABSTRACT

The Initiative of 'Digital India' programmes is emerged by our honourable Prime Minister Mr. Narendra Modi, which came up with new progressions in every sector and generates innovative endeavours for geNext. Digital India is a dream to ensure that government services are made available for all citizens electronically by improving online infrastructure and by increasing the effectiveness of Internet connectivity with one mission and one target that is to take nation forward digitally and economically. India added up with various initiatives under the single programme each targeted to prepare India for becoming a knowledge economy and for bringing good governance to citizens through synchronized and co-ordinate engagement of the entire Government. Business ethics is a form of applied ethics. It drilled a sense of value orientation within company's employee as to how to conduct business responsibly. The major ICT initiatives of the Government included, inter alia, some major projects such as railway computerization, land record computerization, etc. which focused mainly on the development of information systems. Black money is the currency of black economy. It refers to illegal money earned from illegal sources which has not been disclosed to the government.

Keywords: Digital India, Major Initiatives, Business Ethics, infrastructure, Government

APPLICATIONS OF DIGITAL INDIA

1. Banking and Financial Sector

With the advent of technology, a digital trend has been observed in banking and financial sector. Various new methods of making payment came into existence. However, after demonetization, a radical change has been witnessed and financial transactions have been shifted from cash to cashless. Various modes of cashless financial transactions comprise net-banking, demand drafts, cheques, mobile wallets, Aadhaar Enabled Payment System (AEPS), Unified Payment Interface (UPI), Unstructured Supplementary Service Data (USSD) etc. People who were afraid of using online payment methods due to financial security issue started to give priority to digital payment system. Similarly the growth of digitalisation is also observed in financial sector also. Various mobile applications have introduced for sale and purchase of securities (shares/debentures/mutual funds) and insurance policies etc. Some popular mobile applications or websites include Personal capital, mint, YNAB, Acorns, Pocket Guard, Grow, policybazaar.com, mutualfundssahihai.com, moneycontrol.com, investing.com etc. Recognizing the importance of a cashless economy, creating a digital payment ecosystem has been identified as one of the thrust areas in the Budget announcements for F.Y. 2017-18. Setting up of a dedicated Mission, now named as DigiDhan Mission, was announced with a target of 2,500 crore digital payment transactions during the Financial Year 2017-18 through Unified Payment Interface (UPI), Unstructured Supplementary Service Data (USSD), Aadhaar Pay, Immediate Payment Service (IMPS) and Debit cards. As a result of coordinated efforts of all stakeholders, the number of digital transactions increased from 1085 Cr in FY 2016-17 to 5,554 Cr in 2020-21, at a CAGR of 50.42%. In FY2020-21, the mission was given a target of 5,500 Cr digital payment transactions, which has been surpassed i.e 5,554 Cr.

2. Healthcare Sector

Healthcare sector always remains a priority sector in every economy. Therefore, a revolutionary digital transformation has been noticed in this sector also. **AarogyaSetu:** It is a mobile application launched by the Government of India on 2nd April, 2020, to aid the COVID-19 efforts of the Government. The App works based on contact tracing method and helps the Government in identifying, monitoring and mitigating the spread of COVID-19 across the country. **RT-PCR and Rati Mobile Apps:** NIC has developed RT-PCR and Rati Mobile

Apps on Android and iOS platforms and a web portal to ensure, quality and accurate data of patients at location for surveillance, immediate transfer of Sample details to ICMR for use by authorized laboratories. As per Indian Brand Equity Foundation (IBEF's) reports, the healthcare sector is expected to grow at a CAGR of 22 per cent from 2016-2022 and it will hit the \$372 billion mark by the end of 2022. One of the important reasons behind this exponential growth is introduction of digital solutions to fulfill the needs and preferences of consumers. People have become health conscious and therefore, they use digital equipments to keep fit and healthy such as digital watch, smart toothbrush, oximeters, sweat meters, exercise trackers, virtual reality tools and so on. Some mobile apps are introduced for buying medicines, healthcare devices and for online consultation with doctors such as PharmEasy, TATA 1mg, Netmeds, Apollo Pharmacy 24/7, MedPlus Mart and so on. Even people can also book a lab test and schedule consultation time with doctors through these apps.

3. Education

Availability of internet has improved learning process in higher education institution. Students are able to embrace digital learning from their convenient households thus cultivating spirit of entrepreneurship in the country. High literacy rates help to reduce poverty within region thus improving living standards and economic development at large. Before March, 2020, mobiles were not allowed in schools, colleges and universities. Students were bringing mobiles in colleges and universities. But they were not allowed to use mobiles in classes. No doubt students were given knowledge of computer and internet in their computer class only. But due to COVID-19, there have been drastic changes in the field of education. Students are imparted knowledge online via zoom, Google meet, Microsoft teams etc. application softwares. Teachers record their lectures and share those in whatsapp groups, telegram, Google classroom. Even with the help of various apps like quizizz, kahoot etc., teachers check the level of knowledge gained by the students by posting quiz. If there would not have digitalization, education would not have been possible in this time of pandemic.

4. Shopping

Life has become very busy. People have become time poor and money rich. Hence, inspite of going to market for buying goods and services, they prefer online shopping. They use various shopping apps and websites like flipkart, myntra, amazon, ajio etc. to shop goods and services. But most of the people have not been making online payments. They usually opt cash on delivery. But with the outbreak of COVID-19 people have started making online payments in order to avoid cash withdrawal from ATMs or banks. Even various shopkeepers selling essentials and groceries have started accepting telephonic orders and have been delivering items at the places of the customers in order to avoid rush in the shop. As well as various other sellers of clothes, jewellery, cosmetics etc. have created their whatsapp groups and shared the items in these groups with the prices. So that customers can place their orders and make online payments. And sellers courier the items at the addresses of the customers. Customers are also updated with the tracking ids so that they can track their orders. In addition to this, various sellers arrange online sessions on facebook. They share their items in online sessions. People who are interested join the sessions online and can order the products by following the procedure specified by the marketers i.e. by making online payments and sharing their addresses with the marketers in order to get the delivery of the items ordered via courier.

5. Automobiles/Transportation Sector

With the aid of information technology, customers get awareness of various automobiles available in the market and their features online. They are not required to physically go to the dealers of various brands to know about the features of the automobiles. They can compare their features online and take decisions. In addition to this, users can watch movies, hear documentaries and songs as well as also search the path with the aid of Google maps while travelling with the help of digitalization. Moreover, during pandemic, the demand of these automobiles have increased because people avoid public transport and travel via their own vehicles. Persons can also avail transportation services through various mobile applications such as Ola, Uber, rapido etc. People can use various mobile applications such as where is my train, confirm ticket etc. in order to know the live running status of train, PNR status, and seat availability status of trains. In spite of standing in long queues, people in present era prefer to book tickets online through various websites or mobile applications such as Goibibo.com, yatra.com, cleartrip.com, ixigo.com etc.

6. Media And News Channels

All T.V. programmes are available online. If we miss any of our serial we need not worry because these are available online we can easily watch them via facebook, YouTube or Google. Even various movies can be searched online on any search engine in order to enjoy time with family. Netflix, Amazon prime, hotstar are various apps with the aid of which we can watch latest T.V. shows and movies online. In addition to this, various television channels like PTC Punjabi live telecast gurbani on facebook. Likewise various news channels like PTC News, NDTV, ZEE News, Live TV etc. also share their news online. Listeners can hear news by searching on social media like facebook or on search engines like google chrome.

7. Digital Farming

Digital farming can be defined as the use of technology by farmers to integrate financial and field level records for complete farm activity management. Digital farming is “Consistent application of the methods of precision farming and smart farming, internal and external networking of the farm and use of web-based data platforms together with Big Data analyses”, according to a paper by Direct Line Group. Various developments in the field of information technology like internet of things, artificial intelligence, robotics etc. can be used in farming in order to enhance the quantity and quality of output. With the aid of digital apps and devices, farmers can make better decisions leading to improved farm management like sensors can provide the data of weather and drones & mounted cameras can establish reporting system in the farm to take timely action to prevent crop from damage. No doubt this artificial intelligence cannot replace the knowledge of the farmers but they are relieved from day to day monitoring because they can take timely action with the aid of digital apps and appliances. Moreover, they can use sensors to monitor the behavior of cattle.

8. Digital Entertainment

Use of mobile phones, laptops, computers, tablets along with internet connectivity has opened doors of entertainment of the users of all ages. One can search videos, dramas, movies of ones choice and watch. Due to COVID-19 pandemic, school going children who are just in class nursery are attending classes online. They have the knowledge of cartoons as well as games. They themselves download games of their choice. They also listen rhymes on YouTube. With the aid of OTT platforms like Netflix, Amazon Prime, Hotstar, Dis-ney and others people see movies, TV serials of their choice. Moreover, people also make funny videos and post them on social media platforms like Face Book, twitter etc. for entertainment.

9. Legal And Judicial Services

In the legal and judicial system, courts update the dates of cases on the digital platforms in this era of digitalization so that persons concerned should present themselves before the court of law on the specified date. Due to COVID-19 pandemic, courts have started working virtually. There is no need to go to courts. Proceedings are held online using video conferencing, keeping into view the backlog of the cases and health of the public. Moreover, it is also required that one day before the hearing of the proceeding, courts should update case-wise whether the judge will be present or not and whether the opposite party is coming or not. So that, time and travelling expenses should be saved. It also prevents unnecessary over-crowding of the courts.

CONCLUSION

Digitalization has brought about transformation in all the economic drivers of the nation and moved economy on the path of growth and development. It has created a number of jobs for IT experts. There is mobile as well as internet connectivity in every nook and corner of the country. Government is trying to bring e-governance in the country. Government is thinking of providing online school certificates as well as voter ID cards, as aadhar card and PAN card can be applied online. Moreover, if all the documents will be available online in Digital locker than the procedure of scrutiny will be easy and less time consuming. Due to Digitalisation, life of Indians has become comfortable as anyone can pay electricity and water bills online, book cylinders as well as tickets online. They can also know about the status and schedules of trains with the help of online apps. Lives of the people have changed a lot due to digitalization and it will further change in the times to come. Thus, digitalization is really a remarkable step towards Atmanirbhar Bharat. Under digitalisation, government is providing internet facilities in rural areas also. Due to development of technology in India, many businessmen

focus on producing products and services in India rather than importing from foreign countries. Thus digital India is an effective instrument for Aatmanirbhar Bharat.

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MSME'S IN ATAMNIRBHAR BHARAT: CONTRIBUTION, SUPPORT AND CHALLENGES

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ABSTRACT

Background: MSME'S play pivotal role in any nation's economic and socio-economic growth. The contribution of MSME in the economic and social development of the nation is well established. MSMEs possess immense power of growing from a struggling startup to a full-fledged enterprise. Across the globe, the government have paid due attention to MSME sector due to its significant addition to social and employment equity. This paper is an attempt to explain the contribution of MSME's in India's economy.

Method: This paper is completely based upon the review of literature. This study is completely based upon the review of literature. The reviewed literature was taken from the portals of journal, publications (seminars), reports (organizations and government), and other research centric websites. The period analyzed in this research is from 1958 to 2022.

Conclusions: MSME Sector is a power house of immense opportunity and is contributing significantly towards the growth of Indian economy. From time to time, government have supported this sector through various aspects. But still there is a gap between the support required and support available. If the existing problems of the MSME's are resolved, India can have a four-fold growth in its economy. The study undertaken have attempted to summarize the findings of India's numerous previous studies.

Keywords: MSME Issues, Atamnirbhar Bharat, MSME Contribution

INTRODUCTION

In the country's economic growth and job generation, micro, small and medium-sized enterprises play a key role. India's micro, small and medium-sized enterprises are promoters of the country's economic development. The MSME sector has emerged as an extremely vibrant market, playing a vital role in the country's economic balance (Kumar et.al. 2017). The country's micro, small and medium enterprises serve as the power and spirit of economic growth for the nation (Chandaiah & Vani, 2014). Annual growth from 4.5 to 5.11 percent was registered in the year 2016-17 (Garge & Agarwal, 2017). The MSME provide huge employment to the nation and contribute to the economy. The small and medium enterprises manufacturing various range of product and also trading diverse range of the product, most of the enterprises in the country are micro and small growth and expansion of these enterprises is increasing in the country because government also providing work related training and skill through the various schemes to funding the micro, small, and medium enterprises in the country. The modification and expansion of the MSME open the new avenue for the exports of the quality products to the various nation and create opportunities for foreign exchange for the boosting country economy.

REVIEW OF LITERATURE

Until 1960's, the era of first generation in the growth of the economies, the role played by MSME's was underestimated and misinterpreted. It was the era when the large enterprises were considered to be integral part in developing the economic growth. MSMEs were blamed to bring down the growth rate of the economy by taking away the limited resources from the large enterprises (Audretsch, et al., 2000).

The “The Job Generation Process” report, by David Birch in 1979, is said to be the first report to draw attention towards this sector as a source of job creation in the eyes of the Government. In his study, comprising of 5.6 million American firms covering the time period from 1969 to 1976, he concluded that the source of job generation was not the large establishments, but were the micro and small firms. The timing of this report was during the era when the economies of various countries were doing through turbulence, declining growth of the economies and increase in the unemployment (Irvin, 2011).

After some time, he published another report concluding that more than 88% of employment growth in US was driven by the firms employing less than 20 people during the period 1981–1985 (Birch, 1987). His work highlighted the role played by MSMEs in job creation thus forcing the government to pay special attention towards the area and thus stimulated the policies. Research done by other researcher’s supporting his work also concluded that the MSME’s support the economic development and job creation more than the large establishments (Neumark, Wall, & Zhang, 2011).

It is now well known that MSEs play an important role in contributing to countries' overall economic success (Dean et al., 1996; Karlsson et al., 1993). By tempting private investment back into lagging communities and extending the benefits of economic prosperity to individuals and locations that are too often left behind, small enterprises play an important role in community development. Private small businesses and micro- enterprises, through their capital investment, create employment and new opportunities that boosts community-building and social programmes in rural area. Small businesses' economic contribution to economic development and job creation is, therefore, now well-known and established in the literature.

IMPORTANCE OF MSME’S

MSME’S play pivotal role in any nation’s economic and socio-economic growth by generating enormous jobs, making additions to the GDP, reducing poverty, fostering innovation and providing the capability to cater to the needs and development of industry (Cook, 2001; Demirgiic-Kunt, 2004; Boocock & Shariff, 2005; Krasniqi 2007; Kulkarni, 2008; Burgstaller& Wagner, 2015). Across the globe, the government have paid due attention to MSME sector due to its significant addition to social and employment equity (Boocock & Shariff, 2005; Dalberg, 2011) Small and medium-sized enterprises play a critical role in the growth of the Indian economy, according to the report of the SME Chamber of India, by contributing 45 per cent of industrial production, 40 per cent of exports, 420 lakhs of employment, 10 lakhs of jobs are created annually and more than 8,000 quality products are manufactured for the Indian and international markets. Today as a result, MSMEs are exposed to greater opportunities for growth and diversification across the market. Economists rightly refer to the MSME sector as the "motor of growth In India, the 2006-07 MSME Census estimated that total employment in the registered industry was 93.09 lakhs. Data for the non-registered sector are estimates only, but they are exponentially higher than those for the registered sector. Srinivas (2013) compared the data over the years and concluded that the MSME sector's contribution to Indian GDP is growing gradually. Paramasivan and Selvam (2013) focused on the growth and success of MSMEs and found that with its specific offerings of products and services, the sector meets local and global demands. The sector has done very well in India even after globalization and has the potential to achieve the sustainable development of the country with aspects of self-reliance. Contributions from MSMEs should not only be seen in terms of production, employment, salaries, investment or exports, but also in terms of qualitative indicators, such as their synergies with large-scale industries, their contribution to balanced regional development, their role in fostering growth, etc (Farajollahzadeh et al. 2016). As the India Brand Equity Foundation (2013) echoes, while their ability to use available domestic capital to provide quality goods and services has been a key achievement for MSMEs over time, these companies have made their presence felt in the main divisions of India as well as in major export markets. From industrial development to entrepreneurship, and from job creation to economic empowerment, MSMEs have had an influence on a number of subjects. The fact that about 50 percent of MSMEs in India are held by under-privileged communities shows the inclusiveness of the MSME market. The sector has also played a notable role in achieving rural industrialization due to its low capital structure, combined with a high capacity to absorb labor. A key driving force behind India's complete transformation from an agricultural to an industrialized economy remains the MSME market. Baral (2013) further agrees with the theory and adds that SMEs form the backbone of the manufacturing sector in large manufacturing nations and not only generate

employment, but also contribute to the country's exports. SMEs are adopting the latest technologies and improving their competitiveness most efficiently within industrial clusters around larger companies ideally linked to technology institutes. Furthermore, the contribution of MSMEs to the industrial growth of the country is corroborated by Naser (2013), who reports how over the course of the year, MSMEs have achieved a degree of optimal use of the domestic resources available and the production of quality goods and services. The sector contributes significantly to the country's industrial growth and has an impact on various economic challenges, such as technological advancement, entrepreneurship, job creation and economic empowerment. Inclusive and balanced development has been made possible by MSMEs. He also adds that about 50% of MSMEs are owned by rural citizens, which is why they lift their living standards.

MSME SECTOR IN INDIA

In the growth story of Indian economy, the Micro, Small and Medium Enterprises (MSME) sector have played an indispensable role and attained a leading status. MSME's contribution to the nation's economic and social growth is well known. With a vast network of more than 63.3 million enterprises across industries MSME's provides employment to 111 million people, which in relation to size succeeds agricultural sector. It comprises 20.37% enterprises controlled by females and 51% rural enterprises. MSME sector produces 45% of the Indian industrial yield and 40% of exports, thus contributing crucially to the Gross Domestic Product (GDP) of India at 11.5% annually, surpassing the overall GDP growth of 8%. Besides this element, 94% of MSMEs are not yet registered. (MSME Finance in India: A Research Study, IFC 2012).

Gade (2018) concluded that MSMEs have been a catalyst for the development of the Indian economy. Their role in creating employment at a low cost of capital is significant. Moreover, Indian MSMEs have helped reduce regional inequalities. The study by Pradhan and Das (2012) found that half of manufacturing exports by small and medium enterprises in India were accounted for by the southern states. The study also found that access to ports, power, telecommunications and local finance were important determinants of export performance.

Khurud (2015) found that in the period from 2001–2002 to 2011–2012, the performance of Indian MSMEs has not been as desired. He identified the constraints of MSMEs as cut-throat competition from large domestic firms and MNCs, use of poor and primitive technology, lack of managerial expertise, absence of well-planned marketing strategy and market research programs, expectation of small entrepreneurs to receive protection and preferential treatment from the government. Ability to access technological expertise or to mobilize resources for in-house innovation has been identified as major constraints of growth of MSMEs (EXIM Bank of India, 2012). EXIM Bank of India (2012) recommended that the ceiling on capital investment for medium enterprises may be increased to an extent of US\$ 10 million–US\$ 12 million so that medium enterprises are encouraged to go in for higher investments for technology absorption, quality upgradation and also export orientation. Further, an upgradation of clusters of MSMEs is required to strengthen the linkages and creating the value chain. Among the strategies for development of MSMEs, EXIM Bank of India (2012) identified some other key areas, for example, need for focused technology/R&D institution for MSMEs, enhancing their access to finance inter alia through export credit support, promoting entrepreneurship, increasing the support to enhance export competitiveness of MSMEs, having an exit policy for MSMEs. Hussain, Saud, and Isa (2015) recommended that MSMEs may use technological advancement capabilities to improve inter alia their international operations. Studying the export challenges faced by Indian handicraft MSMEs, Ghose (2017) recommended that policymakers need to assist MSMEs in reducing challenges faced by them while exporting, keeping in view their contribution to the economy. GoI (2013) categorized challenges faced by MSMEs as those related to availability and cost of credit, market support, productivity, skill upgradation, and infrastructure and institutional framework. These were further categorized in the study by GoI (2018b) under the four broad headings of 'awareness/knowhow', 'finance', 'technology' and 'documentation'.

CONTRIBUTION OF MSMEs TOWARDS INDIA'S ECONOMY

The Indian economy is largely an informal economy with companies set up as unincorporated units (Siggel, 2010). According to the data collected by the National Sample Survey Office under the aegis of the Ministry of Statistics & Program Implementation during the year 2015-16 through the National Sample Survey 73rd round, there were approximately 63.3 million unincorporated MSMEs carrying different economic activities in the

country. As of 31 December 2014, according to the website of the Ministry of Corporate Affairs, 991384 companies had paid-up capital up to Rupees Ten Crore, and 30285 Limited Liability Partnerships had contributions up to Rupees Ten Crore. 98.41 percent of MSMEs are therefore part of the informal sector, while just 1.59 percent are part of the formal sector. Within the Informal Sector, the distribution of MSMEs according to their activities is as follows:

Table1: Contribution of MSMEs in Indian Economy

Year	MSME (Gross Value Added)	Growth (%)	Total Gross Value Added
2011 - 12	26225.74	-	81069.46
2012 - 13	30205.28	15.17	92026.92
2013 - 14	33899.22	12.23	103631.53
2014 - 15	37049.56	9.29	115042.79
2015 - 16	40255.95	8.65	125666.46
2016 - 17	44057.53	9.44	138415.91
Average	35282.21	10.96	109308.85

(Figures in Rs. Hundred Crore adjusted for Financial Intermediation Services Indirectly Measured at Current Prices)

Source: annual report, ministry of micro, small and medium enterprises, govt. of India

Table 2: Share of contribution of MSME'S in Indian Economy

Year	Share of MSME in Gross Value Added (%)	Total Gross Domestic Product	Share of MSME in Gross Domestic Product (%)
2011 - 12	32.35	87363.29	30.00
2012 - 13	32.82	99440.13	30.40
2013 - 14	32.71	112335.22	30.20
2014 - 15	32.21	124679.59	29.70
2015 - 16	32.03	137640.37	29.20
2016 - 17	31.83	152537.14	28.90
Average	32.325	118999.29	29.73

(Figures in Rs. Hundred Crore adjusted for Financial Intermediation Services Indirectly Measured at Current Prices)

Source: annual report, ministry of micro, small and medium enterprises, govt. of India

According to the above tables MSME sector has been consistently contributing to India's GDP. In terms of Gross Value Added, it has scored an average growth rate of 10.96 percent, and its share in total Gross Value Added of the nation is 32.32 percent, whereas its share in total Gross Domestic Product of the nation is 29.73 percent. MSME sector contributes a major chunk to India's GDP, and it needs the attention of policymakers to strengthen this sector to become a self-reliant economy by meeting our domestic demand for goods and services indigenously. The figures stated in the tables above show that the contribution of MSME to GDP as well as to GVA is ever increasing.

EMPLOYMENT OPPORTUNITIES GENERATED BY MSME'S

Next to agriculture, the SSI sector in India offers the largest job opportunities for the Indian population. In the small-scale market, the lakh rupee of fixed asset investment was projected to generate employment for four people. MSMEs play a crucial role not only in providing substantial employment opportunities at relatively lower capital costs than large factories, but also in helping to industrialize rural and backward regions, thereby eliminating regional imbalances and ensuring a more equitable distribution of national income and wealth. MSMEs are complementary to large factories as ancillary units and this sector contributes tremendously to the socio-economic development of the country. The sector makes a significant contribution to manufacturing production, employment and exports in the region. It is well known that the MSME sector provides optimal opportunities for both self-employment and wage employment outside of the agriculture sector. In addition to contributing to higher economic growth rates, the MSME sector contributes in countless ways to building a fair and stable society through the production of low-cost non-farm livelihoods, balanced regional development, gender and social equilibrium, environmentally sustainable development and to top it all off, recession-proofing economic growth, which is repeatedly driven by the sector.

According to the 73rd round of the National Sample Survey (NSS), during the period 2015-16, the MSME sector created 11.10 crore jobs (360.41 lakh in Manufacturing, 0.07 lakh in Non-captive Electricity Generation and Transmission, 387.18 lakh in Trade and 362.22 lakh in Other Services in rural and urban areas across the country). From India). Figure 3.2 Employment opportunities generated by MSMEs.

Figure 2: Employment generated by MSME's

Broad Activity Category	Employment (in lakh)		
	Rural	Urban	Total
(1)	(2)	(3)	(4)
Manufacturing	186.56	173.86	360.41
Electricity*	0.06	0.02	0.07
Trade	160.64	226.54	387.18
Other Services	150.53	211.69	362.22
All	497.78	612.10	1109.89

**Non-captive electricity generation and transmission*

Source: annual report (2019-20), ministry of micro, small and medium enterprises, govt. of India

MSMEs truncating social inequalities

The division of labor in India was traditionally based on the 'varna system' where the 'vaishya culture' was dominated by industry and entrepreneurship (Jarwal and Kahal, 2017). Via fundamental rights and directive principles, the Indian Constitution has provided various steps to promote social equality. A mixed economy model was adopted by the government, but most of the resources were owned by a small proportion of the population (Benhabib and Bisin, 2017). The distribution of income in India has been skewed to the right over the years since independence, where it reveals an asymmetrical long upper tail and as a result, very few people own a substantial share of national income. Economies of scale have long been dominated by capitalists, who have been able to collect a vast amount of capital and often have a monopoly in the manufacturing sector (Cowling, 1982). The liberalization agenda has resulted in the vertical disintegration of the market process and the mushrooming of MSMEs, and helps to reduce social inequality (McCartney, 2009). In addition, MSME ownership has also been substantially distributed among individuals belonging to disadvantaged sectors.

Satisfactory results are presented in the statistics of the distribution of enterprises among the members of the social community. Nearly 66.27 percent of MSMEs were owned by the oppressed community members, while members of other backward groups dominated. Yet, given the size of their population to the total population of the country, the proportion of businesses owned by scheduled castes/tribes needs to increase by at least 3 percent. It is positive that the socially backward group's ownership in rural areas is almost 73.67 percent, and it will help alleviate social inequality, which is more common in rural areas than in urban areas.

Approximately 6.08 Crore MSMEs are sole owners of the 6.66 Crore MSMEs, i.e. 95.98 percent. In contrast to 20.37 percent of female ownership, males predominate over ownership of proprietary MSMEs that owned about 79.63 of companies. In both rural and urban areas, the predominance is dominant, and there is no major variation in this trend. It should be noted, however that MSMEs, women, have employed 264.92 Lakh across all sectors. Regarding female ownership, the above figures are not sufficient, but some prospects for women's empowerment are seen.

MSME's promoting women empowerment

In developed countries, the status of women has improved enormously, and MSMEs are instrumental in fostering women's equality, albeit not equal to the inclusion of men, although still achieving some essential milestones. Traditionally, women have been engaged in non-monetary economic activities such as farming subsistence, raising children and domestic labor, etc. Now they are also engaged in monetary economic activities such as self-help groups, trade, labor, and business ownership, etc (Kpelai, 2013).

Table 3: Women empowerment promoted by MSMEs

Area	Male	Female	Total
Urban	81.58	18.42	100.00
Rural	77.76	22.24	100.00
Total	79.63	20.37	100.00

Source: annual report (2017-18), ministry of micro, small and medium enterprises, govt. of India

MSMEs contribution in Industrial Development

Approximately 90 percent of the overall industrial sector is the MSME sector, which also provides main input materials for large-scale industries. The MSME industry is heterogeneous and produces more than 6000 product forms (Annual Report). It actively uses natural resources as input materials and channels raw materials into large-scale industries as well (Wrigley). To meet industrial as well as household demands, it produces a wide range of goods. It manufactures the majority of items in the categories of clothing, food & beverages, furniture, metal processing, and textiles. Moreover, it also plays a major role in increasing exports and reducing imports to a minimum (Al-Huari, AlNasour, and Al-Weshah, 2011).

GOVERNMENT SUPPORT TO MSME

During his speech to the country on May 12, 2020, this was Quoted by the Prime Minister of India, Mr Narendra Modi. He related to this initiative as the Self-Reliant India Movement. He also established Atmanirbhar Bharat's five pillars: economy, infrastructure, mechanism, demographics and demand.

India gave Five Year Plans from 1951 until 2014, when PM Modi abolished the Planning Commission and replaced it with Niti Aayog, and one of the main objectives was to achieve self-reliance or self-sufficiency in any plan text. Of instance, Indian policymakers prioritised being self-sufficient in the first two FYPs (1951 to 1961), and this included substitution for imports. But since this policy did not succeed, the economic strategist moved from the 3rd FYP (1961-1966) onward to achieving self-reliance."

The point was still to minimize reliance on the rest of the world, but the emphasis was more on getting enough forex to buy what India wanted from this point onwards. It was hoped that this would be accomplished by increasing exports and reducing imports. The nation introduced more and more stringent import restrictions with each passing plan-period, such as higher import duties.

The concept was that India should protect its "infant industries" before they face competition and allow them to grow big. In order to help their growth, it was important to discourage all imports except the "essential ones"

But this produced a system of perverse rewards where there was little reason for domestic companies to become more effective. The real burden of this tactic, of course, was borne by the common Indians in general since they appeared to get as consumers under-standard goods or no goods at all while prospering as inefficient industrialists. It formalized a system of crony capitalism.

During the 6th and 7th FYP (1980-1990), when import-substitution and license-permit policies dominated the roost, this self-reliance movement achieved its crescendo. But India's share of exports in world trade has declined over the years; India's share of exports in world trade dropped by a whopping two-thirds between 1953 and 1990, from an already negligible 1.4% to a virtually insignificant 0.5%.

Finally, in June 1991, India was looking at a forex crisis that was barely adequate to finance 13 days of imports! Today, the Indian economy is about six times what it was in 1991 because of liberalization and we have enough forex to finance more than 13 months of imports.

But in 1991, the self-reliance obsession did not end; the mantra continued to rule FYPs. The 9th Plan (1997-2002), for example, claimed that self-reliance must remain an essential component of (India's growth policy and strategy.

However, it was also becoming clear to planners and legislators that as opposed to a 'designed' one, it was not possible to control what people buy in a free market economy.

"It is the government's duty to create conditions by which the agents [that is, individual economic agents like you and me] themselves can correct such tendencies."

"The instruction telling the government to create conditions "so that citizens do not over-import is noteworthy."

In the first manifesto for the first general election in 1951-52, the Jana Sangh, then under the leadership of its founding president Dr Syama Prasad Mookerjee, spoke, among other things, of making the country "self-sufficient in consumer goods through the widespread development of the small and cottage industries" and spoke of the "encouragement of Swadeshi" and said that "to give fillip to the domestic industry"

In his many writings, talks and public addresses Pandit Deendayal Upadhyaya, for instance, often spoke of the need to awaken the 'spirit of self-reliance in the country.' Deendayalji spoke of the need to rekindle "self-esteem", this rekindling had to be comprehensive and all around. "Self-esteem is a feeling of the heart. "I believe this feeling is also essential for the growth of the individual and the nation," he noted. Pandit Deendayal Upadhyaya emerged as one of the leading exponents of his time in the course of his writings and political speeches, arguing for the need to establish a political and economic system that would lead us to national self-reliance.

CHALLENGES FACED BY MSME'S

- 1. Availability of finance:** This remains the biggest challenge for MSMEs and has hampered their progress. The sector is unable to invest in its production, to buy raw materials in a timely manner, to gain access to new technology or to acquire new skills because of a lack of funds, which is especially detrimental in the battle against its global competitors. On the recent anniversary of ASSOCHAM, the slowdown and tightening of liquidity led to NPA problems, leading finance minister Nirmala Sitharaman to declare that it is possible to restructure the MSME sector without classifying credit as a postal code.
- 2. Technology innovation:** Problem for MSMEs is technology. Efforts to inform new developments and technologies and to keep track of local conditions are needed by MSMEs so that they can be useful in understanding and integrating the local people. IITs, ITIs, Academics, Centres for Process and Product Development, Tool Rooms and Training Centres and similar institutions should be encouraged to link / enable local MSME clusters to understand and appreciate issues and problems related to their technology and to undertake projects. Specific problems. Students should be encouraged to join local units and as part of their projects, suggest innovation.
- 3. Lack of formal registration:** Of the 55,8 million registered MSMEs, only 8,2 million are registered MSMEs, and the remaining 47,6 million are unregistered MSMEs. Given the above scenario, getting all MSMEs that are not registered in the official fold to be eligible for a service package is the first and biggest challenge for MSMEs to overcome. MSMEs' unregistered nature also acts as a deterrent to their access to credit from official sources of credit.
- 4. Competitive market environment:** MSMEs operate in a competitive environment and need an environment in which it is possible to sustain growth. Legal and regulatory support, government support and support for financial infrastructure are the three main measures that can create an environment. In order to provide adequate assistance in these areas, the Government is taking a number of steps, such as proposing to change the definition of MSMEs, introducing Pradhan Mantri Mudra Yojana (PMMY) to allow MSMBs to easily apply for loans, and the electronic market for MSMEs, a two per cent interest subsidy program, the introduction of the TReDS bill discounting platform, the introduction of credit melas, etc.
- 5. Compliance issue:** Before MSMEs, GST became the largest enforcement problem. It is time to fix and resolve GST bottlenecks / concerns as soon as possible. Then there are concerns for the IHR related to labor resources, studies, facilities and other issues. There are already some new labor codes in place and others are being developed. It is also necessary to warn state/local governments not to place on these units an undue burden of enforcement. Moreover in order to boost the international competitiveness of the IHR, ongoing research and development by publicly funded institutions could

be of great importance. The government is now treating IHR problems as a priority, it seems. The government has announced the launch of the e-commerce portal Bharat Craft, which will act as a direct interface between sellers and buyers, to support the RSI. In order to expand job opportunities, the RSI ministry, led by Nitin Gadkari, launched a "second financial assistance program" to help PMEGP and Mudra develop or modernize.

6. **Research and development:** With globalization, there is an urgent need of a dynamic and self-sustaining culture of innovation. Adoption of New Technology especially energy efficiency technology and Introduction of new and innovative products, product processes and designs, optimum use of improved raw materials and packaging, etc. are the key factors for MSME competitiveness (FICCI MSME Summit, 2016) (FICCI MSME Summit, 2016). To compete in the global market the manufacturing firms especially, need to continuously innovate and meet constantly changing consumer demands. According to a report by FICCI, share of innovating firms in India was only 19 percent. It is ranked 60th on the Global Innovation Index and 6th in its income group (Global Innovation Index 2017). Now the issue is that most MSME owners are unaware of the value of the department of Rand D and do not feel the need for this department. In addition, owners usually do not have the experience, education, resources, and often the ability to push a department of research and development in the right direction.
7. **Lack of skilled labour:** While MSMEs employ 40 percent of the nation's population, the absence of skilled labour by the entrepreneur is an everlasting problem for MSMEs. Compared to small businesses that cannot afford to pay very high salaries, trained and competent individuals prefer jobs in large corporations because of higher wages and job security. So they have to employ unqualified people and carry out training programmes on the job. Eventually, work tends to perform better and yield better outcomes. Retaining jobs is also a challenge as they are usually not bound by structured contracts in micro and small enterprises.
8. **Marketing:** The MSMEs are unable to sell their goods as well as the big corporations that operate to their detriment, being a small company and having a constant lack of finance. They do not concentrate on methods of packaging or on sales and advertisement. Owing to the lack of market demand, most businesses experience losses within the first five to six years. Eventually, however, they establish a market place focused largely on the nature of their goods and the connections they obtain during business transactions. They also use various kinds of marketing tactics, such as effective ads. To learn the new developments in the industry and get in touch with brokers to get initial contracts, they tie up with trading agencies. Marketing varies widely from company to company, too. For example, media strategies for the selling of food goods are used and distributors are assigned to market intermediate products that sell the product in various areas. Government has launched several systems and has numerous frameworks in place to assist small businesses in the marketing sector, but it continues to be a major issue.
9. **Infrastructure:** These areas listed for productive activity must have an environment conducive to growth. In many places, however, owners have bad infrastructure, such as poor roads, power shortages, lack of backup systems, etc. As Indian rail freight and handling charges are very high and services are very slow compared to other countries that put Indian MSMEs at a competitive disadvantage, exporting companies are significantly affected by the lack of infrastructure.

CONCLUSION

MSME Sector is a power house of immense opportunity and is contributing significantly towards the growth of Indian economy. From time to time, government have supported this sector through various aspects. But still there is a gap between the support required and support available. If the existing problems of the MSME's are resolved, India can have a four-fold growth in its economy. The study undertaken have attempted to summarise the findings of India's numerous previous studies. This study has consequences for MSME policy makers and owners.

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DIGITAL EDUCATION IN INDIA- SCOPE AND CHALLENGES

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ABSTRACT

Now – a – days, technology is changing veritably presto in all the areas of life. Everything is being grounded on the use of technology operation of ITC starting from communication to visual and audio entertainment travelling, electrification etc. Hence, the education system each over the world has been bound to make a dramatic change due to incapability of the traditional education system to fulfil the ultramodern day complex needs where everything isn't only dynamic but also evolving at a veritably fast pace. So the traditional class apartments with black boards are being replaced by smart classes having the audio and visual system followed by PPTs donation. In the same manner, Text books are being replaced bye-books. Thus, we're moving far down from physical way of tutoring and literacy because of their failings, we're moving towards virtual tutoring and literacy chops because it resolves the issues and challenges of traditional education. Indeed, digital education is the combination of technology, digital content and instruction in the education system hence it makes it more effective and effective than the traditional system. This educational change has produced colourful advantages by adding the knowledge base of the scholars. It makes them more confident to face the dynamic terrain. But due to this, scholars are being ignorant because they aren't fastening enough on the online classes due to allowing having the access on line information any time. They're getting rude and not giving proper respects or felicitations to their preceptors. Along with this entire situation they've a cargo of colourful types of information hence numerous of them evolved in the unwanted conditioning and they're exposed to information isn't meant for them at the current age. My paper is principally grounded on the secondary source of information which has been gathered from colourful websites, exploration papers, news papers and magazine papers. I've tried to unfold the forthcoming trends in the digital education system that may be suitable to shape the future of our coming generations for the better.

INTRODUCTION

Moment " s power is Knowledge. Hence a person who has further knowledge has further power. Indeed present world is a dynamic world which is continuously encouraging and promoting the changes in every field of life. Education is the base to induce and retain the knowledge and its coffers. It not only leads us towards a better life style but also promote the happiness in life. Hence, with the development of Indian frugality and society, Indian education is also being change. However, there was a gurukul system where scholars were tutored in the natural terrain, if we look into the ancient Indian education under the tree, in the Vedic Period, and the scholars remain under the strict control and observation of the practitioner. Latterly on, there was a change in the education system, scholars was tutored in the class room with the help of black board and refereeing the textbook books to the scholars for farther studies. With the globalization of Indian frugality in 1991 and the revolution of Information technology, the tutoring and literacy system changed from black board to smart board connecting with the TV projectors. Now scholars aren't tutored by chalk and talk, they're tutored by PPT and talk, along with audio recording and videotape parings. With the epidemic of Covid-19, we're exemplary moving towards digitalization of our education system. We're replacing the tradition books with the e- book. In the same manner assignment is being converted into thee-assignment etc. During the epidemic of COVID-19 schoolteacher tutored relations has also been changed, there are being tutored via websites and with the help of colourful operations. Really the digitalization of education has made it veritably readily to search the colourful information within an alternate with the help of a click. It make the end stoner i.e. pupil to fulfil their thrust of knowledge.

OBJECTIVE OF THE STUDY

- Knowing about basic component needed for digital education
- Knowing about the varied online learning software available for the scholars
- Knowing the factors which can create the hindrance within the growth of digital education
- knowing the adverse impact of digital education on the behaviours, attitude and culture

IMPORTANT PERIPHERAL COMPONENTS OF DIGITAL EDUCATION

▪ **Interactive Whiteboards**

It is also referred to as SMART board. It's large touch-sensitive device wont to detect user input with the assistance of sensor. We use computer video output on this board though the projector.

▪ **Classroom Personal Computer/Laptop/Tablets**

It is needed in most the classes to organize various reports and assignments and presentation by students. With the assistance of those instruments huge educational information might not only be stored but even be retrieved as and when required.

▪ **Projector**

It is fundamental instrument for digital class because it helps to display the presentation of teachers and students. It acts as a reflector of data which are available within the laptop /computer to the massive screen of whiteboard.

➤ **Internet Connectivity**

It is the bottom of all above instrument. Without it the entire above instrument is going to be useless. Hence uninterrupted internet connectivity is that the basic need. Therefore, good and speedy internet connectivity is required to share the knowledge within seconds though emails and to browse the varied information like research reports, study material, assignments etc. Emerging Trends of Digital Education

➤ **Flipped/Digital Classrooms**

With the assistance of this class, teacher could also be ready to capture the student's full strength by digital screen. It's increased engagement of the scholars thanks to combination of varied instructional styles. Though this class every students could also be ready to acquire the planet class education in additional interesting, enjoyable and personalized manner. However, the aim of an educator must be to get such environment in order that every student is going to want to study.

➤ **Learning supported the Videos**

This a part of digital education has not only ready the Indian education system but also created the environment of entertaining, exploring and interesting via various wonderful apps, interactive software, videos, podcasts and e books and online electronic boards.

➤ **MOOCS i.e. Massive open online course**

It is a web course during which tons of participant may participate and open access via websites or links. After USA, India is that the second biggest marketplace for MOOCs thanks to huge population. To bring the revolution within the field of education, it's going to be the gateway for Indians. Indeed we may avail top quality education though the distant learning programme.

➤ **K12 Sector Learning through Game**

It is a terminology utilized in K-12 school as Kindergarten through XII grade. It's being contributed and promoted by various start-up companies. It creates the sport based educational learning enabling the learner to simply get the word of education in India.

➤ **Google Classroom**

It is a free web service available for schools to assist in drafting, mass distribution of assignments and notes and grading them during a paperless form. During this class room teacher may post study materials which can be reviewed by the scholar reception within the free time. It also makes learning very easy and streamlined because files could also be easily shared between teachers and students also as students may post their queries concerning the lecture and obtain the reply not only from the teacher but also from the scholars.

ADVANTAGES OF DIGITAL LEARNING OVER TRADITIONAL EDUCATION SYSTEM

➤ **Lack of Physical Boundaries**

In digital learning, there's no vocational and time restrictions which is during a face to face learning system. During this learning, learners are ready to attend the session anytime, anywhere consistent with his desire or facility or comfort.

➤ **No Geographical Limitations**

Now – a- days, online and distance education became more important thanks to lack of being present physically within the classroom. Various foreign universities have begun online degree courses what could also be joined by the scholars from India also. Therefore digitalization of education has no boundaries for the thirsted students for knowledge.

➤ **Smarter Students**

In digital learning, students are ready to develop effective and self directed learning skills with the assistance of varied available tools and technologies. They're having the ability to use online resources and apply the knowledge with their problems. It certainly increases the efficiency also because the productivity of the scholar. Digital learning also sharpens the critical thinking and learning skills of students through analytical reasoning, open end questions with imagination and logic rather than just memorizing notes or textbooks temporarily. Students also are learning the cooperation and team work by group work.

➤ **Self Motivated and More Accountable**

With the assistance of digital learning tools and techniques, students are being more engaged and curious about growing their knowledge. They're learning and memorizing through engaging methods e.g. teamwork, reverse teaching, peer education, concept maps, role playing, gamification, and storytelling, but they're not feeling an equivalent as they feel in traditional education system. Therefore, they often offer a more interesting and involving thanks to digest information. It always reflects in their retention rate also as their test scores. Therefore, student may improve their motivation and accountability.

➤ **Temperature for Learners**

In digital learning, we may study at any time which suits us as per our comforts as compared to the normal class room during which every student needs to be present within the class room when the teacher is teaching.

➤ **Parents and Educators involvements**

Teachers may create and manage various groups with the assistance of social learning platforms. Digital learning also benefits of tutoring to individual and little groups at the time of freeing up. There's also a chance to the educator to hitch various online professional learning communities to ask questions also or share tips or stay connected with a worldwide educators' community. Hence they'll 102 International Journal of Advanced Research in Commerce, Management & science (IJARCMSS) - April- June, 2021 Keep them updated concerning their content for his or her curriculum. Parents also as educators may use interactive activities to

motivate their child's interest in learning by gamification which makes process more enjoyable and interesting. Parents can also explore online learning activities with their child which may function an extension to what they're learning in their classrooms.

➤ **Enhancing employability of scholars**

It is a major responsibility of faculty Education that every student must be equipped with education and hold a career at a young age. Digital learning programme which are supported problem based learning emphasize on the training methods which are collaborative, constructive and calls the scholars attention to a real-world approach to find out. Digital learning tools and technology in elementary, secondary, and high schools prepares students not just for education but also for contemporary careers by helping them to accumulate skills which incorporates problem-solving, familiarity with emerging technologies, and self-motivation.

➤ **Cost Effectiveness**

Digital education is cost effective as compared to traditional learning thanks to not paying an enormous amount to accumulate textbooks for college and college. In real sense, text books often become obsolete after a particular period of your time.

DEMERITS TO ADOPT THE DIGITAL EDUCATION

Undoubtedly, digitalization of Indian education has been helping students also as teachers by providing an enormous flow of data at anywhere and at the convenience of both so it's becoming popular day by day. In spite of this, it's the subsequent demerits which require being resolved:

➤ **Being Addicted**

Continuous dependence to hunt information. To finish the assignments and homework online, to organize the notes and to submit them to the evaluator for evaluation is extremely harmful to the health of scholars thanks to being attached with electronic gadgets.

➤ **Fitness being affected**

Since the youngsters of all ages spend their maximum time on the studies via computer hence they also engaged themselves within the free time also by playing online games rather than outdoor and physical games. It leads them towards the fatness, obesity, diabetes, heart condition, neck pain, wrong posture, physical also as mental stress etc.

➤ **Emotional distance and social disconnect**

In spite of reducing the physical distance among people, it's increased the emotional distance among them thanks to being always busy in their own virtual world. People normally are forgetting their world with their families and friends.

➤ **Lack of expression of feeling thanks to lack of face to face interaction**

In traditional system, teacher and student develop understanding and confidence between one another thanks to direct face to face conversation but in digital learning we make the web communication which cannot be ready to understand the emotions in order that they are getting more individualistic also as more introvert. Hence there's need of face to face communication with them to precise real feelings.

➤ **Groundless information at boyhood age**

To browse the specified study material related information, students are using modern and latest version of gadgets of mobile and laptops with 4G and 5G connectivity. They're not using such instrument for positive and relevant objects they're also viewing various unneeded and prohibited websites and knowledge which aren't only polluting their minds but also forcing them to try to various unwanted and unnecessary functions which can be a sort of crime.

Shortfall of focus and concentration in academics also as sports Since tons of scholars normally play with their mobile in whole day and night including the lecture time because they assume and treat SMS and Text massaging as their favourite time pass and entertainment. Thanks to over reference to digital world they're unable to pay proper focus and concentration towards academics and to an excellent extent towards the extracurricular activities and sports also.

➤ **Turning down writing capacity and skills**

Now a day's writing skills of young generation is being declining day by day because they're using shortcuts in their online chatting during the entire day and relying and hooked in to the data communication. They're ignoring to enhance their writing skills. They're unable to use the right spelling of varied words with proper grammar thanks to tremendous use of shortcuts.

➤ **Promotion to cheat within the examination**

Due to using graphical calculators, high tech smart watch, mini cameras and other similar equipments, it's being easier to the scholars to repeat the formulas and notes on the graphic calculators for cheating within the exams because there's a touch chance to be caught in such a fashion.

➤ **slowing down the calculating skills**

Due to use of scientific and programmed calculators within the class rooms also as within the examination, calculation powers of the scholars are declining continuously. They're being fully hooked in to the calculator even for an easy additions and subtractions. Indeed, it's harmful for the scholars thanks to denting the applying capability of brain.

RECOMMENDATIONS

Thanks to use of smart phones, laptops and various educational apps, the ways of education in changing in present era. Students are participating within the social communication at the first boyhood. But in real sense, there's a drag which lies within the incontrovertible fact that these activities normally happened after completing the formal learning. Various studies has elaborated that informal learning is simpler and interesting as compared to the formal learning. Therefore, it's been indicated by the researcher that technology driven students also are not interested or non-participating for the formal learning. To resolve this problem, SEL (Social and Emotional Learning) should be provided by both – parents also as teachers because it include the talents which are needed not only to manage oneself but also to interact with others in constructive ways. With the assistance of this system we could also be able not only to scale back drug use, violence and bullying etc. but also to offer effective classroom instruction, engagement of student in affirmative activities in both – inside and out of doors the school rooms. We can also be ready to involve the oldsters and communities within the education with the utilization of SEL.

CONCLUSION

Undoubtedly, e-learning isn't only an innovative approach of learning but also a holistic way of teaching and learning. Really it's an environment which is formed by collaboration, choice and an array of technological resources. Therefore, we may state that, to match the tutorial system and environment 104 International Journal of Advanced Research in Commerce, Management & science (IJARCMSS) - April- June, 2021 with everywhere the planet , digitalization of education is undoubtedly the necessity of the hour but we've to stay in mind for implementing the digital education during this pandemic also that our youth must not be excessive hooked in to this electronic medium and that they should be prevented from behavioural and physical imbalances. At an equivalent time policy concerning digital education must be drafted in such a fashion that the connection of teacher and taught could also be protected. Such sort of measures should be decided that the youth might not be ready to access the unwanted information or such information which can mislead to them towards the unsocial and violence related activities. Our youth is our human assets so we must tackle them very carefully to convert them into capable and responsible citizen of India. Therefore, we should always develop a well defined and purposeful online course which can be ready to supports both – the trainer and learner.

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DIGITAL INDIA: PROBLEMS AND PROSPECTS

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ABSTRACT

We are living in arena of technologies and digital world. The digital world is a world where the best possible use is made of digital technologies. The 'Digital India' programme, an origination of honourable Prime Minister Mr. Narendra Modi, targets to make government services available to people digitally and enjoy the benefit of the newest information and technological innovations. It is a programme to prepare India for a knowledge future. The motive behind the concept is to connect rural areas with high speed internet network and improving digital literacy. Digital technologies which include cloud computing and mobile applications transpire as the catalysts for shaping our world. The Digital India programme faces the serious barriers in implementation. This research is an effort to overcome these problems and to find some solutions for providing better future to everyone. The motto of this research is to find out how the government services can be available to every citizen electronically and improve the quality of life of every citizen.

Keywords: Digital India, Digital Control, e-Services, Mobile Applications.

INTRODUCTION

Today, we can't imagine our life without technology. In the twenty-first century, one of the most important technologies is the power of the digitization. It is the system, which allows individuals to communicate globally. Digital India is a programme to transform India into a digitally empowered society and knowledge economy. It was launched on **2 July 2015** to ensure that government services are made available to citizens electronically by improving online infrastructure and by increasing internet connectivity or by making the country digitally empowered in the field of technology. It consists of three core components as follows

- The creation of digital infrastructure.
- Delivering services digitally.
- Digital literacy.

Digital India is an umbrella programme which covers many departments. This initiative will ensure that are government services and information are available anywhere, anytime on any device that are user friendly and secured with Digital India project, the government is ready for the big programme by connecting every service with e-power.

The aim of Digital India is to make available Digital services in Indian languages. Digital India initiative could help in achieving the objectives of:

- Education for all.
- Information for all.

- Broadband for all.
- Leadership structure.

RESEARCH METHODOLOGY

The paper is based on descriptive and qualitative research. The required information is collected from various secondary sources, such as - books, newspapers, article, journals, archives etc.

OBJECTIVES

1. To understand the vision and pillars of the scheme
2. To know about the objectives behind the implementation of the program.
3. To know about various initiatives under the program.
4. To know the various barriers and suggest remedies to make the citizens digitally aware.

VISION OF DIGITAL INDIA

The vision is centered on three key areas:

- I. Digital infrastructure as a utility to every citizen: - This vision provides high speed internet as a core utility public services like the land records, certificates and many more will be made available online or public cloud. It gives a safe and secure cyber space in the country.
- II. Governance and services on demand: - Under this vision, every government services or information is available in real time from online & mobile platforms. It makes financial transactions electronics & cashless and provides single window access to every individual.
- III. Digital empowerment of citizens: - All digital resources will be available universally in Indian languages. All documents and certificates will be available on the cloud for everyone.

INITIATIVES UNDER DIGITAL INDIA

Digital connectivity is an emerging concept to connect with people across demographic and socioeconomic crisis. Digital India assures to renovate India into a digitally empowered country by emphasizing on digital literacy. The initiatives taken under Digital India campaign are

1. **Digital payments in India-** India has witnessed a massive revolution in regard to digital payments. The shift from a cash based economy to a card based and mobile transaction economy has become dramatic. All mode transfers like Real Time Gross Settlement (RTGS), National Electronic Funds Transfer(NEFT), debit cards, digital wallets and Unified Payments Interests(UPI) has shown positive growth.
2. **Bharat Net-** Bharat Net is the world's largest rural broadband project to provide broadband connectivity to all the 2.5 lakhs Gram Panchayats across India connected using optical fibre. Prior to 2014, only 5 dozen panchayats are connected with optical fibre network. By March, 2015, 5000 gram panchayats had been connected under BharatNet programme.
3. **E - health, transformation in health industry-** The delivery of health services has become an efficient service due to the role played by technology. The health care sector is undergoing fundamental changes in storing, sharing and accessing the data and how the service is delivered. The followings are ICT initiatives in the health sector
 - a. Electronic health records
 - b. Personal health record
 - c. Telemedicine
 - d. Chronic disease management systems

- e. Clinical decision support
 - f. Electronic transfer of prescriptions
 - g. Radio frequency identification and barcoding
 - h. Business intelligence in detecting disease patterns
4. **Digital health with e- hospital-** E hospital is an initiative taken under the digital India programme of the Ministry of Electronics & Information Technology. The e-Hospital application is the hospital Management Information Systems (HMIS) for internal workflows and processes of hospitals. The main objectives of the e Hospital initiatives area.
- a. To provide the e- Hospital, e-BloodBank and ORS applications to government hospitals.
 - b. To provide online patient portal for delivery of citizen centric services like online appointment booking, access to lab reports, blood availability etc.
 - c. To provide application related technical support to the hospitals through dedicated call centre and helpdesk.
5. **Smart cities** -The government of India launched the Smart Cities Mission on 25th June, 2015 with the objective to improve the quality of life and accelerate growth in the urban sector. It is an innovative and new initiative by the government of India to drive economic growth and improve the quality of life of the people by enabling local development and harnessing technology as a means to create smart outcomes for citizen. It lays emphasis on creation of 109 smart cities by 2022. The Smart cities mission strategy includes
- A. Pan -city initiative in which at least one Smart Solution is applied city wide.
 - B. Develop areas step-by-step- three models of area based developments.
 - C. Retrofitting
 - D. Redevelopment
 - E. Greenfield
6. **Digital democracy with MyGov-** Citizen's participation in the governance and in the decision making process is very crucial for smooth functioning of the democracy. But there was no medium for them to contribute in the decision making process. But, MyGov is an unique citizen engagement and crowdsourcing platform to involve people in policy formulation and programme implementation and to foster citizen-government partnership for driving inclusive growth of India. MyGov enables ministries and departments to harness the knowledge and talent of citizens to not just refine policy documents but also seek creative inputs such as logos, mascots etc.
7. **Digital farming-** Agriculture is the primary source of livelihood for the majority of the populations of India. ICT has brought a new revolution in the sector of agriculture. KISSAN Kerela is a citizen centric e governance project for integrated and multi- modal delivery of information to the farming community of kerela.
8. **Common Services Centers (CSC)-** The CSC is a strategic cornerstone of the National E governance Plan (NeGP) approved by the government in May 2006 as a part of its commitment in the National Common Minimum Programme to introduce e governance on a massive scale. CSCs are the centers through which e governance is made available to the villagers as a way of village level Entrepreneur model being followed to empower locals. The main focus of CSCs are –
- a. Agriculture service
 - b. Education and training service
 - c. Health services

- d. Rural banking and insurance services
 - e. Entertainment services
 - f. Utility services
 - g. Commercial services.
9. **Digitization of post offices**- digitization of post offices including setting up centralized data centers, networking of all post offices and enabling digital payments.
 10. Universal Access to mobile- The universal access to mobile aims to provide mobile access to more than 55600 villages that do not have mobile coverage.
 11. Public wi-fi hotspots- The public wi-fi hotspots are created in order to enable citizens to access content without depending on mobile data.
 12. India stack- It is set of open APIs that enables development of payment - enabled applications using AADHAAR as the base of authentication.
 13. National Cyber Coordination Center (NCCC) - The ministries of electronics and IT has planned to set up a center to safeguard India's cyberspace against potential threats.

PILLARS OF DIGITAL INDIA

The government aims to target nine 'Pillars of Digital India' which are as follows:-

1. Broadband highways

- Broadband for all rural.
- Broadband for all urban.
- Mandate communication infrastructure in new urban development and buildings.

2. Universal access to mobile connectivity

- Increasing networking services.
- To connect unconnected areas by using technologies.
- To provide universal phone connection.

3. Public internet access programme

- It is a national rural internet mission.
- CSCs- Made viable, multifunctional end-points for service delivery.
- Post offices- To become multi-service centers.

4. e-Governance

- To reform government through technology.
- Online application and tracking interface between departments.
- To transform every manual work into fully automation system inside government.
- Quickly respond, analyze and resolve persistent problems and many more.
- All databases and information to be electronic, not manual.

5. e-Kranti

- Technology for Education e-education.
- Technology for Health e-healthcare.
- Technology for Farmers.
- Technology for Security.
- Technology for Justice.
- Technology for Financial inclusion.

6. Information for all

- Citizens have open, easy access to information.
- 2-way communication between citizen and government.
- Online messaging to citizen on special occasions.

7. Electronic manufacturing

- Target net zero imports is a striking demonstration of intent.
- There are many ongoing programs which will be fine-tuned.
- Need strengthening.

8. IT for jobs

- Train people in smaller town & villages for IT sector jobs.
- To provide training and teaching skills to the youth for employment opportunities in the IT sector.

9. Early harvest programme

- Government greetings to be e-greetings.
- Educational books to e-books.
- People will use the e-services for entertainment, weather information, latest updates etc.
- Public Wi-Fi hotspot.

Figure 1: Pillars of Digital India Framework



Source : Midha, R. (2018)

SCOPE OF DIGITAL INDIA

The scope of overall programme is –

- The digital India is a great plan to develop India for a knowledge future.
- On being transformation– to realize IT (Indian Talent) +IT (Information Technology) =IT (India Tomorrow).
- The programme pulls together many schemes like e-Health, e-Sign, e-Education etc.
- It weaves together a large number of ideas and thoughts into a single, comprehensive goal so that each of them is seen as part of a larger goal.
- Each individual element stands on its own. But is also a part of the largest picture.
- The common branding of program as Digital India highlights their transformative impact.

BARRIERS & REMEDIES

Digital India is a great plan but its improper implementation due to inaccessibility & inflexibility to requisite can lead to its failure. There are few barriers of the Digital India programme which are as follows –

1. Each pillar has its own barriers.
2. Infrastructure deficit such as lack of towers, especially in the country side.
3. Implementing entities at the actual field.
4. Beneficiaries may not have adequate knowledge of DIP.
5. Auxiliary services such as health, education, banking, governance etc may not be well developed.
6. No separate entity for consumer readdress under the program.

To overcome all these barriers, we need to find some remedies

1. A few new programs may be needed-particularly in electronics manufacturing and skill development.
2. Have a dedicated training institute in each state under DIP, to aid in augmenting the digital literacy and awareness level.
3. To inspire the youth for making effective DIP.
4. Government should conduct the seminars to aware people about the digital services.
5. To advertise the policies of DIP on Books, pen, TV, newspapers etc. so that people could aware about the e-services.
6. Mandate a lecture about Digital India in every educational institute to enhance the policies of DIP.
7. To launch a help-line number of DIP so that people can tell the problems relating to e-services.
8. Provide a help center in each state to solve public issues.
9. To print the booklets of e-Services with picture and distribute to each home for awareness.
10. To turn the villages into smart economic centers that connects farmers directly to e-Markets to know the well price of crops.

CONCLUSION

To conclude the digital India program is a flagship programme of the government of India to shape by connectivity and technological opportunity. It is a vision to transform India into a digitally empowered society and knowledge economy. It is a good effort to develop India. Although, digital India programme is facing some

barriers, yet it has a great impact on India to make the best future of every citizen. We Indians and others should work together to shape the knowledge economy. More employment prospects will open for the youth that will boost the nation's economy. Digital India campaign is a welcome step in shaping India of the 21st century powered by connectivity and the technological opportunity. In short, this paper focuses on the key of barriers and providing remedies for prevent the challenging facing by the Indian people.

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DIGITALISATION AS AN OPPORTUNITY FOR THE FASHION INDUSTRY

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ABSTRACT

Over the last few years, the effects of digitalization have become more and more perceptible in the daily lives of fashion consumers. New technologies and globalization open up new ways to consumption, production and commerce and have fundamentally changed the consumer behaviour. Therefore, fashion companies need to adapt and transform their business strategies in order to be able to stand up to new challenges, take advantage of the opportunities offered by digitalization and ensure sustainable corporate success.

Keywords- globalization, digitalization, marketing, electronically, economic, innovation

INTRODUCTION

In present era, we all are apprised to digital world. The role of digital marketing is very important in fashion marketing. Fashion is a global business with complex structure that operates on many different levels to reach everyone from fashioners to those who just purchase clothing as a necessity of everyday life. Digital mode brings the whole worlds to the customers' doorstep in one click. Digital marketing can be identified as form of direct marketing that connects the buyer with the seller electronically through interactive technologies such as email, website, social networks, online forum as well as news groups, television, mobile communications etc. The principal objective of marketing is to raise awareness information, persuade and encourage consumer engagement with the brand. The ultimate aim is of course to generate sales.

It was not very long ago that people who shopped online in India were considered 'ahead of time'. But, times have changed, and in today's world the question isn't "Have you ever shopped online"; it's "How often you shop online." We can say with certainty that e-commerce has indeed arrived in India, bearing in mind that we still have a long way to go. Notwithstanding the phenomenal growth during the last few years, online shopping still represents a minuscule 1-2 per cent of overall retail sales in India. The e-commerce industry in India is still in a nascent stage. To start with, in India there are 180 million Internet users and a small portion of them has the access to data connections. The e-commerce industry will grow further with rising disposable incomes, affordable access to data, and higher mobile penetration.

Fashion is one of the most challenging fields in India, highly impacted by global economic uncertainty as well as distinct trends and industrial changes. In response to the pressure for growth and cost efficiency, many brands have started a series of initiatives to improve their speed to market and to implement sustainable innovation in their core product design, manufacturing and supply chain processes. There is also an opportunity for fashion brands to do business through digital marketing.

A fundamental challenge for many fashion brands is that, increasingly, they lag behind consumers' expectations. The role of the consumer has shifted from one of passive observance to enabled dominance. They are no longer content with simply buying fashion products; exponential growth in the use of digital technologies has empowered them. They want to interact, belong, influence and be the brands from which they buy. The vast majority of consumers use digital channels before, during or after making their purchases.

Digital India can connect rural areas with high-speed Internet networks, allowing e-commerce to reach parts of India, which are currently served only by unorganised retail. Apart from reaching out to customers, entrepreneurs from the interiors can join the organised retail industry and scale up businesses to pan-India.

FIVE DIGITAL TRENDS TRANSFORMING THE FASHION INDUSTRY

Mobile marketing

More people use their mobiles to search online than any other device. And part of the allure of fashion is instant gratification. So mobile marketing is the ideal match. Mobile digital makeup app allows customers to try thousands of virtual makeup looks before they buy, so there's no need to traipse to a store for the time-consuming task of finding tester packs. This is a great example of digital technology put to practical use.

In-store tech

Most fashion brands have no plans to completely abandon their physical stores to migrate online. They feel strongly that a tactile customer experience is essential. But cutting-edge retailers are investing heavily in clever in-store tech that brings customer experience into the 21st century. So in-store tech is another way fashion is embracing digital innovation to take customer service to the next level.

Celebrity influencers

High-street fashion brands and celebrity influencers are a match made in heaven. Celeb influencers are particularly effective for making women's fashion brands they are completely accessible to customers across their target markets —shoppers identify with the accessible reality stars they see on TV screens. The social media reach of these celebrities is huge providing a vast ready-made audience for paid posts as well as the valuable user-generated content that's generated as a bonus. Paid celeb influencers will never entirely replace a holistic approach to digital marketing that includes search engine optimisation and segmentation — but at the moment it's big business.

Wider Social Media

Social media is not a mere networking platform anymore; it has become a sales arena for brands. Influencer marketing on social media channels has evolved manifold, from the perfectly edited pictures of the past to today's raw and impromptu shots showcasing the actual aesthetics of the product. The changed stance has been caused by the enhanced awareness of consumers who are inclined towards enquiring the authenticity. Consumers today are increasingly looking for a human aspect in any brand, hence digital campaigns on social media have better chances at becoming a hit when it is backed with a touch of realness. With that in view, many brands are leveraging the benefits of social media platforms like Instagram and Facebook, and making the most of its shopping feature, as well as, keeping in touch with the consumers directly but social still remains a vital digital marketing strand for the clothing industry.

Personalisation and targeting

Digital shoppers have come to expect a personalised experience and digital technology delivers market research has largely been replaced by market reality because of the sheer volume of specific data that's collected on consumers online. Personalisation allows customers to have the goods they've abandoned in shopping carts remarketed to them and facilitates apps that spring alive with special bespoke offers each time you enter a mall. Segmenting customer groups in order to target them with curated collections makes shopping fast and convenient and increases conversions. It's the future of fashion.

These five digital trends transforming the fashion industry prove that getting to grips with tech is essential for future proofing any style brand.

CONCLUSION

There is no question that e-commerce will thrive in India. However, the upcoming policy announcements and innovations will play a crucial role in impacting this growth over the next few years. The Digital India initiative will help connect rural areas with high-speed Internet networks, allowing e-commerce to reach parts of India, which are currently served only by unorganised retail.

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ਮੇਜ਼ੂਦਾ ਸਮਾਜ ਬਨਾਮ ਪਰਵਾਸੀ ਚੇਤਨਾ
(ਦਿਲ ਨਿੱਜਰ ਕਾਵਿ ਦੇ ਵਿਸ਼ੇਸ਼ ਹਵਾਲੇ ਨਾਲ)

ਸ਼ਰਨਜੀਤ ਕੌਰ

ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫੈਸਰ ਇਨ-ਪੰਜਾਬੀ, ਖ਼ਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ।

ਸਾਹਿਤ ਸਮਾਜਿਕ ਅਨੁਭੂਤੀਆਂ ਦਾ ਅਭੀਵਿਅਕਤੀ ਮਾਡਲ ਹੈ। ਇਸ ਦਾ ਵਸੀਹ ਖ਼ਾਸਾ ਸਮਾਜ ਅੰਦਰਲੀ ਹਰ ਸੂਖਮ-ਸਥੂਲ ਵਸਤ ਨੂੰ ਆਪਣੇ ਕਲੇਵਰ ਵਿਚ ਸਮੇਟਣ ਦੇ ਸਮਰੱਥ ਹੈ। ਸਾਹਿਤ ਦੀ ਵਸੀਹ ਪਹੁੰਚ ਦ੍ਰਿਸ਼ਟੀ ਇਸਦੀ ਹੱਦਾਂ-ਸਰਹੱਦਾਂ ਦੀ ਬੰਦਿਸ਼ੀ ਜਕੜ ਨੂੰ ਨਕਾਰਦੀ ਪੂਰਬੀ ਹੱਦਬੰਦੀਆਂ ਤੋਂ ਪੱਛਮੀ ਹੱਦਬੰਦੀਆਂ ਤੱਕ ਆਪਣੀ ਹੱਦ ਨੂੰ ਯਕੀਨੀ ਬਣਾਉਂਦੀ ਪ੍ਰਵਾਸੀ ਸਾਹਿਤ ਦੇ ਨਾਮ ਨਾਲ ਪ੍ਰਚਲਿਤ ਹੁੰਦੀ ਹੈ। ਪ੍ਰਵਾਸੀ ਸਾਹਿਤ ਦਾ ਪ੍ਰਚਲਨ 20ਵੀਂ ਸਦੀ ਦੇ ਅਰੰਭਲੇ ਦਹਾਕੇ ਤੋਂ ਨਿਰੰਤਰਤਾ ਵਿਚ ਪ੍ਰਵਾਹਮਾਨ ਹੁੰਦਾ 'ਪ੍ਰੰਪਰਾ' ਦਾ ਰੂਪ ਅਖ਼ਤਿਆਰ ਕਰ ਚੁੱਕਾ ਹੈ। ਇਹ ਪ੍ਰੰਪਰਾ ਵਿਭਿੰਨ ਵਿਧਾਵਾਂ ਦੇ ਅੰਤਰਗਤ ਵਿਚਰ ਰਹੀ ਹੈ। ਜਿਨ੍ਹਾਂ ਵਿਚੋਂ ਕਾਵਿ ਵਿਧਾ ਵੀ ਅਹਿਮ ਪ੍ਰਵਾਸੀ ਵਿਧਾ ਵਜੋਂ ਸਾਹਮਣੇ ਆਉਂਦੀ ਹੈ।

ਪ੍ਰਵਾਸੀ ਕਾਵਿ ਦੇ ਅੰਤਰਗਤ ਵਿਭਿੰਨ ਪ੍ਰਵਾਸੀ ਅਹਿਸਾਸਾਂ ਨਾਲ ਦੇ-ਚਾਰ ਹੁੰਦਾ ਸੰਵੇਦਨਸ਼ੀਲ ਮਨ ਆਪਣੇ ਪ੍ਰਵਾਸੀ ਅਨੁਭਵਾਂ ਅਤੇ ਅਹਿਸਾਸਾਂ ਨੂੰ ਕਾਵਿਕ ਕੁਠਾਲੀ ਤਹਿਤ ਰੂਪਮਾਨ ਕਰਦਾ ਹੈ। ਇਸੇ ਕਾਵਿ ਪ੍ਰੰਪਰਾ ਵਿਚ ਦਲਵੀਰ ਸਿੰਘ ਦਿਲ ਨਿੱਜਰ ਨਵੀਂ ਪੀੜ੍ਹੀ ਦੇ ਸਮਰੱਥ ਸ਼ਾਇਰ ਵਜੋਂ ਸਾਹਮਣੇ ਆਉਂਦਾ ਹੈ। ਦਲਵੀਰ ਸਿੰਘ ਦਿਲ ਨਿੱਜਰ ਕੈਲੇਫੋਰਨੀਆਂ ਦੀ ਧਰਤੀ ਤੇ ਵੱਸਿਆ ਅਮਰੀਕੀ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦਾ ਅਹਿਮ ਬਸ਼ਿੰਦਾ ਹੈ। ਉਸਦੀ ਪਰਾਈ ਧਰਤ 'ਤੇ ਵਿਚਰਦਿਆਂ ਆਪਣੀ ਮੂਲ ਭਾਸ਼ਾ, ਸਭਿਆਚਾਰ ਅਤੇ ਸਾਹਿਤ ਪ੍ਰਤੀ ਸਿਰਜਣਾਤਮਕ ਭੂਮਿਕਾ ਉਸਨੂੰ ਹਸਤਾਖਰ ਵਜੋਂ ਸਥਾਪਿਤ ਕਰਨ ਦਾ ਬਾਇਸ ਬਣਦੀ ਹੈ। ਉਸਨੇ ਹੁਣ ਤੱਕ **ਦਿਲ ਦਹਿਲੀਜ਼** (2013), **ਪਰਵਾਜ਼ ਏ ਦਿਲ** (2013), **ਦਿਲ ਦਰਿਆ ਦੇ ਵਹਿਣ** (2017-18) ਅਤੇ **ਦਿਲ ਦੀ ਇਬਾਰਤ** (2018) ਕਾਵਿ ਪੁਸਤਕਾਂ ਪ੍ਰਵਾਸੀ ਸਾਹਿਤ ਦੀ ਭੋਟ ਕੀਤੀਆਂ ਹਨ ਜੋ ਕਿ ਸਮਾਜਕ ਯਥਾਰਥ ਦਾ ਪ੍ਰਤੀਬਿੰਬਤ ਦਸਤਾਵੇਜ਼ ਸਾਕਾਰ

ਹੁੰਦੀਆਂ ਹਨ। “ਨਿੱਜਰ ਕਾਵਿ ਸੁਭਾਅ ਅਤੇ ਕਾਵਿ ਵਸਤੂ ਪੱਖੋਂ ਮਾਨਵਵਾਦੀ ਦ੍ਰਿਸ਼ਟੀ ਦਾ ਧਾਰਨੀ ਹੈ। ਇਹੀ ਕਾਰਨ ਹੈ ਕਿ ਉਹ ਅਜੋਕੇ ਵਿਸ਼ਵੀਕਰਨ ਦੇ ਧਾੜਵੀ ਅਤੇ ਮਾਨਵ ਵਿਰੋਧੀ ਦੌਰ ਵਿਚ ਮਨੁੱਖੀ ਜੀਵਨ ਨਾਲ ਸੰਬੰਧਿਤ ਵਰਤਾਰਿਆਂ ਅਤੇ ਸਰੋਕਾਰਾਂ ਨੂੰ ਗਹਿਰੀ ਕਾਵਿ ਦ੍ਰਿਸ਼ਟੀ ਤੋਂ ਵੇਖਦਾ ਪਰਖਦਾ ਹੋਇਆ ਆਪਣੀ ਕਵਿਤਾ ਵਿਚ ਉਤਾਰਨ ਦਾ ਯਤਨ ਕਰਦਾ ਹੈ।”¹ ਉਸਦੀ ਕਲਮ ਵਰਤਮਾਨ ਸਮੇਂ ਦੇ ਸਮਸੱਤ ਵਰਤਾਰਿਆਂ ਦਾ ਦਰਪਣੀ ਸ੍ਰੋਤ ਬਣਦੀ ਹੈ। ਚਲੰਤ ਜੀਵਨ ਯਥਾਰਥ ਦੀ ਅਭੀਵਿਅਕਤੀ ਉਸਦੇ ਕਾਵਿ ਜਗਤ ਦੀ ਕੇਂਦਰੀ ਸੁਰ ਵਜੋਂ ਉਭਰਦੀ ਹੈ। ਇਸੇ ਮੂਜਬ ਸਾਡੇ ਹਥਲੇ ਮਜ਼ਮੂਨ ਦਾ ਮਰਕਜ਼ ਉਸਦੇ ਕਾਵਿ ਜਗਤ ਵਿਚ ਪ੍ਰਤੀਬਿੰਬਤ ਸਮਾਜਕ ਵਿਸੰਗਤੀਆਂ ਦੀ ਥਾਹ ਪਾਉਣਾ ਹੀ ਹੈ।

ਜਦ ਇਸ ਨੁਕਤੇ ਨਿਗਾਹ ਤੋਂ ਅਸੀਂ ਨਿੱਜਰ ਕਾਵਿ ਸੰਸਾਰ ਨਾਲ ਸੰਵਾਦ ਰਚਾਉਂਦੇ ਹਾਂ ਤਾਂ ਸਰਵ ਪ੍ਰਥਮ ਇਹ ਪ੍ਰਸ਼ਨ ਸੁਭਾਵਕ ਮਨ ਵਿਚ ਉੱਠਦਾ ਹੈ ਕਿ ਉਸਦੇ ਕਾਵਿ ਜਗਤ ਅੰਦਰਲਾ ਸਮਾਜ ਪੂਰਬੀ ਹੈ ਜਾਂ ਪੱਛਮੀ? ਉਹ ਪੱਛਮੀ ਸੰਸਕ੍ਰਿਤੀ ਦੇ ਜੀਵਨ ਯਥਾਰਥ ਨੂੰ ਬਿਆਨ ਕਰਦਾ ਹੈ ਜਾਂ ਆਪਣੇ ਮੂਲ ਵੱਲ ਉਲਾਰ ਹੈ? ਜਦ ਅਸੀਂ ਇਸ ਗੁੱਥੀ ਨੂੰ ਸੁਲਝਾਉਣ ਦਾ ਪ੍ਰਯਤਨ ਕਰਦੇ ਹਾਂ ਤਾਂ ਆਭਾਸ ਹੁੰਦਾ ਹੈ ਕਿ ਨਿੱਜਰ ਕਾਵਿ ਜਗਤ ਅੰਦਰਲਾ ਸਮਾਜ ਨਾ ਤਾਂ ਨਿਰੋਲ ਪੂਰਬੀ ਹੈ ਤਾਂ ਨਾ ਹੀ ਨਿਰੋਲ ਪੱਛਮੀ। ਸਗੋਂ ਉਹ ਦੋਹਾਂ ਸਮਾਜਾਂ ਦੇ ਸੰਤੁਲਿਤ ਸੰਵਾਦ ਰਾਹੀਂ ਵਰਤਮਾਨ ਸਮੇਂ ਦੀ ਤਸਵੀਰਕਸ਼ੀ ਕਰਨ ਦਾ ਪੁਰਜ਼ੋਰ ਧਰੱਈਆਂ ਕਰਦਾ ਹੈ। ਉਸ ਅੰਦਰ ਉਲਰਤਾ ਜਾਂ ਵੇਗਮਈ ਖ਼ਾਮੀਆਂ ਦੇ ਉਲਟ ਮਾਨਵ ਹਿਤਕਾਰੀ ਮਨਸ਼ਾ ਨਿਹਿਤ ਹੈ। ਜਿਸ ਲਈ ਸਰਹੱਦੀ ਬੰਦਸ਼ ਨਿਰਾਰਥਕ ਹੈ। “ਕਦੇ ਉਹ ਵਤਨ ਨੂੰ ਯਾਦ ਕਰਦਾ ਹੈ, ਕਦੇ ਉਸਨੂੰ ਵਤਨਾਂ ਦੀ ਮਿੱਟੀ ਦਾ ਮੋਹ ਮਾਰਦਾ ਹੈ। ਰਿਸ਼ਤਿਆਂ ਦਾ ਉਦਰੇਵਾਂ ਹੈ, ਭ੍ਰਿਸ਼ਟ ਸਿਸਟਮ ਉਸਨੂੰ ਤੰਗ ਕਰਦਾ ਹੈ ਅਤੇ ਕਦੇ ਪੰਜਾਬੀ ਸਭਿਆਚਾਰ ਵਿਚ ਆ ਰਿਹਾ ਨਿਘਾਰ ਉਸਨੂੰ ਤੰਗ ਕਰਦਾ ਹੈ।”² ਉਹਦੀ ਕਲਮ ਕਰਮ ਭੂਮੀ ਅਤੇ ਜਨਮ ਭੂਮੀ ਦੋਹਾਂ ਧਰਤੀਆਂ ਵਿਚਲੇ ਵਿਰੋਧਾਭਾਸਕ ਵਰਤਾਰੇ ਨੂੰ ਬੇਪਰਦ ਕਰਦੀ ਮਾਨਵਵਾਦੀ ਜ਼ਾਵੀਏ ਤਹਿਤ ਸਰਬ ਸਾਂਝੀਵਾਲਤਾ ਦਾ ਸੰਦੇਸ਼ ਕਾਇਮ ਕਰਦੀ ਵਿਸ਼ਵ ਦ੍ਰਿਸ਼ਟੀ ਵਜੋਂ ਰੂਪਮਾਨ ਹੁੰਦੀ ਹੈ।

ਉਸ ਅੰਦਰ ਪ੍ਰਵਾਸ ਧਾਰਣ ਕਰਨ ਦਾ ਪਛਤਾਵਾ ਨਹੀਂ ਪਰੰਤੂ ਕਿਤੇ-ਕਿਤੇ ਉਦਰੇਵਾਂ ਜ਼ਰੂਰ ਹੈ। “ਮਨ ਮਾਰ ਲਿਆ ਦਿਲ ਸਮਝਾ ਲਿਆ, ਕਿ ਅੰਮੜੀ ਨੂੰ ਕੀ ਲਿਖਣਾ ਮਨ ਮਾਰ ਲਿਆ” ਅਜਿਹੇ ਬੋਲ ਉਸਦੇ ਹੋਰਵੇ ਦਾ ਅਪ੍ਰੇਖ ਵਰਣਨ ਬਣਦੇ ਹਨ। ਇਹ ਉਦਰੇਵਾਂ ਉਸਨੂੰ ਮੂਲ ਵੱਲ ਪਰਤਣ, ਉਸ ਨੂੰ ਘੋਖਣ ਦਾ

ਮਰਕਜ਼ ਬਣਦਾ ਹੈ। ਬਿਗ਼ਾਨੀ ਧਰਤ ਦੀ ਚਮਕ ਉਸ ਦੇ ਆਪਣੇ ਮੂਲ ਧਰਤ ਪ੍ਰਤੀ ਫਿਕਰ ਨੂੰ ਵਿਸਰਣ ਨਹੀਂ ਦਿੰਦੀ ।

ਸੁਪਨੇ ਦੇ ਵਿਚ ਜਦ ਕਿਧਰੇ

ਮੈਂ ਪਿੰਡ ਜਾਵਾਂ

ਮਿੱਟੀ ਵਿਹੜੇ ਦੀ ਨੂੰ ਚੁੰਮ ਕੇ

ਮੈਂ ਮੱਥੇ ਲਾਵਾਂ

ਯਾਦ ਨਹੀਂ ਓ ਭੁੱਲਦੀ

ਬੋਹੜਾਂ ਵਾਲੀ ਛਾਂ ਦੀ ਉਏ

ਯਾਦ ਆਉਂਦੀ ਬਹੁਤ ਆਉਂਦੀ

ਮਾਂ ਦੀ ਉਏ³

ਅਜਿਹੇ ਬੋਲਾਂ ਤੋਂ ਪ੍ਰਤੱਖ ਹੈ ਕਿ ਉਸ ਅੰਦਰ ਰਿਸ਼ਤੇ, ਸਾਕਾਚਾਰੀਆਂ ਜੁਗਾਂ ਤੋਂ ਵਿੱਛੜ ਕੇ ਹੋਰਵੇ, ਉਦਰੇਵੇਂ ਦੀ ਚੀਸ ਤਾਂ ਲਾਜ਼ਮ ਵਿਦਮਾਨ ਹੈ ਪਰੰਤੂ ਇਹ ਹੋਰਵਾ ਜਦ ਦੰਭਪੁਣੇ ਦੇ ਪਾਜ਼ ਨੂੰ ਉਘਾੜਦਾ ਹੈ ਤਾਂ ਨਿਰੋਲ ਹੋਰਵਾ ਨਾ ਬਣ ਕੇ ਅਮਾਨਵੀਪੁਣੇ ਦਾ ਵਿਦਰੋਹੀ ਬਣ ਕੇ ਸਾਕਾਰ ਹੁੰਦਾ ਹੈ। ਮੂਲ ਨਾਲ ਰਚਾਏ ਸੰਵਾਦ ਵਿਚੋਂ ਉਸਦਾ ਵਰਤਮਾਨਕ ਪਰਿਪੇਖ ਉਸਰਦਾ ਹੈ ਜੋ ਹੋਰਵੇ ਦੇ ਸਤ੍ਰ ਨੂੰ ਪ੍ਰਭਾਵੀ ਨਾ ਬਣਾ ਕੇ ਸਥਾਪਤੀ ਦੇ ਕੁਹਜ ਨੂੰ ਚਿਤਰਿਤ ਕਰਦਾ ਹੈ। ਇਸੇ ਫਲਸਰੂਪ ਉਸਦੇ ਫਿਕਰ ਵਿਚੋਂ ਉਸਦੀ ਜਨਵਾਦੀ ਅਤੇ ਪ੍ਰਤੀਬੱਧ ਸੋਚ ਪ੍ਰਤੱਖ ਹੁੰਦੀ ਹੈ। “ਵਧ ਰਹੀਆਂ ਭੀੜਾਂ ਦੇ ਸਾਹਵੇਂ ਬਚਪਨ ਵਿਚ ਬਿਤਾਏ ਮਾਸੂਮ ਰਿਸ਼ਤਿਆਂ ਦੀ ਖੁਸ਼ਬੋ, ਪਿੰਡ ਦੇ ਸੰਘਣੇ ਰੁੱਖਾਂ ਦੀ ਛਾਂ ਦੇ ਗੁਆਚਣ ਦਾ ਅਸਹਿ ਦਰਦ ਪਾਠਕ ਚੇਤਨਾ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਨਹੀਂ ਕਰਦਾ ਸਗੋਂ ਬਾਹਰੀ ਤੌਰ 'ਤੇ ਇਸਦੀ ਸਮਾਜਿਕ ਪਦਾਰਥਕ ਤਰੱਕੀ ਦੇ ਅਮਾਨਵੀ ਦ੍ਰਿਸ਼ਾਂ ਨੂੰ ਅੰਕਿਤ ਕਰਦਾ ਹੈ।”⁴ ਇਹ ਦ੍ਰਿਸ਼ ਕੁਝ ਇਸ ਪ੍ਰਕਾਰ ਪੇਸ਼ ਹੁੰਦਾ ਹੈ:

ਹਾਲਾਤ ਬੜੇ ਅਣਸੁਖਾਵੇਂ ਲੱਗਦੇ ਨੇ

ਹੁਣ ਤਾਂ ਪਰਛਾਵੇਂ ਵੀ ਵੈਰੀ ਲੱਗਦੇ ਨੇ

ਕਾਲੀਆਂ ਰਾਤਾਂ ਤੋਂ ਵੀ ਨਾ ਡਰਦੇ ਸੀ

ਹੁਣ ਤਾਂ ਦਿਨ ਵੀ ਡਰਾਉਣੇ ਲੱਗਦੇ ਨੇ⁵

ਕਵੀ ਦੇਹਰੀ ਮਾਨਸਿਕਤਾ ਹੰਢਾ ਰਿਹਾ ਹੈ। ਇਕ ਪਾਸੇ ਬੇਗ਼ਾਨਗੀ ਦਾ ਸੰਤਾਪ ਹੈ ਤੇ ਦੂਜੇ ਪਾਸੇ ਆਪਣੀ ਧਰਤ ਦਾ ਮੋਹ ਵਸ ਫ਼ਿਕਰ ਹੈ। ਵਰਤਮਾਨ ਦੌਰ ਜਿੱਥੇ ਚੋਰ ਹੀ ਮੁਨਸਫ਼ ਹੈ। ਸਿਆਸਤੀ ਦੁਸ਼ਵਾਰੀਆਂ, ਧਰਮ ਦਾ ਅਡੰਬਰੀ ਸਰੂਪ, ਰਿਸ਼ਤਿਆਂ ਦੇ ਬਦਲਦੇ ਸਮੀਕਰਣ ਉਸਦੇ ਹੋਰਵੇ ਦੀ ਪੀਕਤਾ ਨੂੰ ਨਕਾਰਦੇ ਹਨ। ਮਖੌਟਾਧਾਰੀ ਬਿਰਤੀ ਕਾਰਨ ਰਾਜਨੀਤੀ ਅਤੇ ਧਰਮ ਦੀ ਵਿਲੀਨ ਹੁੰਦੀ ਪਰਿਭਾਸ਼ਾ ਉਸ ਦੇ ਮੂਲ ਵੱਲ ਪਰਤਣ ਦੇ ਉਮਾਹ ਨੂੰ ਖੰਡਿਤ ਕਰਦੀ ਉਸ ਪ੍ਰਤੀ ਸੁਧਾਰਕ ਕਾਮਨਾਮੂਲਕ ਚੇਤਨਾ ਪੈਦਾ ਕਰਦੀ ਹੈ। “ਅੱਜ ਦੇ ਸਿਆਸਤਦਾਨ ਜੇ ਮਖੌਟੇ ਪਾ ਕੇ ਲੋਕਾਂ ਅਤੇ ਦੇਸ਼ ਨਾਲ ਖਿਲਵਾੜ ਕਰ ਰਹੇ ਹਨ ਉਨ੍ਹਾਂ ਨੂੰ ਉਹ ਕਟਹਿਰੇ ਵਿਚ ਖੜ੍ਹੇ ਕਰਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰਦਾ ਹੈ।”⁶

ਚਿਹਰੇ ਤੇ ਪਾਕੇ ਪਰਤਾਂ ਬਣਦੇ ਨੇ ਚੋਰ ਲੀਡਰ

ਧਰਮਾਂ ਤੇ ਪਾ ਕੇ ਪਰਤਾਂ ਸਾਧਾਂ ਨੇ ਲੋਕ ਵੰਡੇ

ਪਰਤਾਂ ਦੇ ਅੰਦਰ ਇਥੇ ਸਾਰੇ ਹੀ ਫਸਦੇ ਜਾਂਦੇ

ਸਿਰ ਤੇ ਨਾ ਵਾਲ ਭਾਵੇਂ ਰੱਖਦੇ ਨੇ ਜੇਬੀਂ ਕੰਘੇ⁷

“ਕੀ ਹੋਇਆ ਅੰਗਰੇਜ਼ ਨੂੰ ਕੱਢ ਦਿੱਤਾ, ਛਿੱਤਰ ਆਪਣਿਆਂ ਤੋਂ ਹੀ ਖਾ ਰਹੇ ਹਾਂ” ਵਰਗੇ ਬੋਲਾਂ ਨਾਲ ਕਵੀ ਅਖੌਤੀ ਆਜ਼ਾਦੀ ਅਤੇ ਭਰਮਿਕ ਵਰਤਾਰੇ ਪ੍ਰਤੀ ਆਪਣੇ ਅੰਤਰਮਨ ਦੀ ਪੀੜਾ ਨੂੰ ਵਿਅਕਤ ਕਰਦਾ ਸਮਗ੍ਰ ਵਰਤਾਰੇ ਨੂੰ ਵਿਅੰਗ ਦੀ ਵਸਤੂ ਬਣਾਉਂਦਾ ਹੈ। ਕਵੀ ਭੋਗਵਾਦੀ ਸੰਸਕ੍ਰਿਤੀ ਦਾ ਵਿਰੋਧੀ ਹੈ। ਰਿਸ਼ਤਿਆਂ ਅੰਦਰ ਪਾਕੀਜ਼ਗੀ ਦੇ ਉਲਟ ਖੇਖਲੇਪਣ ਅਤੇ ਰਸਮੀਪਣ ਦਾ ਪ੍ਰਚਲਨ ਉਸਨੂੰ ਪੁਰਾਣੇ ਪੰਜਾਬ ਅਰਥਾਤ ਆਪਣੇ ਅਮੀਰਜ਼ਦਾ ਵਿਰਸੇ ਨੂੰ ਨਿਹਾਰਨ ਲਈ ਮਜ਼ਬੂਰ ਕਰਦਾ ਹੈ। ਉਹ ਆਪਣੀ ਮੂਲ ਧਰਤ 'ਤੇ ਬੈਠਾ ਆਪਣੇ ਵਾਸਤਵਿਕ ਮੂਲ ਪ੍ਰਤੀ ਉਦਰੇਵਾਂ ਹੰਢਾ ਰਿਹਾ ਹੈ। ਸਮਾਜਕ ਯਥਾਰਥ ਦਾ ਅਜਿਹਾ ਮੁਹਾਂਦਰਾ ਉਸਨੂੰ ਚਿੰਤਾ ਅਤੇ ਚਿੰਤਨ ਵੱਲ ਉਲਾਰਦਾ ਹੈ। “. . . ਦਿਲ ਨਿੱਜਰ ਦੀ ਸਿਰਜਨਾਤਮਕ ਚੇਤਨਾ ਨਿੱਜ ਮੁਕਤ ਹੋ ਕੇ ਪੰਜਾਬ ਦੇ ਸਿਆਸੀ-ਮੰਡਲ ਵੱਲ ਸਕ੍ਰਿਆ ਹੁੰਦੀ ਹੈ ਤਾਂ

ਸਿਆਸੀ ਗ਼ਦਾਰੀਆਂ ਦੁਆਰਾ ਬੇ-ਪੱਤ ਹੋਈ ਪੰਜ ਦਰਿਆਵਾਂ ਦੀ ਮਿੱਟੀ/ਤਹਿਜ਼ੀਬ ਦੇ ਦਰਦ ਭਿੰਨੇ ਦ੍ਰਿਸ਼ ਦਿਲ-ਨਿੱਜਰ ਦੀ ਸ਼ਾਇਰੀ ਦਾ ਮੁਲਵਾਨ ਪਹਿਲੂ ਹੈ।”⁸

ਖ਼ੁਸ਼ਬੂ ਹਵਾ ਵਿਚ ਨਹੀਂ ਪਿਆਰ ਤੇ ਮਿਠਾਸ ਵਾਲੀ
‘ਦਿਲਾ’ ਭੁੱਲੀ ਨਹੀਂ ਜਾਣੀ ਜੇ ਪੰਜਾਬ ਦੀ ਕਹਾਣੀ
ਦਸਾਂ ਗੁਰੂਆਂ ਦੇ ਦੇਸ਼ ਪੰਜ ਆਬਾਂ ਦਾ ਸੀ ਪਾਣੀ
ਹੁਣ ਲੱਭਦੇ ਨਹੀਂ ਮੈਨੂੰ ਮੇਰੇ ਹਾਣ ਦੇ ਜੇ ਹਾਣੀ⁹

ਜੜ੍ਹਾਂ ਵੱਲ ਪਰਤਣ ਦੀ ਤਾਂਘ, ਰਿਸ਼ਤਿਆਂ ਦੀ ਬਦਲਦੀ ਵਿਆਕਰਣ, ਪੂੰਜੀਵਾਦੀ ਪ੍ਰਬੰਧ ਦਾ ਦੋਗਲਾਪਣ, ਪੱਛਮੀ ਸਭਿਅਤਾ ਵਿਚਲਾ ਖ਼ੁਸ਼ਕਨੁਮਾ ਪਾਸਾਰ ਜਿਹੇ ਵਰਤਾਰੇ ਵਿਚ ਕਵੀ ‘ ਮੂਲ ’ ਤੇ ‘ ਪਰ ’ ਵਿਚਕਾਰ ਪੈਂਡੂਲਮ ਦੀ ਸਥਿਤੀ ਹੰਢਾ ਰਿਹਾ ਪ੍ਰਤੀਤ ਹੁੰਦਾ ਹੈ। ਦੁਖਾਂਤ ਉਸਦੀ ਹੋਈ ਬਣ ਚੁੱਕਾ ਹੈ। ਅਪੂਰਨ ਪ੍ਰੀਤ ਵਿਚੋਂ ਉਪਜਿਆ ਵਿਸ਼ਾਦ ਉਸਦੀ ਅੰਤਰ ਪੀੜਾ ਨੂੰ ਅਸਹਿ ਬਣਾਉਂਦਾ ਦੰਭੀ ਵਰਤਾਰੇ ਦੇ ਖ਼ੁਦਗਰਜ਼ੀ ਵਤੀਰੇ ਨੂੰ ਭੰਡਦਾ ਹੈ। ਉਸਦੇ ਅੰਦਰ ਦਾ ਦਰਦ ਕਾਵਿ ਅਕਾਰ ਵਿਚ ਬਾਹਰ ਫੁੱਟਦਾ ਹੈ। ਵਿਸ਼ਾਦ ਅਤੇ ਕੁੰਠਾ ਉਸਨੂੰ ਮਨੋਬਚਨੀ ਵਲ ਧਕੇਲਦੇ ਹਨ ਜਿੱਥੇ ਉਹ ਸਵਾਲਾਂ- ਜਵਾਬਾਂ ਵਿਚ ਵਹਿੰਦਾ ਆਪਣੇ ਅੰਦਰ ਦੇ ਅਸਹਿ ਦਰਦ ਨੂੰ ਲੋਕ ਪੱਖੀ ਚੇਤਨਾ ਵੱਲ ਮੋੜਾ ਦਿੰਦਾ ਹੈ। ਨਤੀਜਤਨ ਉਸਦੀ ਕਵਿਤਾ ਕਿਸੇ ਪਰਿਭਾਸ਼ਾ ਜਾਂ ਵਿਆਖਿਆ ਦੀ ਮੁਥਾਜੀ ਨਾ ਝੱਲਦੀ ਹੋਈ ਜੀਵਨ, ਸੱਚ, ਹਾਲਤਾਂ, ਪਰਿਸਥਿਤੀਆਂ, ਸੋਚਾਂ, ਸੰਦਰਭਾਂ, ਸੰਭਾਵਨਾਵਾਂ ਦੀ ਖ਼ੁਦਮੁਖ਼ਤਿਆਰ ਬਿਆਨਬਾਜ਼ੀ ਹੋ ਨਿਬੜਦੀ ਹੈ।

ਜ਼ਿੰਦਗੀ ਹਰ ਪਾਸਿਓਂ ਸਿਮਟ ਕੇ ਰਹਿ ਗਈ
ਪਦਾਰਥਵਾਦੀ ਯੁੱਗ ਦੀ ਚਮਕ ਲੈ ਕੇ ਬਹਿ ਗਈ
ਐਟਮੀ ਬੰਬਾਂ ਦੀ ਗੂੰਜ ਸੁਣਦੀ ਆਕਾਸ਼ ਵਿਚ
ਦੁਨੀਆ ਪਤਾ ਨਈਂ ਇਹ ਕਿਹੜੇ ਰਾਹੇ ਪੈ ਗਈ
ਆਧੁਨਿਕ ਯੁੱਗ ਵਿਚ ਭੁੱਖਾ ਨਾ ਕੋਈ ਹੋਊਗਾ
ਹੱਥ ਵਾਲੀ ਬੁਰਕੀ ਵੀ ਛਿਨਕੇ ਹੀ ਰਹਿ ਗਈ¹⁰

ਕਵੀ ਨੂੰ ਪੱਛਮੀ ਸਭਿਆਚਾਰ ਵਿਚਲਾ ਰਸਮੀਪਣ ਅਤੇ ਪੂਰਬੀ ਸਭਿਆਚਾਰ ਵਿਚਲਾ ਦੇਗਲਾਪਣ ਆਵਾਸ-ਪ੍ਰਵਾਸ ਦੇ ਇਕ ਸਮਾਨ ਭ੍ਰਿਸ਼ਟਾਚਾਰ ਨੂੰ ਉਧੇੜਨ ਦਾ ਪ੍ਰਵਚਨੀ ਲਹਿਜ਼ਾ ਪ੍ਰਦਾਨ ਕਰਦਾ ਹੈ। ਸਥਿਤੀਆਂ ਦਾ ਅਸਾਵਾਂਪਣ ਮਾਨਵੀ ਅਸਾਂਵੇਪਣ ਵਿਚ ਵੱਟਦਾ ਹੈ। ਲਿਹਾਜ਼ਾ ਉਦਾਸੀਨਤਾ ਪਕੇਰੀ ਹੁੰਦੀ ਹੈ ਪਰ ਬਲਸ਼ਾਲੀ ਪਹੁੰਚ ਵਾਲਾ ਮਨੋਬਲ ਰੋਹ ਦੀ ਧੁਨ ਅਖ਼ਤਿਆਰ ਕਰਦਾ ਹੈ।

ਕੀ ਪਤਾ ਚੰਗਿਆੜੀਆਂ ਕਦ ਭਾਂਬੜ ਬਣ ਜਾਣਗੀਆਂ

ਮਜਦੂਰਾਂ ਦੇ ਹੱਥੀਂ ਰੰਬੇ ਦਾਤੀਆਂ ਨਾ ਰਹਿਣਗੀਆਂ

ਇਕੱਠੇ ਹੋ ਕੇ ਜਦੋਂ ਉੱਠਣਗੇ ਮੰਜ਼ਿਲ ਵੱਲ

ਹੱਥਕੜੀਆਂ ਬੇੜੀਆਂ ਕੀ ਰਾਹ ਰੋਕ ਲੈਣਗੀਆਂ

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ਸੇਕ ਸੰਘਰਸ਼ ਦਾ ਸਹਿਣਾ 'ਦਿਲਾ' ਬੜਾ ਐਖਾ

ਝੂਠੀਆਂ ਫਰੇਬੀ ਏ ਸਰਕਾਰਾਂ ਨਾ ਰਹਿਣਗੀਆਂ¹¹

ਇੱਥੇ ਇਹ ਗੱਲ ਸਪੱਸ਼ਟ ਹੁੰਦੀ ਹੈ ਕਿ ਵਰਤਮਾਨ ਵਿਸੰਗਤੀਆਂ ਜਾਂ ਵਰਤਮਾਨ ਦੌਰ ਦਾ ਯਥਾਰਥ ਸਥਾਪਿਤ ਧਾਰਨਾਵਾਂ ਜਾਂ ਪਰਿਭਾਸ਼ਾਵਾਂ ਨੂੰ ਨਵਾਂ ਜ਼ਾਵੀਆ ਪ੍ਰਦਾਨ ਕਰ ਰਿਹਾ ਹੈ ਜਾਂ ਇੰਝ ਵੀ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਪ੍ਰਤਿਪਾਦਿਤ ਦਾ ਰੂਪਾਂਤਰਣ ਹੋ ਰਿਹਾ ਹੈ। ਹੇਰਵੇ ਦਾ ਵਿਛੋੜੇਮੂਲਕ ਅਹਿਸਾਸ ਹੁਣ ਰੋਹਬੀਲੀ ਸੁਰ ਅਖ਼ਤਿਆਰ ਕਰ ਰਿਹਾ ਹੈ। ਚਲੰਤ ਦਾ ਦੇਗਲਾ ਢਾਂਚਾ ਪ੍ਰਵਾਸੀ ਮਨ ਅੰਦਰ ਮੂਲ ਪ੍ਰਤੀ ਹੇਰਵੇ ਦੇ ਸਤ੍ਰ ਨੂੰ ਫਿਕਰ ਦੇ ਰੂਪ ਵਿਚ ਤਬਦੀਲ ਕਰ ਰਿਹਾ ਹੈ ਜਿਸ ਵਿਚੋਂ ਮੂਲ ਵੱਲ ਪਰਤਣ ਦਾ ਹੁਲਾਸ, ਉਮਾਹ, ਤਾਂਘ ਜਾਂ ਲਾਲਸਾ ਨਹੀਂ ਹੈ ਬਲਕਿ ਮੂਲ ਦੀ ਸੰਕਟਕਾਲੀਨ ਸਥਿਤੀ ਲਈ ਉਪਜਦਾ ਸੁਧਾਰਵਾਦੀ ਮਨਸ਼ਾ, ਸਥਾਪਤੀ ਵਿਰੁੱਧ ਵਿਦਰੋਹ ਪੈਦਾ ਕਰ ਰਿਹਾ ਹੈ ਜੋ ਪ੍ਰਵਾਸੀ ਸਾਹਿਤ ਅੰਦਰ ਨਵੀਨ ਕਥਾ ਵਰਤਾਰਿਆਂ ਦਾ ਧਰਾਤਲੀ ਸੋਮਾ ਬਣ ਰਿਹਾ ਹੈ।

ਕਵੀ ਦਾ ਖਾਸਾ ਇਹ ਹੈ ਕਿ ਉਹ ਸਮੇਂ ਦੇ ਕੁਹਜ ਨੂੰ ਤਾਂ ਉਘਾੜ ਰਿਹਾ ਹੈ ਪਰੰਤੂ ਉਸ ਅੰਦਰਲਾ ਸੰਤੁਲਿਤ ਮਾਦਾ ਆਵਾਮ ਨੂੰ ਨਵੀਂ ਦਿਸ਼ਾ ਪ੍ਰਦਾਨ ਕਰਨ ਲਈ ਤਤਪਰ ਹੈ। ਲਿਹਾਜ਼ਾ ਮਾਨਵਵਾਦੀ ਸੁਰ

ਪ੍ਰਬਲ ਹੁੰਦੀ ਹੈ। ਉਸ ਅਨੁਸਾਰ ਸਥਾਪਤੀ ਦੀਆਂ ਤਮਾਮ ਵਿਸੰਗਤੀਆਂ ਮਾਨਵਵਾਦੀ ਨਜ਼ਰੀਆ ਅਖਤਿਆਰ ਕਰਨ 'ਤੇ ਲਾਜ਼ਮੀ ਖਾਰਜ ਹੋ ਸਕਦੀਆਂ ਹਨ। ਜੀਵਨ ਵਿਚੋਂ ਮਨਫ਼ੀ ਹੋ ਚੁੱਕੀ ਜੀਵਨ ਰੋਂ ਮੁੜ ਪਰਤ ਸਕਦੀ ਹੈ। ਕਵੀ ਏਕਤਾ ਦਾ ਹੋਕਾ ਦਿੰਦਾ ਭਾਈਚਾਰਕ ਸਾਂਝ ਦੀ ਪ੍ਰਸੰਗਿਕਤਾ ਦੀ ਨਿਸ਼ਾਨਦੇਹੀ ਕਰਦਾ ਹੈ। “. . ਅਮਰੀਕਾ ਦੇ ਦੁੱਖਾਂ, ਤੰਗੀਆਂ, ਤੁਰਸ਼ੀਆਂ ਦਾ ਰਚਨਾਤਮਕ ਅਨੁਵਾਦ ਕਰਦਾ ਹੋਇਆ ਪੰਜਾਬ ਦਾ ਹਾਲ ਸੁਣਾਉਂਦਾ ਨਵੇਂ ਸਾਲ ਦਾ ਜਸ਼ਨ ਮਨਾਉਣ ਦਾ ਨਵਾਂ ਪਰੰਤੂ ਵਿਅੰਗ-ਭਰਪੂਰ ਤਜ਼ਰਬਾ/ਪ੍ਰਯੋਗ ਕਰਦਾ ਹੈ।”¹²

ਆਵੇ ਪਿਛਲੇ ਸਾਲ ਦੀਆਂ ਗੱਲਾਂ ਨੂੰ ਵਿਸਾਰੀਏ

ਆਵੇ ਸਾਰੇ ਰਲ ਕੇ ਅੱਜ ਨਵਾਂ ਸਾਲ ਚਾੜੀਏ

ਕਰੀਏ ਗੱਲ ਕੋਈ ਅਮਨ ਸ਼ਾਂਤੀ ਤੇ ਏਕਤਾ ਦੀ

ਐਟਮ ਬੰਬਾਂ ਨਾਲ ਕਿਸੇ ਨੂੰ ਵੀ ਨਾ ਉਜਾੜੀਏ¹³

ਇਸੇ ਤਰ੍ਹਾਂ ਅਨੇਕਾਂ ਹੀ ਕਾਵਿ ਸਤਰਾਂ ਉਸਦੇ ਮਾਨਵ ਹਿੱਤਕਾਰੀ ਜ਼ਖੀਰੇ ਨੂੰ ਰੂਪਮਾਨ ਕਰਦੀਆਂ ਹਨ।

ਮਸਲਨ:

ਲੱਖਾਂ ਸਰਕਾਰਾਂ ਭਾਵੇਂ ਕਰੀ ਜਾਣ ਵਾਅਦੇ ਨਿੱਤ

ਸੋਚਦਾ ਹੈ ਕੈਣ ਭਲਾ ਗ਼ਰੀਬ ਦੀਆਂ ਭੁੱਖਾਂ ਦਾ

ਕਤਲ, ਰੇਪ, ਲੁੱਟ-ਖਸੁੱਟ ਤੋਹਫ਼ਾ ਏ ਸਰਕਾਰਾਂ ਦਾ

ਜ਼ਮੀਰ ਨੂੰ ਜਗਾਓ ਕਰੋ ਮੁਕਾਬਲਾ ਇਨ੍ਹਾਂ ਲੁੱਟਾਂ ਦਾ¹⁴

ਜਾਂ

ਦਰਦ ਤੁਹਾਡਾ ਕਿਸੇ ਨੇ ਵੰਡਣਾ ਨਹੀਂ

ਐਵੇਂ ਰੇ-ਰੇ ਕੇ ਖ਼ੁਦ ਨੂੰ ਰੋਲਿਓ ਨਾ

ਰਲ ਮਿਲ ਭਰਾਵਾਂ ਦੇ ਵਾਂਗ ਰਹਿਣਾ

ਹਿਰਦੇ ਆਪਣੇ ਸਦਾ ਹਸੀਨ ਰੱਖਿਓ¹⁵

ਲਿਹਾਜ਼ਾ ਉਸਦੀ ਕਵਿਤਾ ਮਰ ਚੁੱਕੇ ਜ਼ਮੀਰ ਨੂੰ ਹਲੂੰਣਦੀ 'ਅਸਲ' ਵੱਲ ਪਰਤਣ ਦਾ ਰਾਹ ਦਿਸੇਰਾ ਬਣਦੀ ਹੈ। ਉਸਦੀ ਸ਼ਾਇਰੀ ਮਾਨਵੀ ਚੇਤਨਾ ਦੇ ਆਰ-ਪਾਰ ਫੈਲਦੀ ਹੋਈ ਆਪਣੇ ਇਤਿਹਾਸ ਤੇ ਵਿਰਸੇ ਪ੍ਰਤੀ ਆਪਣੀ ਆਦਰ ਬਿਰਤੀ ਅਤੇ ਪਾਕੀਜ਼ਗੀ ਨੂੰ ਰੂਪਮਾਨ ਕਰਨ ਦੇ ਅਭੀਵਿਅਕਤੀ ਮਾਡਲ ਵਜੋਂ ਪੇਸ਼ ਹੁੰਦੀ ਹੈ। ਇਸੇ ਸੰਦਰਭ ਵਿਚ **ਡਾ. ਮੋਹਨ ਤਿਆਗੀ** ਦਾ ਮਤ ਹੈ ਕਿ :

“ਉਸਦੀ ਕਵਿਤਾ ਜਿੱਥੇ ਗਲੋਬਲੀ ਪ੍ਰਸੰਗਾਂ ਵਿਚ ਮਾਨਵ ਭਾਈਚਾਰੇ ਦਾ ਸੰਦੇਸ਼ ਦਿੰਦੀ ਹੈ। ਉਸਦੇ ਨਾਲ ਹੀ ਖਪਤਵਾਦ ਦੀ ਅੰਨੀ ਦੌੜ ਵਿਚ ਗਲਤਾਨ ਹੋਏ ਮਨੁੱਖ ਨੂੰ ਉਸਦੇ ਸਮਾਜਿਕ ਕਰਮ ਬਾਰੇ ਵੀ ਸੁਚੇਤ ਕਰਦੀ ਹੈ।”¹⁶

ਇਸ ਤਰ੍ਹਾਂ ਨਿੱਜਰ ਕਾਵਿ ਸੁਹਜ ਦੀ ਪਾਣ ਰੇਠ ਸਮੇਂ ਦੇ ਕੁਹਜ ਨੂੰ ਪੇਸ਼ ਕਰਨ ਦਾ ਬਲਸ਼ਾਲੀ ਹਥਿਆਰ ਬਣਦਾ ਹੈ। ਉਸਦਾ ਪੂਰਬੀ ਤੇ ਪੱਛਮੀ ਸੰਸਕ੍ਰਿਤੀ ਵਿਚਕਾਰ ਤ੍ਰਿਸੰਕੁ ਸਮਾਨ ਲਟਕਾਅ ਜਾਂ ਖਿੰਡਾਅ ਉਸਨੂੰ ਖੰਡਿਤ ਨਹੀਂ ਕਰਦਾ ਬਲਕਿ ਮਾਨਵ ਵਿਰੋਧੀ ਕੀਮਤਾਂ ਨੂੰ ਦੁਰਕਾਰਦਾ ਮਾਨਵਵਾਦੀ ਮੁੱਲ ਦਾ ਜ਼ਾਮਨ ਬਣਦਾ ਹੈ। ਮਾਨਵ ਹਿੱਤਕਾਰੀ ਕੀਮਤਾਂ ਦਾ ਪ੍ਰਤਿਪਾਦਨ ਕਰਦਾ ਨਿੱਜਰ ਕਾਵਿ ਵਰਤਮਾਨ ਸਮੇਂ ਦਾ ਦਸਤਾਵੇਜ਼ੀ ਬਿਓਰਾ ਹੋ ਨਿਬੜਦਾ ਹੈ।

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ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ : ਸਮਾਜਿਕ ਤੇ ਮਾਨਸਿਕ ਚੇਤਨਾ ਕਿਰਨ

ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫੈਸਰ-ਇਨ-ਪੰਜਾਬੀ, ਖਾਲਸਾ ਕਾਲਜ ਫਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ

ਨੌਜਵਾਨ ਦੇਸ਼ ਦਾ ਸਰਮਾਇਆ ਹੁੰਦੇ ਹਨ। ਨੌਜਵਾਨ ਹੀ ਹੁੰਦੇ ਹਨ ਜੋ ਦੇਸ਼ ਦੀ ਨੁਹਾਰ ਬਦਲ ਸਕਦੇ ਹਨ ਜਿਸ ਰਾਸ਼ਟਰ ਦੀ ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ ਆਪਣੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਤੋਂ ਜਾਣੂ ਹੋਣ, ਨੌਜਵਾਨ ਵਰਗ ਸਹੀ ਦਿਸ਼ਾ ਵੱਲ ਜਾ ਰਿਹਾ ਹੋਵੇ ਉਸ ਦੇਸ਼ ਦਾ ਭਵਿੱਖ ਹਮੇਸ਼ਾ ਹੀ ਚੰਗਾ ਹੀ ਹੋਵੇਗਾ ਨੌਜਵਾਨ ਦੇਸ਼ ਰਾਸ਼ਟਰ, ਸਮਾਜ ਨੂੰ ਬਦਲਣ ਤੇ ਸਹੀ ਦਿਸ਼ਾ ਵੱਲ ਲੈ ਕੇ ਜਾਣ ਵਿਚ ਅਹਿਮ ਭੂਮਿਕਾ ਅਦਾ ਕਰ ਸਕਦੇ ਹਨ। ਦੇਸ਼ ਦੇ ਆਰਥਿਕ ਵਿਕਾਸ ਲਈ ਯੁਵਾ ਪੀੜ੍ਹੀ ਨੂੰ ਅੱਗੇ ਆਉਣ ਦੀ ਲੋੜ ਹੈ ਤੇ ਆਮ ਲੋਕਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕਰਨ ਤੇ ਆਪਣੇ ਹੱਕਾਂ ਲਈ ਲੜਨ ਲਈ ਭਗਤ ਸਿੰਘ, ਉਧਮ ਸਿੰਘ ਜਿਹੇ ਨੌਜਵਾਨ ਸਾਡੇ ਸਾਹਮਣੇ ਵੱਡੀਆਂ ਉਦਾਹਰਣਾਂ ਹਨ।

ਮੈਂ ਜਾਣਦੀ ਹਾਂ,
ਭਗਤ ਸਿੰਘ ਨੇ ਬੋਲੀ ਸਰਕਾਰ ਦੇ
ਕੰਨਾਂ ਨੂੰ ਸੁਣਾਉਣ ਲਈ,
ਅਸੈਂਬਲੀ 'ਚ ਬੰਬ ਸੁੱਟਿਆ ਸੀ
ਤੇ ਇਹ ਵੀ ਚੰਗੀ ਤਰ੍ਹਾਂ ਜਾਣਦੀ ਹਾਂ
ਭਗਤ ਸਿੰਘ ਨੇ ਸਾਂਡਰਸ ਨੂੰ
ਗੋਲੀ ਮਾਰੀ ਸੀ...
ਤੇ ਇਸ ਗਲ ਤੋਂ ਵੀ ਵਾਕਿਫ਼ ਹਾਂ ਕਿ
ਭਗਤ ਸਿੰਘ ਨੂੰ ਕਿਤਾਬਾਂ ਨਾਲ ਮੁਹੱਬਤ ਸੀ
ਪਰ ਹਰ ਵਾਰ ਮੇਰੀ ਸੋਚ ਨੂੰ
ਭਗਤ ਸਿੰਘ ਦੀ ਪਿਸਤੌਲ ਤੇ ਈ
ਕਿਉਂ ਰੋਕਿਆਂ ਜਾਂਦਾ...?
ਉਸ ਦੀਆਂ ਪੜ੍ਹੀਆਂ ਹੋਈ ਕਿਤਾਬਾਂ ਤੱਕ
ਕਿਉਂ ਨਹੀਂ ਪਹੁੰਚਣ ਦਿੱਤੀ ਜਾਂਦੀ
ਕਿਉਂ ਨਹੀਂ ਦੱਸਿਆ ਗਿਆ ਇਹ ਅੱਜ ਤੱਕ ਕਿ

ਉਹ ਕਿਹੋ ਜਿਹੀਆਂ ਕਿਤਾਬਾਂ ਪੜ੍ਹਦੇ ਸੀ
ਜਿੰਨ੍ਹਾਂ ਨੂੰ ਪੜ੍ਹ ਕੇ ਉਹ ਛੋਟੀ ਉਮਰੇ ਈ
ਅਜ਼ਾਦੀ, ਚੇਤੰਨ, ਸੋਝੀ ਤੇ ਗਿਆਨ ਮੰਡਲ ਦੀਆਂ
ਗਹਿਰਾਈਆਂ ਦੀਆਂ ਗੱਲਾਂ ਕਰਿਆਂ ਕਰਦੇ ਸੀ।

ਨੌਜਵਾਨ ਹੱਕਾਂ ਪ੍ਰਤੀ ਜਾਗਰੂਕ ਹੋਣ ਤੇ ਇਹ ਦੇਖਣ ਕਿ ਉਹ ਨੌਜਵਾਨ ਹੀ ਸਨ ਜਿੰਨ੍ਹਾਂ ਨੇ 1947 ਵਿੱਚ ਕੁਰਬਾਨੀਆਂ ਦੇ ਕੇ ਦੇਸ਼ ਅਜ਼ਾਦ ਕਰਵਾਇਆ ਸੀ। ਵਰਤਮਾਨ ਸਮੇਂ ਵਿਚ ਬਹੁਤ ਵੱਡੀ ਜ਼ਰੂਰਤ ਹੈ ਕਿ ਨੌਜਵਾਨ ਤਰਕ ਦੇ ਅਧਾਰ ਤੇ ਹਰ ਗੱਲ ਨੂੰ ਦੇਖਣ ਸਵੀਕਾਰਨ ਤੇ “ਸੋਹਣੇ ਦੇਸ਼ ਵਿਚੋਂ ਦੇਸ਼ ਪੰਜਾਬ ਨੀ ਸਈਓ” ਦੇ ਨੌਜਵਾਨੀ ਦੇ ਉਜਵਲ ਭਵਿੱਖ, ਸੁਰੱਖਿਅਤ ਕਰਨ ਲਈ ਆਪਣੀ ਨੌਜਵਾਨੀ ਸ਼ਕਤੀ ਨੂੰ ਪਹਿਚਾਣਨ

ਕਵਿਤਾ ਲਿਖਣੀ ਹੈ ਤਾਂ
ਹੋਂਦ ਲਈ ਲਿਖੋ,
ਹੱਕ ਲਈ ਲਿਖੋ,
ਸੱਚ ਲਈ ਲਿਖੋ,
ਕਿਸਾਨਾਂ ਲਈ ਲਿਖੋ,
ਮਜ਼ਦੂਰਾਂ ਲਈ ਲਿਖੋ,
ਲੋਟੂ ਰਾਜ ਦੇ ਖਿਲਾਫ ਲਿਖੋ,
ਪੰਜਾਬ ਦੇ ਨੌਜਵਾਨੋ!
ਆਪਣੀ ਸਮਰੱਥਾ ਪਹਿਚਾਣੋ
ਆਓ! ਗਿਆਨ ਦੀ ਰੋਸ਼ਨੀ ਨਾਲ
ਪੰਜਾਬ ਨੂੰ ਰੁਸ਼ਨਾ ਦਈਏ
ਇਕ ਵਾਰ ਫਿਰ ਤੋਂ ਮਿਲ ਕੇ
ਪੰਜਾਬ ਨੂੰ ‘ਸੋਨੇ ਦੀ ਚਿੜੀ
ਬਣਾ ਦਈਏ...!
ਮਾਂ ਬੋਲੀ ਸਾਂਭ ਲਈਏ
ਨਾਲੇ ਪਾਣੀ ਬਚਾ ਲਈਏ
ਸਭਿਆਚਾਰ ਤੇ ਵਿਰਸੇ ਦਾ

ਮਾਣ ਵਧਾ ਲਈਏ!
ਆਓ ਪੰਜਾਬੀਓ!
ਆਪਣੀ ਹੋਂਦ ਬਚਾ ਲਈਏ
ਆਓ ਮੇਰੇ ਸਾਥੀਓ!
ਇਨਕਲਾਬ ਲਿਆ ਕੇ
ਪੰਜਾਬ ਦੇ ਤਖ਼ਤ ਤੇ ਬਿਠਾ ਦਈਏ
ਪੰਜਾਬ ਇਕ ਨਾਮ ਨਹੀਂ
ਕ੍ਰਾਂਤੀ ਹੈ,
ਇਤਿਹਾਸ 'ਚ ਫਿਰ ਤੋਂ ਲਿਖਵਾ ਦਈਏ!

ਪੰਜਾਬ ਨੂੰ ਖੇਤੀਬਾੜੀ ਪ੍ਰਧਾਨ ਸੂਬਾ ਕਿਹਾ ਜਾਂਦਾ ਹੈ ਤੇ ਖੇਤੀ ਵਿਚ ਪੈ ਰਹੇ ਘਾਟੇ ਕਾਰਨ ਅਜ ਦੀ ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ ਖੇਤੀ ਵਿਚ ਦਿਲਚਸਪੀ ਨਹੀਂ ਦਿਖਾ ਰਹੀ ਜਿਸ ਕਰਕੇ ਪਿੰਡਾਂ ਦੀ ਬਹੁਤੀ ਨੌਜਵਾਨੀ ਵੀ ਅੱਜਕਲ ਵਧੀਆ ਭਵਿੱਖ ਲਈ ਪ੍ਰਵਾਸ ਕਰਨਾ ਪੰਜਾਬ ਲਈ ਵੱਡਾ ਚਿੰਤਾ ਦੀ ਵਿਸ਼ਾ ਹੈ।

ਸਿਹਤਮੰਦ ਸਮਾਜ ਸਿਰਜਣ ਵਿਚ ਨੌਜਵਾਨ ਔਰਤਾਂ ਦੀ ਭੂਮਿਕਾ ਵੀ ਅਹਿਮ ਸਥਾਨ ਰੱਖਦੀ ਹੈ ਕਿਸੇ ਵੀ ਸਿਹਤਮੰਦ ਅਤੇ ਖੁਸ਼ਹਾਲ ਸਮਾਜ ਸਿਰਜਣ ਵਿਚ ਔਰਤ ਦੇ ਸਹਿਯੋਗ ਤੋਂ ਬਿਨਾਂ ਖੁਸ਼ਹਾਲੀ ਦੀ ਕਲਪਨਾ ਵੀ ਨਹੀਂ ਕੀਤੀ ਜਾ ਸਕਦੀ। ਪੜ੍ਹੀ ਲਿਖੀ ਰੋਸ਼ਨ ਦਿਮਾਗ ਬੇਟੀ ਹੀ ਸਮਾਜ ਦੀ ਨਿਰਮਾਤਾ ਹੈ ਚੰਗੇ ਸਮਾਜ ਲਈ ਔਰਤ ਮਰਦ ਨੂੰ ਬਰਾਬਰ ਦੇ ਅਧਿਕਾਰ ਮਿਲਣ ਤੇ ਹੀ ਸਿਹਤਮੰਦ ਸਮਾਜ ਦੀ ਉਸਾਰੀ ਹੋ ਸਕਦੀ ਹੈ।

ਕਦਮ ਨਾਲ ਕਦਮਮਿਲਾ
ਅਸੀਂ ਪੁਲਾਂਘਾ ਭਰ ਰਹੀਆਂ ਹਾਂ
ਜਿਥੇ ਦੁਨੀਆਂ ਕਰੇ ਸਾਡਾ ਸਨਮਾਨ
ਕਿਸੇ ਗੱਲ ਦਾ ਖੌਫ ਨਾ ਸਾਨੂੰ
ਹਰ ਗੱਲ ਦਾ ਹੈ ਸਾਡੇ ਕੋਲ ਜਵਾਬ।

ਦੁਨੀਆਂ ਦਾ ਸਭ ਤੋਂ ਵੱਡਾ ਲੋਕਤੰਤਰ ਭਾਰਤ ਦੁਨੀਆਂ ਦਾ ਬਿਹਤਰੀਨ ਦੇਸ਼ ਕਿਉਂ ਨਹੀਂ ਬਣ ਸਕਿਆ, ਇਹ ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ ਲਈ ਰਾਜਨੀਤੀ ਦੇ ਸੰਦਰਭ ਵਿਚ ਵੱਡਾ ਸਵਾਲ ਹੋਣਾ ਚਾਹੀਦਾ ਹੈ। ਦੇਸ਼ ਦੇ ਸਿਆਸੀ ਪ੍ਰਬੰਧ 'ਚ ਜਿੰਨੀ ਨੌਜਵਾਨਾਂ ਦੀ ਸ਼ਮੂਲੀਅਤ ਵਧੇਗੀ ਉਨ੍ਹਾਂ ਸਿਆਸੀ ਪ੍ਰਬੰਧ 'ਚ ਨਿਖਾਰ ਆਵੇਗਾ। ਰਾਜਨੀਤੀ ਪ੍ਰਬੰਧ ਨੂੰ ਸਹੀ ਕਰਨ ਲਈ ਨੌਜਵਾਨਾਂ ਨੂੰ ਅੱਗੇ ਆਉਣਾ ਚਾਹੀਦਾ ਹੈ। ਭਾਰਤ ਨੌਜਵਾਨ ਸ਼ਕਤੀ ਦੇ ਪੱਖੋਂ ਪੂਰੇ ਸੰਸਾਰ ਵਿਚੋਂ ਮੋਹਰੀ ਹੈ ਇਸਦੇ ਬਾਵਜੂਦ ਦੇਸ਼ ਅਤੇ ਦੇਸ਼ ਦੀ ਨੌਜਵਾਨੀ ਸਮੱਸਿਆਵਾਂ ਨਾਲ ਜੂਝ ਰਹੇ ਹਨ। ਨੌਜਵਾਨ ਵਰਗ ਨੂੰ ਹੀ ਅੱਗੇ ਆਉਣਾ ਚਾਹੀਦਾ

ਹੈ ਤੇ ਚੇਤਨਾ ਦੁਆਰਾ ਰਾਜਨੀਤਕ ਗੰਦਲੇਪਣ ਨੂੰ ਠੱਲ ਪਾਉਣੀ ਚਾਹੀਦੀ ਹੈ। ਫਿਰ ਹੀ ਦੇਸ਼ ਗਰੀਬੀ ਤੇ ਬੇਰੁਜ਼ਗਾਰੀ ਦੀ ਦਲਦਲ ਵਿਚੋਂ ਬਾਹਰ ਨਿਕਲ ਸਕੇਗਾ।

ਸਮਾਜਿਕ ਵਰਤਾਰੇ ਵਿਚ ਵੀ ਨੌਜਵਾਨ ਵਰਗ ਦੀ ਅਹਿਮ ਭੂਮਿਕਾ ਹੁੰਦੀ ਹੈ। ਸਮਾਜ ਦੀ ਸਭ ਤੋਂ ਛੋਟੀ ਇਕਾਈ ਪਰਿਵਾਰ ਤੋਂ ਲੈ ਕੇ ਵਿਸ਼ਵੀਕਰਨ ਤੱਕ ਦੇ ਪ੍ਰਬੰਧ ਨੂੰ ਨਵੀਂ ਪੀੜ੍ਹੀ ਦੀ ਸੋਚ ਨੇ ਪ੍ਰਭਾਵਿਤ ਕੀਤਾ ਹੈ ਕੋਈ ਵੀ ਦੇਸ਼ ਕੌਮ, ਖਿੱਤਾ ਜਾਂ ਸਭਿਆਚਾਰ ਉਨੇ ਹੀ ਪੱਧਰ ਤੇ ਤਰੱਕੀ ਕਰ ਸਕਦਾ ਹੈ ਜਿੰਨੀ ਉੱਚੀ ਉਥੋਂ ਦੇ ਨੌਜਵਾਨਾਂ ਦੀ ਸੋਚ ਹੋਵੇਗੀ। ਸਵਾਮੀ ਵਿਵੇਕਾਨੰਦ ਕਿਸੇ ਦੇਸ਼ ਦੀ ਤਰੱਕੀ ਅਤੇ ਵਿਕਾਸ ਲਈ ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ ਦੀ ਸਮਰੱਥਾ ਦਾ ਸਮਰਥਨ ਕਰਦੇ ਹਨ।

ਇਤਿਹਾਸ ਤੇ ਨਜ਼ਰ ਮਾਰਿਆ ਪਤਾ ਲੱਗਦਾ ਹੈ ਕਿ ਦਹਾਕਿਆਂ ਤੱਕ ਭਾਰਤ ਨੂੰ ਗੁਲਾਮ ਬਣਾ ਕੇ ਰੱਖਣ ਵਾਲੇ ਅੰਗਰੇਜ਼ਾਂ ਤੋਂ ਭਗਤ ਸਿੰਘ ਵਰਗੇ ਨਵੀਂ ਸੋਚ ਦੇ ਧਾਰਨੀ ਨੌਜਵਾਨਾਂ ਨੇ ਨਾਂ ਸਿਰਫ਼ ਦੇਸ਼ ਨੂੰ ਆਜ਼ਾਦ ਕਰਵਾਇਆ ਬਲਕਿ ਸਮੁੱਚੇ ਦੇਸ਼ ਦੇ ਲੋਕਾਂ ਨੂੰ ਇਕਜੁੱਟ ਹੋਣ ਲਈ ਪ੍ਰੇਰਿਆ। ਵਰਤਮਾਨ ਸਮੇਂ ਵਿਚ ਸਾਨੂੰ ਉਹਨਾਂ ਸੂਰਮਿਆਂ ਦੀ ਸੋਚ ਨੂੰ ਅਪਣਾਉਣ ਦੀ ਜ਼ਰੂਰਤ ਹੈ ਉਹਨਾਂ ਦੀ ਸੋਚ ਨੂੰ ਸਮਰਪਿਤ ਹੋ ਕੇ ਅਸੀਂ ਇਕ ਮਜ਼ਬੂਤ ਰਾਸ਼ਟਰ ਦਾ ਨਿਰਮਾਣ ਕਰ ਸਕਦੇ ਹਾਂ। ਨੌਜਵਾਨ ਹੀ ਦੇਸ਼ ਨੂੰ ਏਕਤਾ ਦੇ ਧਾਗੇ 'ਚ ਪਰੋ ਸਕਦੇ ਹਨ।

ਦੇਸ਼ ਦੇ ਨੌਜਵਾਨੋ
 ਰਲ ਕੇ ਸਾਰੇ ਆਪਾ
 ਸਤਿਕਾਰ ਕਰੀਏ
 ਸਭ ਧਰਮਾਂ ਦਾ
 ਹਰ ਬੋਲੀ ਦਾ
 ਸਭਿਆਚਾਰ ਦਾ
 ਨਾਸ਼ ਕਰੀਏ
 ਤੰਗ ਦਿਲੀਆਂ ਤੇ
 ਭਰਮਾ ਦਾ
 ਤਾਂ ਹੀ ਮਜ਼ਬੂਤ ਰਾਸ਼ਟਰ
 ਕਾਇਮ ਹੋਵੇਗਾ
 ਦੇਸ਼ ਭਵਿੱਖ ਵਿਚ
 ਵਿਕਾਸ ਦੇ ਸਿਖਰਾਂ ਨੂੰ
 ਸ਼ੋਹੇਗਾ.....!

ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ ਤੇ ਪਦਾਰਥਵਾਦ ਦਾ ਪ੍ਰਭਾਵ ਤੇ ਨਸ਼ਿਆਂ ਦੀ ਦਲਦਲ ਅਜ ਦੇ ਸਮੇਂ ਦੀ ਬਹੁਤ ਵੱਡੀ ਲੋੜ ਹੈ ਕਿ ਨੌਜਵਾਨ ਪਦਾਰਥਵਾਦ ਦੀ ਦੌੜ ਛੱਡ ਕੇ ਨੈਤਿਕ ਕਦਰਾਂ ਕੀਮਤਾਂ ਨਾਲ ਜ਼ਿੰਦਗੀ ਜੀਣ ਤੇ ਜ਼ੋਰ ਦੇਵੇ ਤਾਂ ਜੋ ਸੱਭਿਅਕ ਤੇ ਸਮਾਜਿਕ ਗਿਰਾਵਟ ਤੋਂ ਬਚਿਆ ਜਾ ਸਕੇ ਤੇ ਜੋ ਸਮਾਜ ਜਾ ਦੇਸ਼ ਨੈਤਿਕਤਾ ਤੋਂ ਮੂੰਹ ਮੋੜਦਾ ਹੈ ਉਹੀ ਆਪਣਾ ਅਮੁੱਲਾ ਹੁਨਰ ਭੁੱਲ ਕੇ ਬੇਰੁਜ਼ਗਾਰੀ ਦੇ ਵਹਿਣਾਂ 'ਚ ਵਹਿੰਦਾ ਹੋਇਆ ਆਪਣੀ ਹੋਂਦ ਗਵਾ ਬੈਠਦਾ ਹੈ।

ਕਿਸੇ ਵੀ ਦੇਸ਼ ਅਤੇ ਕੌਮ ਲਈ ਉਸਦਾ ਉੱਜਲ ਅਤੇ ਸੁਰੱਖਿਅਤ ਭਵਿੱਖ ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ ਹੈ ਸਵਾਲ ਇਹ ਉੱਠਦਾ ਹੈ ਕਿ ਆਖਿਰ ਕਿਉਂ ਨੌਜਵਾਨ ਆਪਣੀ ਉਸਾਰੂ ਸ਼ਕਤੀ ਨੂੰ ਅਜ਼ਾਈ ਗਵਾ ਰਹੇ ਹਨ? ਆਖਿਰ ਕਿਉਂ ਉਹ ਸਮਾਜ ਪ੍ਰਤੀ ਆਪਣੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਤੋਂ ਭੱਜ ਰਹੇ ਹਨ? ਅਜ ਦੇ ਸਮੇਂ ਦੀ ਵੱਡੀ ਲੋੜ ਹੈ ਕਿ ਗੁਮਰਾਹ ਹੋਏ ਨੌਜਵਾਨਾਂ ਨੂੰ ਸਹੀ ਰਸਤੇ ਲੈ ਕੇ ਆਇਆ ਜਾਵੇ ਨੌਜਵਾਨ ਵੀ ਆਪਣੇ ਭਵਿੱਖ ਪ੍ਰਤੀ ਸੁਚੇਤ ਹੋ ਕੇ ਵਿਉਂਤਬੰਦੀ ਕਰਨ ਤੇ ਆਪਣੀ ਸੁਤੰਤਰ ਹੋਂਦ ਕਾਇਮ ਕਰਨ ਲਈ ਮਿਹਨਤ ਕਰਨ

ਨੌਜਵਾਨ ਕਿਸੇ ਕੌਮ ਦੇ ਸਿਰਜਣਹਾਰ ਹੁੰਦੇ ਹਨ। ਕੋਈ ਕੌਮ ਉਹ ਜਿਹੀ ਹੀ ਹੋਵੇਗੀ ਜਿਹੇ ਜਿਹੀ ਉਸਨੂੰ ਉਸਦੇ ਨੌਜਵਾਨ ਬਣਾਉਣਗੇ। ਵਰਤਮਾਨ ਸਮੇਂ 'ਚ ਜਿਵੇਂ ਦੀਆਂ ਆਦਤਾਂ 'ਚ ਕੰਮ ਕਰਨਗੇ ਆਉਣ ਵਾਲੇ ਸਮਿਆਂ 'ਚ ਸਮੁੱਚੀ ਕੌਮ ਵਿਚ ਉਹਨਾਂ ਦੀ ਝਲਕ ਦਿਖਾਈ ਦੇਵੇਗੀ। ਇਕ ਚੰਗੇ ਰਾਸ਼ਟਰ ਨਿਰਮਾਣ ਲਈ ਯੁਵਾ ਪੀੜ੍ਹੀ ਦੇ ਪੜ੍ਹੇ ਲਿਖੇ ਹੋਣ ਦੇ ਨਾਲ ਸਮਾਜ ਕਲਿਆਣ ਦੀ ਭਾਵਨਾ ਨਾਲ ਭਰੇ ਹੋਣਾ ਵੀ ਜ਼ਰੂਰੀ ਹੈ।

ਸਾਡਾ ਦੇਸ਼ ਰਾਜਨੀਤਿਕ ਤੌਰ ਤੇ ਆਜ਼ਾਦ ਹੈ ਪਰ ਆਰਥਿਕ ਵਿਦਿਆ ਤੇ ਸਮਾਜਿਕ ਖੇਤਰ ਵਿਚ ਅਜੇ ਵੀ ਪੱਛੜਿਆ ਹੋਇਆ ਹੈ। ਬਹੁਤ ਸਾਰੇ ਲੋਕ ਅਜੇ ਵੀ ਅਨਪੜ੍ਹਤਾ, ਰਸਮਾਂ ਰਿਵਾਜਾਂ ਤੇ ਵਹਿਮਾਂ-ਭਰਮਾਂ ਵਿਚ ਫਸੇ ਜੀਵਨ ਗੁਜ਼ਾਰ ਰਹੇ ਹਨ।

ਭ੍ਰਿਸ਼ਟਾਚਾਰ ਤੇ ਮੁਨਾਫ਼ਾਖੋਰ ਅਨਸਰਾਂ ਦਾ ਬੋਲ ਬਾਲਾ ਹੈ। ਨੌਜਵਾਨ ਦੇਸ਼ ਨੂੰ ਆਰਥਿਕ ਤੌਰ ਤੇ ਉਨਤ ਤੇ ਖੁਸ਼ਹਾਲ ਬਣਾਉਣ ਲਈ ਇਥੇ ਦੇ ਆਰਥਿਕ ਸਾਧਨਾਂ ਦਾ ਸਹੀ ਪ੍ਰਯੋਗ ਕਰਨ ਲਈ ਪਿੰਡਾਂ 'ਚ ਅਨਪੜ੍ਹਤਾ ਨੂੰ ਦੂਰ ਕਰਕੇ ਆਮ ਲੋਕਾਂ ਨੂੰ ਸਮਾਜਿਕ ਲਾਹਨਤਾਂ ਤੇ ਅਵਿਗਿਆਨਕ ਵਿਸਵਾਸਾਂ ਵਿਚੋਂ ਕੱਢਣ ਲਈ ਮਹੱਤਵਪੂਰਨ ਰੋਲ ਅਦਾ ਕਰ ਸਕਦੇ ਹਨ ਕਿਉਂਕਿ ਤੰਦਰੁਸਤ ਸਮਾਜ ਲਈ ਇਹਨਾਂ ਲਾਹਨਤਾਂ ਦਾ ਖ਼ਤਮ ਹੋਣਾ ਬੇਹੱਦ ਲਾਜ਼ਮੀ ਹੈ।

ਪੇਂਡੂ ਨੌਜਵਾਨ ਵੀ ਆਪਣੀ ਸ਼ਕਤੀ ਪਛਾਨਣ, ਪਿੰਡਾਂ 'ਚ ਪੰਜਾਬ ਦੀ ਰੂਹ ਵੱਸਦੀ ਹੈ। ਪਿੰਡਾਂ ਦੇ ਲੋਕ ਖੇਤੀਬਾੜੀ ਦੇ ਪੰਦੇ ਨਾਲ ਜੁੜੇ ਹੋਏ ਹੋਣ ਕਰਕੇ ਸਾਰੀ ਦੁਨੀਆਂ ਦਾ ਢਿੱਡ ਭਰਨ ਕਰਕੇ ਇਹਨਾਂ ਨੂੰ ਅੰਨਦਾਤਾ ਦਾ ਸਨਮਾਨ ਹਾਸਿਲ ਹੈ। ਪਿੰਡਾਂ ਦੇ ਨੌਜਵਾਨ ਕੁੜੀਆਂ ਮੁੰਡਿਆਂ ਨੂੰ ਆਪਣੀ ਸਮਰਥਾ ਨੂੰ ਸਮਝਣਾ ਚਾਹੀਦਾ ਹੈ ਤੇ ਤਕਨਾਲੋਜੀ ਤੇ ਹੁਨਰੀ ਕੰਮ ਕਰਕੇ ਉਹ ਪਿੰਡਾਂ ਵਿਚ ਰਹਿ ਕੇ ਹੀ ਆਪਣੀ ਆਮਦਨ 'ਚ ਬਹੁਤ ਵੱਡਾ ਵਾਧਾ ਕਰ ਸਕਦੇ ਹਨ। ਆਰਗੈਨਿਕ ਖੇਤੀ ਤੇ ਅਜਿਹੀ ਸਿੱਖਿਆ ਪ੍ਰਤੀ ਰੁਜ਼ਗਾਰ ਦਾ ਸੁਮੇਲ ਪੈਦਾ ਕਰਨ ਲਈ ਯਤਨ ਪਿੰਡਾਂ ਦੇ ਨੌਜਵਾਨ ਕਰ ਸਕਦੇ ਹਨ। ਰੁਜ਼ਗਾਰ ਮਾਡਲ ਨੌਜਵਾਨ ਇੱਕਠੇ ਹੋ ਕੇ ਵਿਕਸਿਤ ਕਰ ਸਕਦੇ ਹਨ ਜਿਸ ਕਾਰਨ ਪਿੰਡਾਂ ਤੋਂ ਸ਼ਹਿਰ

ਹੀ ਨਹੀਂ ਸ਼ਹਿਰੇ ਪਿੰਡਾਂ ਵਲ ਲੋਕ ਕੰਮ ਕਰਨ ਲਈ ਆਉਣਗੇ ਨੌਜਵਾਨਾਂ ਨੂੰ ਰੁਜ਼ਗਾਰ ਮਿਲਣ ਦੇ ਨਾਲ-ਨਾਲ ਪਿੰਡਾਂ ਦੀ ਆਮਦਨ ਵੀ ਵਧੇਗੀ।

ਮਜ਼ਬੂਤ ਰਾਸ਼ਟਰ ਦੇ ਨਿਰਮਾਣ ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ ਹੀ ਹੈ। ਭਾਰਤ ਇਕ ਵਿਸ਼ਾਲ ਦੇਸ਼ ਹੈ ਜਿਸ ਵਿਚ ਭਿੰਨ-ਭਿੰਨ ਜਾਤਾਂ ਤੇ ਬੋਲੀਆਂ ਦੇ ਲੋਕ ਰਹਿੰਦੇ ਹਨ। ਨੌਜਵਾਨ ਪੀੜ੍ਹੀ ਨੂੰ ਦੇਸ਼ ਦੀ ਅਖੰਡਤਾ ਨੂੰ ਕਾਇਮ ਰੱਖਣ ਲਈ ਯੋਗਦਾਨ ਦੇਣਾ ਚਾਹੀਦਾ ਹੈ। ਅਨੇਕਤਾ ਵਿਚ ਏਕਤਾ ਦਾ ਸਿਧਾਂਤ ਤੇ ਚਲਦਿਆਂ ਹੋਇਆਂ ਸਭ ਧਰਮਾਂ, ਜਾਤਾਂ ਦਾ ਸਤਿਕਾਰ ਕਰਨਾ ਚਾਹੀਦਾ ਹੈ ਜਦੋਂ ਇਹ ਏਕਤਾ ਕਾਇਮ ਰਹੇਗੀ ਤਦ ਹੀ ਇਕ ਮਜ਼ਬੂਤ ਰਾਸ਼ਟਰ ਦੀ ਉਸਾਰੀ ਹੋ ਸਕੇਗੀ। ਯੁਵਾ ਪੀੜ੍ਹੀ ਦੀ ਵਿਚਾਰਧਾਰਾ ਉਪਰ ਦੇਸ਼ ਦਾ ਭਵਿੱਖ ਨਿਰਭਰ ਕਰਦਾ ਹੈ, ਨੌਜਵਾਨ ਦੇਸ਼ ਦੀ ਰੀੜ ਦੀ ਹੱਡੀ ਹਨ। ਨੌਜਵਾਨ ਨੂੰ ਇੱਕਠੇ ਹੋ ਕੇ ਸਮਾਜਿਕ ਬੁਰਾਈਆਂ, ਭ੍ਰਿਸ਼ਟਾਚਾਰ ਤੇ ਹੋਰ ਲਾਹਨਤਾ ਖਿਲਾਫ ਡੱਟਣਾ ਚਾਹੀਦਾ ਹੈ ਤਦ ਹੀ ਇਕ ਮਜ਼ਬੂਤ ਰਾਸ਼ਟਰ ਦਾ ਨਿਰਮਾਣ ਹੋ ਸਕੇਗਾ।

ਪੰਜਾਬੀ ਨੌਜਵਾਨੀ ਅਤੇ ਪ੍ਰਵਾਸ ਪੰਜਾਬ ਸੰਕਟ ਤੋਂ ਬਾਅਦ ਸੰਸਾਰੀਕਰਨ ਦੇ ਨਕਸ਼ ਗੂੜੇ ਹੁੰਦੇ ਗਏ। ਸੰਸਾਰ ਮੰਡੀ ਦੀ ਲੋੜ ਅਨੁਸਾਰ ਵਿਕਾਸਸ਼ੀਲ ਮੁਲਕਾਂ ਦੀਆਂ ਸਰਕਾਰਾਂ ਨੇ ਲੋਕ ਭਲਾਈ ਖੇਤਰਾਂ ਵਿਚ ਨਿਜੀਕਰਨ ਸ਼ੁਰੂ ਹੁੰਦਿਆਂ ਹੀ ਪਬਲਿਕ ਸੇਵਾ ਖੇਤਰ ਦੇ ਮੌਕੇ ਵੀ ਸੁਧਰਨੇ ਸ਼ੁਰੂ ਹੋ ਗਏ। ਸੇਵਾਵਾਂ ਤੇ ਰੁਜ਼ਗਾਰ ਦੇ ਮੌਕੇ ਸਧਾਰਨ ਜਨਤਾ ਤੋਂ ਦੂਰ ਹੋਣ ਕਾਰਨ ਸਮਾਜ ਵਿਚ ਦਿਸਦੇ ਅਣਦਿਸਦੇ ਕਈ ਵਿਗਾਰ ਸਾਹਮਣੇ ਆਏ ਜਿੰਨਾਂ ਨਾਲ ਪੰਜਾਬ ਦੇ ਨੌਜਵਾਨਾਂ ਲਈ ਇਸ ਧਰਤੀ ਉਪਰ ਰਹਿਣ ਦਾ ਮੋਹ ਘਟਿਆ। ਇਕ ਪਾਸੇ ਨਸ਼ੇ ਦੇ ਵਪਾਰੀਆਂ ਲਈ ਇਹ ਧਰਤੀ ਬੜੀ ਜਰਖੇਜ ਹੋਣ ਲੱਗੀ, ਦੂਜੇ ਪਾਸੇ ਦਿਸ਼ਾਹੀਨ ਨੌਜਵਾਨੀ ਕੋਲ ਜਰਮ ਰਾਹੀਂ ਆਪਣੇ ਆਪ ਨੂੰ ਪ੍ਰਗਟਾਉਣ ਦਾ ਸੋਖਾ ਰਾਹ ਬਚਿਆ ਸੀ। ਇਕ ਦਹਾਕੇ ਤੋਂ ਪੰਜਾਬੀ ਨੌਜਵਾਨਾਂ ਦੇ ਪ੍ਰਵਾਸ ਦੀ ਪ੍ਰਕਿਰਿਆ ਤੇਜ ਹੋਈ ਪੈਸੇ ਦੇ ਇਸ ਨਿਕਾਸ ਦਾ ਪ੍ਰਭਾਵ ਪੰਜਾਬ ਦੀ ਆਰਥਿਕਤਾ ਉਪਰ ਸਪਸ਼ਟ ਦਿਖਦਾ ਹੈ। ਆਰਥਿਕ ਢਾਹ ਲੱਗਣ ਤੋਂ ਬਿਨਾਂ ਇਸਦਾ ਨੁਕਸਾਨ ਇਹ ਹੋਇਆ ਹੈ ਕਿ ਪੂਰੀ ਪੀੜ੍ਹੀ ਦੇ ਸਮਾਜਿਕ ਟਾਂਚਾਂ ਵਿਚੋਂ ਗੈਰ ਹਾਜ਼ਰੀ ਦੇ ਆਸਾਰ ਪੈਦਾ ਹੋ ਗਏ ਹਨ। ਪੰਜਾਬ ਦੀ ਨੌਜਵਾਨੀ ਲਈ ਵਿਦੇਸ਼ ਜਾ ਕੇ ਵੱਸਣਾ ਸੁਪਨਾ ਹੀ ਨਹੀਂ ਆਦਰਸ਼ ਬਣਦਾ ਜਾ ਰਿਹਾ ਹੈ। ਨੌਜਵਾਨਾਂ ਨੂੰ ਸਮਝਣਾ ਚਾਹੀਦਾ ਹੈ ਕਿ ਚੰਗਾਂ ਜੀਵਨ ਸਿਰਫ ਵਿਦੇਸ਼ ਵਿਚ ਹੀ ਨਹੀਂ ਹੈ ਪੰਜਾਬ ਤੋਂ ਵੱਧ ਉਪਜਾਊ ਜ਼ਮੀਨ ਕਿਤੇ ਵੀ ਨਹੀਂ ਹੈ ਚੰਗੇ ਭਵਿੱਖ ਲਈ ਤੁਸੀਂ ਮੁਲਕ ਛੱਡ ਰਹੇ ਓ ਪਰ ਤੁਹਾਡੀਆਂ ਆਉਣੇ ਵਾਲੀਆਂ ਪੀੜ੍ਹੀਆਂ ਜਦੋਂ ਆਪਣੀ ਜੜ੍ਹਾਂ ਤੋਂ ਬਹੁਤ ਟੁੱਟ ਜਾਣਗੇ ਫਿਰ ਉਹ ਵਿਕਾਸ ਲਈ ਨਿੱਘਾਰ ਮੰਨਿਆ ਜਾਂਦਾ ਹੈ।

ਸੋਨੇ ਵਰਗੀ ਮਿੱਟੀ 'ਚ ਨਿਕਲੇ

ਸ਼ਿਫਟਾ 'ਚ ਫਸ ਗਏ...

ਵਿਕਾਸ ਤਾਂ ਬਹੁਤ ਕਰ ਰਹੇ ਪਰ

ਹੋਂਦ ਦੇ ਨਿੱਘਾਰ ਵਲ ਨੂੰ ਵੱਧ ਰਹੇ

ਨੌਜਵਾਨ ਇਥੇ ਪੰਜਾਬ ਚ ਰਹਿ ਕੇ ਕਿੱਤਾਮੁਖੀ ਸਿਖਲਾਈ ਤੇ ਸਿੱਖਿਆ ਲੈ ਕੇ ਰੁਜ਼ਗਾਰ ਕਰ ਸਕਦੇ ਹਨ। ਖੇਡਾਂ ਨਾਲ ਜੁੜ ਕੇ ਅਰੋਗ ਰਹਿ ਸਕਦੇ ਹਨ ਤੇ ਨਸ਼ਿਆ ਵਰਗੀ ਭੈੜੀ ਅਲਾਮਤ ਤੋਂ ਬਚ

ਸਕਦੇ ਹਨ। ਨੌਜਵਾਨ ਉੱਚ ਸਿੱਖਿਆ ਹਾਸਿਲ ਕਰਕੇ ਆਈ.ਏ. ਐਸ, ਪੀ-ਸੀ.ਐਸ, ਐਸ.ਡੀ.ਐਮ ਤੇ ਹੋਰ ਉੱਚਿਆ ਅਹੁਦਿਆ ਤੇ ਆਪਣੀ ਕਾਬਲੀਅਤ ਤੇ ਮਿਹਨਤ ਦੇ ਬਲਬੂਤੇ ਤੇ ਜਾ ਸਕਦੇ ਹਨ। ਇਸਦੀ ਵੱਡੀ ਉਦਾਹਰਣ ਗੁਰਸਿਮਰਨ ਕੌਰ ਹੈ ਜਿਸਨੇ ਵਿਦੇਸ਼ ਜਾਣ ਦੀ ਜਗ੍ਹਾ ਪੰਜਾਬ ਵਿਚ ਰਹਿ ਕੇ ਹੀ ਛੋਟੀ ਉਮਰੇ ਐਸ.ਡੀ.ਐਮ ਰੈਂਕ ਹਾਸਿਲ ਕੀਤਾ ਹੈ।

ਪੰਜਾਬ ਦੇ ਸੂਝਵਾਨ ਨੌਜਵਾਨੋ!
ਕ੍ਰਾਂਤੀ ਲਿਆ ਕਿ ਪੰਜਾਬ ਦੀ
ਨਵ ਸਿਰਜਨਾ ਕਰਨ ਲਈ
ਆਓ! ਘਰਾਂ ਤੋਂ ਨਿਕਲੀਏ
ਪੰਜਾਬ ਨੂੰ ਫਿਰ ਤੋਂ ਸਵਾਰਨਾ ਹੈ
ਅਜ ਤੇਰੀ ਲੋੜ ਹੈ ਮੁਲਕ ਨੂੰ
ਧਰਤੀ ਕਰੇ ਪੁਕਾਰ
ਮਾਰੂਥਲ ਬਣਨ ਤੋਂ ਬਚਾਉਣਾ ਹੈ ਪੰਜਾਬ ਦਾ ਪਾਣੀ
ਵਾਪਿਸ ਲੈ ਕੇ ਆਉਣਾ ਹੈ
ਉੱਠ ਧੀਏ ਪੰਜਾਬਣੇ!
ਤੂੰ ਬਣ ਮਾਈ ਭਾਗੋ
ਨਿਆ ਲਈ ਲੜ
ਹੋ ਕੇ ਸਾਹ ਅਸਵਾਰ
ਤੇਰੇ ਹੱਥ ਵਿਕਾਸ ਹੈ ਦੇਸ਼ ਦਾ
ਤੇ ਪੰਜਾਬ ਦੀ ਸ਼ਾਨ
ਅਨਿਆਂ ਖਿਲਾਫ ਕਰ ਅਵਾਜ਼ ਬੁਲੰਦ
ਬਦਲ ਜਮਾਨੇ ਦੀ ਸੋਚ ਨੂੰ
ਕਰ ਦੂਰ ਸਮਾਜ ਦੇ ਦੁੱਖ
ਤੁਹਾਡੇ ਕਰਕੇ ਹੈ ਸੰਸਾਰ
ਮਾਂ ਬੋਲੀ ਤੇ ਵਿਰਸੇ ਨੂੰ ਸੰਭਾਲ
ਫਿਰ ਬਣਨਾ ਸਿਹਤਮੰਦ ਸਮਾਜ
ਉੱਠ ਪੰਜਾਬੀ ਜਵਾਨੀਏ!

ਆਪਣਾ ਪੰਜਾਬ ਸਵਾਰ!!!

ਦੇਸ਼ ਨੂੰ ਵਿਕਸਤ ਬਣਾਉਣ ਅਤੇ ਸਮਾਜ ਨੂੰ ਆਦਰਸ਼ ਸਮਾਜ ਬਣਾਉਣ ਲਈ ਯੁਵਾ ਵਰਗ ਆਪਣੀ ਅਹਿਮ ਭੂਮਿਕਾ ਨਿਭਾ ਸਕਦੇ ਹਨ। ਪੰਜਾਬ ਦੇ ਨੌਜਵਾਨ ਕਿਰਤ ਸੱਭਿਆਚਾਰ ਨੂੰ ਅਪਣਾ ਕੇ ਖੇਡਾਂ ਤੇ ਸਵੈ ਰੁਜ਼ਗਾਰ ਨਾਲ ਕੌਮ ਤੇ ਆਪਣੇ ਵਿਰਸੇ ਦਾ ਮਾਣ ਸਨਮਾਨ ਕਾਇਮ ਰੱਖ ਸਕਦੇ ਹਨ। ਨੌਜਵਾਨ ਵਰਗ ਲਈ ਵਧੀਆ ਜੀਵਨ ਜਾਂਚ, ਸਿੱਖਿਆ, ਹੁਨਰ, ਰੁਜ਼ਗਾਰ ਲਈ ਸੁਚੇਤ ਹੋਣ ਦੀ ਬਹੁਤ ਜ਼ਰੂਰਤ ਹੈ। ਕਿਸਾਨੀ ਸੰਕਟ ਵਿਚ ਜਾ ਰਹੀ ਹੈ ਉਸਨੂੰ ਸੁਧਾਰਨ ਲਈ ਪੜ੍ਹੇ ਲਿਖੇ ਨੌਜਵਾਨ ਅੱਗੇ ਆ ਕੇ ਇਸਨੂੰ ਆਰਗੈਨਿਕ ਖੇਤੀ 'ਚ ਤਬਦੀਲ ਕਰ ਸੁਧਰਦੇ ਰਾਹ ਪਾ ਸਕਦੇ ਹਨ। ਪੰਜਾਬ ਦੀ ਧਰਤੀ ਨੂੰ ਪਿਆਰ ਕਰਨ ਵਾਲੇ, ਨੌਜਵਾਨ, ਕੁੜੀਓ ਮੁੰਡਿਓ! ਪੰਜਾਬ ਦੀ ਮੁੜ ਸਿਰਜਨਾ ਵਾਸਤੇ ਬਾਬੇ ਨਾਨਕ, ਭਗਤ ਸਿੰਘ, ਕਰਤਾਰ ਸਿੰਘ ਸਰਾਭਾ ਜਿਹੇ ਸ਼ਹੀਦਾ ਦੇ ਪੰਜਾਬ ਨੂੰ ਬਚਾਉਣ ਲਈ ਏਕਤਾ ਦੇ ਧਾਗੇ 'ਚ ਪਰੋ ਲੋ ਆਪਣੇ ਆਪ ਨੂੰ ਸਮਰਪਿਤ ਹੋ ਕੇ ਉਹਨਾਂ ਦੀ ਸੋਚ ਤੇ ਪਹਿਰਾ ਦਈਏ। ਨੌਜਵਾਨਾਂ ਦੁਆਰਾ ਹੀ ਪੰਜਾਬ ਦੇ ਸੋਹਣੇ ਭਵਿੱਖ ਲਈ “ਏਜੰਡਾ ਪੰਜਾਬ” ਤਿਆਰ ਕਰਨਾ ਪਵੇਗਾ ਤਦ ਹੀ ਬਰਬਾਦ ਹੋ ਰਹੇ ਪੰਜਾਬ ਦੀ ਨਵ ਉਸਾਰੀ ਸੰਭਵ ਹੈ।

ਪੰਜਾਬ ਦੇ ਜਾਏ

ਬੇਬੇ ਪੰਜਾਬ ਕੌਰ ਦੇ ਧੀਆਂ ਪੁੱਤ

ਹੁਣ ਫੁਲਕਾਰੀ ਜਹੇ

“ਨਵ-ਪੰਜਾਬ” ਦੀ ਸਿਰਜਨਾ

ਕਰਨਗੇ...!

ਤੇ ਦੇਣਗੇ ਹੁਣ

ਦੁਨੀਆਂ ਨੂੰ

ਸੰਪੂਰਨ ਕ੍ਰਾਂਤੀ ਦਾ ਸੁਨੇਹਾ

EMPLOYMENT IN RURAL NON-FARM INFORMAL SECTOR

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ABSTRACT

Covid -19 pandemic have led to contraction of India's GDP , however it was only the agriculture sector which grew by 3.4%. Despite this employment in the farm sector has been inconsistent and unreliable, leading to rural non-farming businesses playing a significant role in labour absorption . If supported further , non-farming activities may be able to prevent migration of many rural people to metropolitan cities in search for jobs and could even bridge the urban-rural economic divide. Non-farm activities require less capital and have more employment opportunities . Non farm activities are been seen as the effective step towards diversification of the rural economy . various government schemes and initiatives have given a push to the non farm sector hence helping in creating employment in the rural areas .

Keyword – rural non farm , employment , agriculture , diversification

INTRODUCTION –

Agriculture's economic contribution to India's GDP has been progressively reducing over time. It is a generally accepted that the agricultural sector is, by itself, incapable of creating additional opportunities of gainful employment , with increasing population and fast paced society . As a result, for achieving sustained development in rural areas it is essential to expand the base of non-farm activities. If such a comprehensive planning approach can be evolved it could provide the solution to the problems of rural areas such as poverty, unemployment and out-migration of the rural work force. The significance of the non-farm sector is even more pronounced in the agriculturally backward and low productivity regions. Where the average size of an agriculture landholding decreased to 1.08 hectare in 2015-16 from 1.15 hectare in 2010-11, according to the tenth agricultural census.[1]

ROLE OF NON-FARM INFORMAL SECTOR IN RURAL AREA -

Employment in the non-farm sector has been increasing. It has been discovered that 64% of rural people live in poverty. Agriculture employs 39% of rural workers, while agriculture accounts for 39% of rural output.[2] As a result, lessening rural people's reliance on agriculture as a source of income will be beneficial.increase the rural population's overall incomeAccording to many international assessments on India's labour market, agriculture jobs decreased by 26 million between 2011 and 2015, while non-farm jobs increased by 33 million.Between 2011 and 2015, the top four industries contributing to non-farm jobs were Trade and Hospitality (15.6%), Construction (14.3%), Transportation (5.7%), and Education and Health (5.7%). (1.6 per cent).[2]

There are various government schemes in promoting non farm infromal sector in rural like-

- a) Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): This scheme, which began in 2005, aimed to give at least 100 days of guaranteed wage employment per year to every adult member of a rural home who offers to conduct unskilled physical labour.
- b) Deendayal Upadhyay Grameen Kaushal Yojana: According to the 2011 census, India's rural areas have 55 million prospective employees between the ages of 15 and 35. At the same time, by 2020, the world is anticipated to be short 57 million jobs. The Ministry of Rural Development implements DDU-GKY to drive this national agenda for inclusive growth by developing skills and productive capacity of rural youth from poor families, presenting India with a once-in-a-generation opportunity to turn its demographic surplus into a demographic dividend.

- c) Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission: It aims to reach out to 8- 9 million rural poor households and organise one woman from each home into affinity-based women SHGs and federations at the village and national levels.
- d) JAM Trinity – Jan Dhan, Aadhar and Mobile This is in addition to existing financial institutions such as the Khadi and Village Industries Commission (KVIC), State Khadi Boards, Small Industries Development Bank of India (SIDBI), and others, which have aided in the development of agro-industries, domestic marketing channels for rural non-farm production, and government .

Even many NGOs are playing an important role in the development of rural non-farm sector like –

-The Self Help Group (SHG) movement, which began in the 1980s, has been an empowerment movement. Many of these SHGs are also involved in non-farming activities. In India, NGOs play a vital role in the development of various SHGs. NGOs may train rural residents in soft skills using digital tools, which will aid them in obtaining quality inputs and crop advice for a variety of non-farm enterprises.

- To address the problem of rural youth unemployment, the National Institute of Rural Development and Panchayati Raj (NIRDPR) and Syngenta Foundation India (SFI) are working on the Agri-Entrepreneurship (AE) model, which includes certain non-farm businesses.

-Non-governmental organisations (NGOs) and the business sector can provide demand-driven skill training.

- Non-governmental organisations (NGOs) can assist in establishing a direct contact with the government for the commercialization of commodities created by rural youth. NGOs can also assist in the formation of cooperative societies, which allow for the pooling of economic activity that demand more resources. Cooperative societies could also aid in the management of forward and backward links with banks, financial institutions, and consumer marketplaces.

According to NSSO survey in 2004-05, in rural areas the share of informal sector workers in each population segment recorded more than 90 percent and the share of female workers (94.50 percent) is more than male workers (90.34 percent). The high level of growth of the Indian economy during the past two decades is accompanied by increasing informalisation.[3]

In recent years, the non-farm sector, particularly in rural areas, has gotten a lot of attention for keeping a check on uncontrolled migration from rural to industrial areas .It even creates a large network of non-farm employment opportunities, making rural income distribution substantially less unequal.

There are various challenges faced by the non farm informal sector like –

1. **Infrastructure:** Infrastructure quantity, quality, and dependability are the most significant bottlenecks.
2. **Small-business regulatory restrictions:** Capital investment limitations were initially introduced to protect the small-scale sector from major industry's predation. Product reservations for the sector were started in order to build a domestic market and quantities and Import restrictions were implemented to shield them from competition. Limits on capital investment have stifled economies of scale, while concessions to small businesses have created disincentives to reinvest. Product reservations for small-scale producers have become less important over time. The government's decision to classify all reserved products as open public licences. Since April 2005, this has meant that such things can be imported duty-free at the current rate with the latter set to drop to roughly 20% in line with WTO standards over time, this will be a big deal. Small-scale industries will no longer be protected.
3. **Education and Awareness:** In rural India, high levels of illiteracy have impeded the expansion of the non-farm sector.
4. **Skilled labour migration:** from rural to urban areas results in a labour shortage in rural small-scale industries.

NON-FARM SECTOR FOR EMPLOYMENT GENERATION

The rural non-farm sector (RNFS) has been referred to by numerous titles during India's development trajectory. Rural areas grew many small-scale industries, which were the primary source of non-agricultural goods and services for rural households. With trade liberalisation, the Micro, Small and Medium Enterprises (MSME) Act removed small-scale enterprise reservations. Its aim is to help small and medium-sized firms.

The non-farm sector have become a potential source of employment generation, which is increasing every year. In fact, the change of employment from farm to non-farm sector is quite visible. The share of employment in the farm sector was as high as around 75 per cent during 1971 but by 1991 it declined to around 65.5 per cent. There was increase from around 25 to 35 per cent between 1971 and 1991 in the share of non-farm employment. [4]

Male workforce mostly dominates the non-farm sector employment. Out of the total male workers their share in non-farm the case of females, on the other hand, the corresponding increase was from just below 4 per cent in 1971 to around 7 per cent in 1991. However, over the years, the concentration of women workforce has been increasing at much faster rate than the case of their male counterpart in non-farm employment [4].

In rural areas, out of the total 34.80 million establishments, 12.09 million establishments, constituting around 34.73%, were found engaged in agricultural activities and the rest 22.71 million, (65.27%) were in non-agricultural activities .50.06 % of the establishments engaged in non-agricultural activities were located in rural areas of which own account establishments constituted 73.14% (16.61 million). In non-agricultural activities, the maximum number of workers was found engaged in 'manufacturing' with 30.36 million workers (28%) followed by 'retail trade' with 27.19million (25.08%) and 'education' with 10.60 million (9.77%). These three activity groups ,taken together accounted for about 63% of the total employment in non-agricultural sector.[5] Considering sector-wise, a similar trend of employment was also observed in rural establishments. The percentage share of employment in these three activity groups viz 'manufacturing', 'retail trade' and 'education' in rural area was 29.13%, 23.92 % and 14.14% respectively. In urban areas, activity group 'manufacturing' employed the maximum number of persons (27.15% of total urban employment), followed by 'retail trade' (25.98%) and 'education' (6.45%). [5]

Small and marginal farmers dominate the rural sector in India, leading to a low rate of labour transfer and complicated land rules for agriculture. There has been a sharp fall in share of agriculture in rural workforce after 1990s. It shows the increase in dominance of non-agriculture sectors . Traditionally, manufacturing was the most important of non-agricultural sectors ; however its share has declined in recent period due to demand of more skilled labour in both rural and urban sector.

Construction is one of the largest employing industry of rural worker and its shares has been increasing since 1990s. In non-agriculture sectors, services sector also plays an important role, though this has largely been confined to the urban areas. Employment is low in mining and utilities. These sectors are largely under government control which often attempts to downsize it. Women mostly account for around 30 per cent of rural workforce having major employment in agriculture. However, there is notable high level (one-third) of disguised unemployment among female workers in rural sector.

Rural Non-Farm Sector(RNFE) actually consists of several heterogeneous industries. Employment growth in each of these industries is influenced by separate factors. These can broadly be grouped as development or distress related factors of RNFE growth. Where as RNFS diversification is the process through which a rural household builds a 'diverse portfolio' of non-farm activities in order to survive and enhance their living standards.[6]

Construction along with trade and transport has also propelled growth of employment in RNFFS in the current times. However, productivity growth in these sectors remains important for a better life of rural workers. The studies done on development experience argues that productivity growth in agriculture, manufacturing and tourism are essential to trigger growth of productive employment in other sectors of rural economy.

Manufacturing in particular is integral for a broad-based growth of productive employment in rural India. Therefore, adequate incentives should be given to motivate manufacturing sector in rural area. These incentives

can be in the form of creating suitable infrastructure like common facility centres (CFCs) and incentives like cheap electricity. Rural industrialization must embrace a cluster-based approach wherein large and medium size enterprises based on local resources are linked with the micro-small enterprises

On the other hand, non-farm activities such as trading, service and transportation have been developing over the years and that too in the low and middle hill areas in particular. A major factor affecting the decline in the growth of manufacturing activities is the lack of interest among the younger generation in these activities since they generate low levels of income.

It was found that the establishment of rural non-farm enterprises in general, and manufacturing activities in particular, require very low levels of capital investment. The average capital investment in these activities works out to be around Rs.4550 per enterprise. In the case of the service sector it is around Rs.6150 and Rs.17,200 in trading and commercial activities. The highest investment of Rs.3.20 lakhs per unit was found in the transport sector.[4]

The turnover of these enterprises has a direct relationship with the level of investment made in any specific enterprise. Consequently households engaged in the transport sector have the maximum turnover. On the whole it was found that all non-farm activities taken together make a profit of around 42 per cent.[1]

The growth of the non-farm sector has been positively influenced by access to locally available raw materials, traditionally developed means of production, lack of employment opportunities in farm activities, improvements in infrastructure facilities such as roads and transport network etc

CONCLUSION

Non farm informal sector could become the greatest assets for the country in creating job opportunities and providing a better living lifestyle to the citizens . The Non-Farm Sector in rural India is increasingly gaining traction as a result of increased urbanisation and a decline in agricultural land .This is backed up by the union government's implementation of several programmes such as Skill India, Make in India, Digital India, and so on. More livelihood and poverty alleviation programmes will encourage people to engage in non-agricultural occupations, lessening their reliance on agriculture. Improving the weak infrastructure and investing in human capital could lead to advancement in the rural economy which is even till date seen as the backbone of the Indian economy .

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FASHION TRENDS AND ITS IMPACT ON INDIAN SOCIETY

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ABSTRACT

Every trend has its roots somewhere in history and trends are really what fashion world go round. Innovations & Renovations is a big wave that is currently in vogue. It can be anything, right from the Retro style 'Bell Bottoms', Bobby prints, smart textiles, Sadhana cut, Size zero and body modulation such as tattooing, piercing or surgeries. "It is costume which establishes the individual's identity in society" and therefore keeping my scope of study limited to the apparel trends and its impact which has inspirations from our history which goes back to 4000- 5000 BC. But Indian culture souls will always stay evergreen. It can never die. Offspring's will only see the left over India's culture in museums. Today's Fashion that has always been a multidimensional universal impact, is not just a change, a trend but the spirit of the times, the succession and combination of styles. It is not just a relation among classes. Fashion is the most complete expression of a post-modern industrial culture that finds its way to be in the design process.

Keywords: Innovations, Renovations, Post-modern, Multidimensional.

INTRODUCTION

"Fashion is not something what exists in dresses only. Fashion is in the sky, in the street; fashion has to do with ideas, the way we live, what is happening."

Fashion is a constant presence in an individual's life; it is an integral part of society. Fashion makes our life colorful, whenever a girl wears a new pair of earrings or a new shade of lipstick she gets more confident walking through the streets. Fashion is a place where art, history, science, love, music and emotions combine. People have always paid attention to clothes and their appearance. Whatever wear become a fashion trend. India being a large country with diversity has different types of fashion in different states. Fashion became a way to promote culture to the world. Firstly clothes served to protect our bodies from the environmental conditions but with the run of time, clothes became a way of presenting yourself; visually communicate our interests and tastes. People start thinking about the beauty of their clothes; the image of a fashionable person became more eminent with the help of numerous accessories like scarves, earrings, nose pins, bags, bangles, belts, etc.

Trends are really what the fashion world go round- a new trend catches on, designers make their own versions, the public buys these products, the trend fades and a new trend emerges. Trends has a large broad spectrum which includes various fields such as; clothing, footwear, accessories, makeup, body piercing, tattooing, plastic surgeries, Interior Design or furniture. Apparel sector India is estimated to grow to \$220 billion by 2020 and therefore Apparel trends are more famous than any other. Many types of new trends in apparels. Some example of trends:- Retro style Bell Bottoms, Bobby print, Chiffon sarees, Anarkali's suits, Mumtaz saree, velvet garments, skinny pants and so on. The Society is a community of people living in a country or region and having shared customs, laws and organization. In our society there are various classes and they having their different way of dressing and lifestyle.

Factors that Affect Fashion and sets the trends 'Nothing is constant except for change!' Fashion is nothing but a constantly changing trend. This term is associated with clothes and accessories majority of the times. People relate fashion to what they wear. Though fashion is a wider concept, it has narrowed down to fabric, apparel, and accessories in modern times. The following factors affects / influences the Trends

- 1) Social norm
- 2) Fashion education,
- 3) Mass media,

- 4) Peer groups,
- 5) Social criticism
- 6) Environment
- 7) Customs, traditions,
- 8) Religion,
- 9) Work,
- 10) Leisure activities
- 11) Wealth or change in income,
- 12) Inspiration by friends,
- 13) Changing trends and Values,
- 14) Influence by family members,
- 15) Education,
- 16) Age

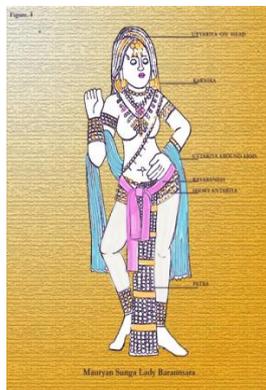
EVOLUTION OF FASHION:

The Indian village bears little resemblance to its predecessor of about six thousand years ago. For centuries, Indian Costumes and Textiles have been admired for their great aesthetics and cultural values. Clothes are natural to human and their proper decoration on his unclothed body is not ugly, on the contrary it is beautiful and pleasing. Costumes are used not only to cover the body and embellish it; they also constitute a significant non-verbal medium of communication that serves to establish the cultural identity of a person’s community or country of origin at any given historical period. They help understand fashion trends prevalent during historical time-frame. It has been observed that fashion trends usually veer towards new direction every ten to twenty years.

INDIAN COSTUMES FROM THE EARLIER TIMES TO THE BEGINNING OF HISTORICAL PERIOD:



Mughal period



Mauryan Period



Kushan Period

History testifies that man has throughout been investigating and creating for their need fulfillment. It is, therefore that his essential love of nature has been manifest directly or indirectly in all such creation. His needs, his sociogeographical environment, his economic status are fully represented therein. Particularly, among the costumes show the utmost influence of the social life, the seasons and his field of work. The historical continuity of fashion can be a guide in the prediction of fashion trends (Sproles, 1981). Three main sources –

archeological evidence, literary references and actual costumes- furnish crucial leads in the reconstruction of the history of Indian costumes.

Today's Trend:



Versatile Indian clothing styles reflects the faces of diversity in India. Apparels are undergoing astounding changes in this globalized era. Fashion often reflects the society. Important personalities in history have also had an impact on fashion, but no matter how competitive and innovative the Fashion industry is, it actually has to follow what is called the “Fashion Cycle”, which has no specific measurable time period. Some styles sustain for longer period of time. Some die out soon, and some styles come back years after they were declined. So we can say that fashion changes with time and has always been evolving to fit the taste, lifestyle and demands of society. Every new day comes with a new trend. Today every next person has their own different and unique choice of dressing, some loves to dress in more peppy and trendy way so some love the casual sense, the other one way is skater or shaggy while the few goes gothic and baggy clothing. Indian designers have already marked their prominent places in fashion market. Exotic designs developed by designers have created a great impact on uplifting Indian clothing trend in world. These designs have increased the acceptability of Indian clothing in the international textile market. Today INDOWESTERN FUSION which gives a contemporary look is highly demanded garments across the world. As time goes, Indian clothing trend continues as an evolving subject. Smart textiles are heading their way when we talk about the recent trends and future of clothing. Smart textiles are the fabrics that have been developed with the technologies that provide added value to the wearer. Some of the trends in apparels are: ripped denims, off-shoulder one pieces, bra tops, Neon funky T-shirt, women colorful coats, formal skirts, trousers, floral pants, jumpsuits, kaftan/poncho shirt, tunics, LBD, shrugs, harem pants, palazzo etc. “Leggings seen as a fashion forward statement in the 80s is now a universal trend that has become mainstream fashion and this versatile fashions are the fashion world’s latest obsession **Fashion Recent Trends Impact on Society:**

Society comprises of the population including infants, small kids, teens, adults, working population, and retired people. There are various categories including different level of population and their mindsets, so the influence or impact of the trends will differ from category to category, group to group, and individual to individual. Fashion is always rapidly changing for a reason. The age when the impact of anything is at peak is between 10-24 because at this age we don’t develop to use our mind and differentiate between what is actually good and bad. According to a research more than half 55% of the urban youth in India keeps a close track of latest trends of lifestyle, clothing etc. As there are two sides of coin, in the same way there can be positive as well as negative impact of fashion trends on society.

Some impacts are given below:

POSITIVE IMPACT:

- New ideas, designs and trendy look in invented.
- Apparel industry gives chance to designers to express their talent.

- There are unending opportunities in Apparel sector. The possibilities are truly endless.
- The new fashion comes and gives a branded modern look to any ordinary man.
- People stay fashionable and stylish to attract the opposite sex to get noticed by someone they like. With the help of fashion you can look the part and get acknowledge.
- The world is huge, filled with many diversity and cultures. Fashion and apparels is like one language that everyone can understand. It connects people internationally because fashion travels from one city to the next.
- Fashion is the ultimate way to express oneself. One of the first impression people have of you is from your appearance.
- Fashion and trends and that to apparel are one of the most popular items and one of the most popular topics spoken on television, magazines, and internets. With their popularity they can influence many people.

NEGATIVE IMPACT:

- Bending generation towards western culture.
- Forgetting Indian culture and ethnics.
- Showing more interest in the Hollywood fashion and trends than own country.
- Today's new generation prefer western outfits than traditional.
- Many people not only follow the latest trends and styles but also believe and emulate the images of sticky skinny that are projected by fashion industry.
- Young girls do to achieve such zero figure images and then lead to dangerous eating disorder, mental health issues, Anorexia, body mutilation and even suicides.
- The attractive ads of the apparels and new trends telling what's hot and what's not engulfs the teens.
- The use of really thin and unhealthy models for the apparels show.
- The ways that today's teenagers and young adults are wearing the trends of the 1960's are more scandalous and revealing.
- The global scenario in the economic perspective is yet another influence that has altered Indian Fashion. Although all the designers are already working hard to create new innovation in the traditional costume but what our today's society want is just modern and western look.

IMPACT IN FUTURE

Indian clothing style have conquered fashion textile across the globe but the Indian themselves are unaware of the treasure they have gained. Indian fashion has transformed through years, harnessing both the traditional and cosmopolitan look. The western influence is so strong on Indian culture that it has paved the way for a difference in style. The future of fashion will be very different from its past. Globalization, and the accessibility of cultures, and the interconnectedness of people over the internet and through mass media will likely force a convergence of fashion trends in architecture, music, online presence, and clothes.

CONCLUSION

Fashion is not a baseless and frivolous part of our society. It is one of the most obvious and tangible means to track and affect societal change. The noticeable changes in trends were seen from centuries but still our ancestors kept the Indian treasure alive even after the strong influence of Britishers. But now the new fashion trends and the western culture influence are more effectual which is not only changing the clothing's but also the minds of generations. While Indian youth was adopting western trends, the West was getting highly influenced by Indian culture and practices. Today's society wants to get modern but that doesn't mean go western. Indian fashion today is about change, price, brand, confidence and position.

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FARMERS' PRODUCER ORGANISATION: AN EFFECTIVE ECOSYSTEM TO BOOST FARMER'S INCOME FOR RURAL DIVERSIFICATION

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FPOs are collective enterprises formed by farmers (primarily rural producers) to enable better connect between market and rural agricultural produce. FPOs are the latest addition to the family of cooperatives organisations. The main aim of FPO is to ensure better income for the producers, the farmers, through an organization of their own. Small farmers/producers do not have the volume individually (both inputs and produce) to get the benefit of economies of scale. Besides, in agricultural marketing, there is a long chain of intermediaries, who very often work non-transparently leading to the situation where the producer receives only a small part of the value that the ultimate consumer pays. Through aggregation, the primary producers can avail the benefit of economies of scale. They will also have better bargaining power vis-a-vis the bulk buyers of produce and bulk suppliers of inputs. Small Farmers' Agribusiness Consortium (SFAC) is providing support for promotion of FPOs.

Farmers' Producer Organizations (FPOs) are farmers' collectives with membership mainly comprising of small/ marginal farmers (around 70 to 80 %). Presently, around 6000 FPO s (including FPCs) are in existence in the country, which were formed under various initiatives of the Govt. of India (including SFAC), State Governments, NABARD and other organizations over the last 8-10 years. Of these, around 3200 FPOs are registered as Producer Companies and the remaining as Cooperatives/ Societies, etc. Majority of these FPOs are in the nascent stage of their operations with shareholder membership ranging from 100 to over 1000 farmers and require not only technical handholding support but also adequate capital and infrastructure facilities, including market linkages for sustaining their business operations.

A FPO supports the members in getting more income by undertaking any /many/ all the activities. By aggregating the demand for inputs, the FPO can buy in bulk, thus procuring at cheaper price compared to individual purchase. Besides, by transporting in bulk, cost of transportation is reduced. Thus, cost of production reduces considerably. Similarly, the FPO may aggregate the produce of all farmers and market in bulk, thus, fetching better price per unit of produce. The FPO can also provide market information to the producers to enable them to hold on their produce till the market price becomes favorable. It protect the farmers from distressed sale All these interventions will result in more income to the primary producers.

ESSENTIAL FEATURES OF A FPO

It is formed by a group of farmers for farm activities.

It is a registered body and a legal entity.

Farmer Producers are share- holders in the organization.

It deals with business activities related to the primary produce/ Agri product.

It works for the benefit of the member farmers.

A part of the profit is shared amongst the farmer producers.

Rest of the surplus is added to its own funds for business expansion.

DIFFERENT LEGAL FORMS OF FPOS

Farmers' Producer Organisation can be registered under any of the following legal provisions:

1. Cooperative Societies Act/ Autonomous or mutually Aided Cooperative Societies act of the respective State.
2. Multi-State Cooperative Society Act, 2002.
3. Producer Company under Section 581.(C) of Indian Companies Act, 1956, as amended in 2013.
4. Section 25 of Indian Companies Act, 1956, as amended as Section 8 in 2013.
5. Societies registered under Society Registration Act, 1860.
6. Public Trusts registered under Indian Trusts Act, 1882.

IMPORTANT ACTIVITIES OF A FPO

The primary producers, the farmers, have skill and expertise in producing. However, they generally need support for marketing of the produces they produce. The FPO basically bridges this gap. The FPO takes over the responsibility of anyone or more activities in the value chain of the produce right from the procurement of raw material to delivery of the final product at the ultimate consumers' doorstep. In brief, the FPO could undertake the following activities:

1. Procurement of inputs-seeds, chemical fertilizers, pesticides, equipment's etc.
2. Disseminating marketing information.
3. Dissemination of technology and innovations.
4. Facilitating finance for inputs.
5. Aggregation and storage of produce.
6. Primary processing like drying, cleaning
7. Brand building, Packaging, Labeling and standardization Quality control.
8. Participation in commodity exchanges.
9. Export of agri products.

ROLE OF SMALL FARMERS BUSINESS CONSORTIUM

Small Farmers Agribusiness Consortium (SFAC) is an Autonomous Society promoted by Ministry of Agriculture, and Farmers' Welfare, Government of India. It was registered under Societies Registration Act XXI of 1860 on 18th January, 1994. Society is pioneer in organising small and marginal farmers as Farmers Interest Groups, Farmers Producers Organisation (FPO) and Farmers Producers Company (FPC) for endowing them with bargaining power and economies of scale. SFAC provides a platform for increased accessibility and cheaper availability of agricultural inputs to small and marginal farmers and in establishing forward and backward linkages in supply chain management. This initiative has triggered mobilization of farmers for aggregation across the Country with ultimate aim of sustainable business model and augmented incomes. Recently the Society has been entrusted with the task of implementation of the critically important Delhi Kisan Mandi and National Agriculture Market Scheme one- platform (e-NAM) to progressively free agricultural trade and offer price discovery to farmers.

CRITICAL ECOSYSTEM FOR FPOS

In order to build a sustainable FPO favorable ecosystem, is needed, besides certain policy reforms particularly in the agricultural marketing systems. Some of the critical ecosystems include:

1. Policy environment-production, market and price risk mitigation, licensing, agri-logistics, infrastructure arrangements, contract farming, compliances, etc.
2. Technology support-Extension and advisory services, value addition, processing & marketing, etc.
3. Consumption/ production/ post production credit support- Banks/ financial institutions, NBFCs, Government institutions, Developmental Agencies, Corporates, etc.
4. Retail services / Markets-Quality inputs, retail marketing, spot markets (e-NAM, APMC), future's trading, linkages With agri corporates, exporters, direct marketing, etc.

NABARD's Support to Farmer Producers' Organizations

Financial Support to Existing Producers Organisations (Pos): NABARD created Producers Organization Development Fund(POOF) with initial corpus of Rs. 50 crore out of its operating surplus during 2011-12, for supporting the existing POs (including Primary Agricultural Credit Societies-PACS) to create innovative financing models for mainstream brulkin g. The broad objective of the Fund is to provide financial/non-financial to Pos for facilitating improve d credit access, ensure adequate capacity building, market linkages and need- based hand. holding services to meet their 'end to end' requireInents and thereby ensuring sustainability and economic viability. Considering the success of financing to POs / PACS in terms of improved access to inputs, affordable credit, better price realization on by members by building scale and enhanced skill development of farmers, NABARD created a fully owned subsidiary, NABKISAN Finance Ltd., for meeting the credit requirements of FPOs by adopting a flexible approach based on life cycle needs, while it continues to provide promotional support to wards capacity building, market linkages and other incubation services to FPOs out of grant fund. The scope of this Fund has been further enhanced during 2018-19 to provide need-based grant assistance to those FPOs also, which are financed by the Commercial Banks, Cooperative Banks and Regional Rural Banks.

Promotion of New FPOs: While NABARD has been promoting farmers ' collectives for. the past several years, such as Farmers' Clubs, Joint Liability Groups (J LCs), Self Help Croups (SHCs), Watershed Croups, etc., to nurture the collective strengths and empowering the farmers, it took special initiative to promote and nurture new FPOs out of Producers' Organization Development and Upliftment Corpus (PRODUCE) Fund created in NABARD by the Govt. of India during 2014-15, for promoting 2000 FPO s . From this Fund, NABARD has promoted 2154 FPOs as on 31st march 2019, of which around 70% FPOs are registered as Producer Companies and the remaining as Cooperatives/ Societies.

Important Measures Initiated by NABARD to Promote FPOs

In order to oversee the promotional efforts and provide policy inputs for creating appropriate ecosystem for FPO s to sustain their business operations, NABARD has constituted a National Advisory Committee, headed by its Chairman and members from the Finance and Agriculture Ministries of the Govt. of India, SFAC, Academic Institutions, Professional agencies, Agri Corporates, leading Producer Organization Promoting institutions (POPis), etc. Similarly, State level Consultative Committees have been formed by the Regional Offices of N.A.BARD to provide necessary guidance to the implementation of the scheme and ensuring desired synergy between the efforts of various stakeholders for building sustainable FPO .

1. With a view to supplementing the efforts of the Govt. of India, particularly in 115 Aspirational districts for holistic development, NABARD is implelenting "In tegrated Water Management Scheme" through watershed approach', covering nlore than 40such districts to address issues relating to availability and efficient usage of water through PPO/ community participation.
2. NABARD, with support of Bankers institute of Rural Development (BIRD), Lucknow has designed three separate training modules for capacity building/ training of Board of Directors

and CEOs of FPOs, and for the capacity building of PO Pls.

3. NABKISAN Finance Ltd, a subsidiary of NABARD, has introduced a number of innovative loan products for directly supporting FPOs, besides creating a digital platform for on-line submission of loan applications.

Schemes of Govt. of India/ SFAC for FPOs

The Union Finance Minister, in the Budget Speech for 2013-14, announced two major initiatives to support Farmer Producers Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grant and credit guarantee support for facilitating collateral-free lending to FPCs.

Equity Grant Fund Scheme:

The main objectives of Equity Grant Fund of SFAC are as under:

1. Enhancing viability and sustainability of FPCs.
2. Increasing credit worthiness of FPCs.
3. Enhancing the shareholding of members to increase their ownership and participation in the FPC.
4. The equity grant support to eligible FPCs is provided on matching basis, subject to a maximum of 10 lakh per FPC, provided the FPC has a minimum, shareholder membership of 50 farmers

Credit Guarantee Fund Scheme: The main objective of the Credit Guarantee Fund Scheme is to provide a credit guarantee cover to eligible lending institutions to enable them to provide collateral free credit to FPCs by minimizing their lending risks in respect of loans not exceeding 100 lakh. Under the schemes, only FPCs having minimum 500 individual shareholders are eligible for credit guarantee cover. The Cooperatives Financed by NCDC are also eligible for guarantee cover. The guarantee cover is restricted to the extent of 85%, of the eligible sanctioned credit facility or 85 lakh, whichever is lower.

Challenges and Issues in Building Robust FPOs

The important challenges and confronting issues in building sustainable FPOs are as under:

Lack of technical Skills/ Awareness: inadequate awareness among the farmers about the potential benefits of collectivization & non availability of competent agency for providing handholding support are the major constraints in the rural areas in promoting strong FPOs. Further, there is a lack of legal and technical knowledge about various Acts and Regulations related to formation of FPOs and statutory compliances there under.

Lack of Inadequate Professional Management: A Farmers' Organization is required to be efficiently managed by experienced, trained and professionally qualified CEO and other personnel under the supervision and control of democratically-elected Board of Directors. However, such trained manpower is presently not available in the rural space to manage FPO business professionally.

Weak Financials: FPOs are mostly represented by small and marginal farmers having poor resource base and, hence, initially they are not financially strong enough to deliver vibrant products and services to the members and build their confidence.

Inadequate Access to credit: Lack of access to affordable credit for want of collaterals and lack of credit history are also major constraints the FPOs are facing today. Further, the credit guarantee cover being offered by SFAC for collateral-free lending is available only to Producer Companies (other forms of FPOs are not covered) having minimum 500 shareholder in membership.

Lack of Risk Mitigation Mechanism: Presently, while the risks related to production at farmers' level are partly covered under the existing crop / livestock / other insurance schemes, there is no provision

to cover business risks of FPOs.

Inadequate Access to Market: marketing of produce at remunerative prices is the most critical requirement for the success of FPOs.

The input prices are largely fixed by corporate producers. The cultivators lose through the complex gamut of market processes in the input and output prices.

Inadequate Access to Infrastructure: The producers' collectives have inadequate access to basic infra-structure required for aggregation such as transport facilities, storage, value addition (cleaning, sorting, grading, etc.) and processing, brand building and marketing. Further, in most of the commercial farming models, the primary producers are generally excluded from the value chain.

Needed Policy Support/ Suggested Measures

Some of the critical policy reforms and other suggested measures to be initiated by the Govt. of India / other stakeholders for further strengthening the FPO movement in the country are as under :

- 1) Suitable amendments in the APMC Act to treat the country as a single, unified market for agri produce with no restrictions on commodity movement as also to enable FPOs market their produce directly to the consumers / bulk-buyers, without payment of mandi fee would go a long way in strengthening FPOs.
2. 'Buyers may be encouraged to set up collection centres near to FPOs I crop clusters.
3. Provision may also be made in the amended Act to provide direct market access to :FPOs, treating the FPO as a place of Gramin Agri Market (GrAM) and building up of required marketing infrastructure to be owned and managed by FPO.
4. 3)Convergence of resources for creation of farm level infrastructure at FPO level for cleaning, grading, sorting, assaying, processing, branding & transportation of agri commodities up to delivery/ market centres as also for establishment of custom, hiring centres for the benefit of shareholder members .Specific fund allocation may be made under these schemes by Govt. of India for FPOs.
5. Appropriate provisions may be made in the Food Grain Procurement Policy of Govt specifying procurement of agricultural commodities directly through FPOs under MSP scheme.
6. Suitable amendments in the Producer Companies Act, 2013 may be made to make provision for small private equity participation/ refundable long-term capital infusion by the private investors so as to strengthen the financials of FPOs and create appropriate business model for commercial sustainability. Also, Angel/ Venture capital support to FPOs on the lines of Start-ups may be extended

The benefits of Equity Grant & Credit Guarantee Fund schemes of SFAC may be extended to all forms of FPOs as also to FPOs having shareholder membership of less than the existing limit of 500 producers.

The concerned Ministries / Departments of the Central/State Governments may be mandated to implement all 'Farmer-centric Schemes' through the FPOs for efficient delivery of services and improved outcomes.

ELUCIDATING THE EFFECT OF GENDER ON BEHAVIORAL INTENTIONS OF RETAIL BANKING CUSTOMERS: A STUDY OF RURAL PUNJAB

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ABSTRACT

As customers have emerged as the vital strategic resources of every business, understanding as well as reacting proactively to the needs of the customers seems to be an important element for business houses to attain excellence. The way the customer perceives the service quality and its impact on their behavioral responses is highly influenced by the gender. The current paper examines the role of gender on the behavioral intentions formed by the customers while perceiving the banking service quality. A sample survey approach has been adopted to collect responses from 900 customers residing in the rural areas of Punjab. Independent t-test has been run to analyze the data. The results reveal that gender influences the behavioral responses of the service recipients. The study is constructive in crafting customer-related strategies that will widen the customer base and thereby develop efficient marketing consumer groups.

Keywords: Service quality, behavioral responses, Independent t-test, customer-related strategies

INTRODUCTION

The competitive forces of deregulation, globalization, changed consumer demographics and the rapid advancement in technology have transformed the business environment. The parameters of business have been redefined and the innovative ways of conducting business are evolving continuously. The banking industry along with the other retails formats held the notion that customers' perceptions regarding service quality both in terms of service process as well as end-result of service are largely influenced by human behavior. Thus, envisaging the customer behavioral responses is the core goal of the firms for utilizing new opportunities (Ibrahim & Najjar, 2008). Fundamentally, the concept of understanding behavioral intention of the service recipients has gained much importance. Ziethmal et al. (1996) held that fulfillment of customers' expectations generates favorable behavioral intentions among the customers. These intentions play an influential role in infusing loyalty, diminishing switching intentions and spreading good word of mouth, and thereby enhance the firm's financial performance (Hutchinson et al., 2008).

REVIEW OF LITERATURE

A large number of studies have focused on the importance of ascertaining the demographic differences to determine what the customers actually expect and how they behave after and before experiencing the service (Lal et al., 2014). Stafford (1996) in a study conducted in US reported that gender shapes the service standards. Ganesan et al. (2008) concluded that gender acts as a significant factor swaying the consumer decision making ability. Gupta and Bansal (2011) calculated banking performance scores and found females scored more in comparison to their male counterparts. Sun et al. (2019) inferred significant gender differences on the intention to spread eWOM. On the contrary, there exists studies that contradicts the existence of any impact of gender on their corresponding behavioral responses (Sujithamrak and Lam, 2007; Mensah and Nimako, 2012; Nimako and Nyame, 2015).

RESEARCH GAP

It has been found that though gender is recognized as the most common forms of segmentation yet no study has been done in the rural areas of India among different retail formats. This study incorporates necessary improvements in the existing literature.

OBJECTIVE OF THE STUDY

The objective of the study is to investigate the gender effect on behavioral intention of rural customers.

HYPOTHESIS DEVELOPMENT

Hypothesis

To achieve the stated objective of the study, the following hypothesis was proposed:

H_{A0}: Gender of the respondents does not significantly influence the behavioral intention constructs.

Sub Hypothesis

Accordingly, the following sub- hypotheses were proposed :

H_{A01}: Gender does not significantly influence word of mouth communication.

H_{A02}: Gender does not significantly influence switching propensity.

H_{A03}: Gender does not significantly influence price sensitivity.

H_{A04}: Gender does not significantly influence complaining behaviour

RESEARCH DESIGN

To measure behavioral intentions, a set of thirteen statements suggested by Zeithaml et al. (1996), Theodorakis and Alexandris (2008), Ladhari (2009), Kuruuzum and Koksal (2010) were considered. The subjective probability of a person to perform a particular behavior was determined under four factors namely word of mouth communications, switching propensity, price sensitivity and complaining behaviour. The statements were evaluated on a five point Likert scale (1= strongly disagree, five= strongly agree). The survey also included questions that tend to collect the respondents' demographic characteristics.

DATA COLLECTION

A survey among banking customers residing in rural areas of Punjab was administered to collect data. Three economically significant districts of Punjab viz., Amritsar, Jalandhar and Ludhiana representing Majha, Doaba and Malwa region respectively were selected. Out of each district, four community blocks were selected on random sampling basis. Further, six villages were selected from each block using convenience cum judgmental sampling technique. The multi-stage sampling technique has been used for selecting the sample of 900 respondents (300 samples from each region).

Table 1: Respondents' gender profile (N=884)

Demographic Variables		Frequency	Percent
Gender	Male	534	64.1%
	Female	350	39.59%
	Total	884	100%

DATA ANALYSIS

In order to test the influence of gender, the stated hypotheses were tested using independent t- test. Levene's test using SPSS version-22 has been run to determine the homogeneity of groups. The results are interpreted at 5% significance level.

EFFECT OF GENDER ON BEHAVIORAL INTENTION DIMENSIONS**Table 2: Independent Samples T-test for the effect of gender on behavioral intention dimensions**

Variables	Levene's Test for Equality of Variances		Assumption	T Test		Null Hypothesis Accepted/ Rejected
	F Value	Sig.		T Value	Sig.	
Word of Mouth Communication	1.702	0.079	Equal Variance Assumed	1.981	0.041*	Rejected
Switching Propensity	0.238	0.626	Equal Variances Assumed	0.809	0.419	Accepted
Price Sensitivity	0.052	0.819	Equal Variances Assumed	0.360	0.719	Accepted
Complaining Behaviour	1.024	0.747	Equal Variances Assumed	1.817	0.047*	Rejected

*0.05 level of significance

Table 3: Mean scores of gender

Gender	N	Mean	
		Word of Mouth Communication	Complaining Behaviour
Male	534	3.0139	3.7096
Female	350	3.9646	4.0474

Gender is considered as an important factor affecting the mindset and attitude towards decision making and influencing the willingness to perform a specific behaviour. The results of Levene's test for equality of variances highlighted in Table 2 infer no difference in variances among the sub-groups. Thus, equal variances are assumed for males and females. However, t-value for behavioral intention dimensions namely word of mouth communication and complaining behaviour was found to be 0.041 and 0.047 respectively i.e. less than 0.05 significant value. It implies that male and female respondents have a significant influence on word of mouth communication and complaining behaviour. Hence, null hypotheses H_{A01} and H_{A03} are rejected.

On comparing the mean scores presented in Table 3, it has been observed that females give more importance to word of mouth dimension and exhibit more complaining behavior than their male counterparts. The findings reveal that female behaviour is more likely to be affected by social communication. Due to high degree of perceived risks in service firms, females often rely on WOM to lessen the disagreement about the service. Both environmental and cultural factors can be held responsible for differences in the mindset, belief and behavior of different genders.

DISCUSSION

Females being more under the influence of social communication showed more inclination towards WOM communication and also found to complain more. Given that complaining behavior compels customers to show their dissatisfaction, higher service expectations may turn them into price sensitive customers. The assessment of such differences helps banks to alter services as per the requirements of customers.

LIMITATIONS OF THE STUDY

An unequal distribution of respondents across the villages selected makes findings slightly skewed. Also due to socio-cultural and economic differences in other states, the results may not be truly generalizable. Moreover, behavioral intentions are usually highly subjective versions of reality. Thus, confining the results to a single parameter of demographic variable may limit the study.

FUTURE IMPLICATIONS

For future research, more specific aspects of service quality and behavioral intention can be included and compared across diverse demographic groups. A comparative analysis of urban and rural counterparts can also be made to design innovative ways of service delivery.

CONCLUSION

Demographic factors that affect the general mindset or behavioral intention of individuals play a vital role in shaping the perception of customers regarding service standards (Stafford, 1996). Since banks need to prioritize customer segments, it is decisive to find out which elements of service quality are particularly more important for customers and how they intend to behave while engaging into banking transactions. The findings indicate that structuring services according to gender specific customer needs would help banks to widen their customer base and thus to develop efficient marketing consumer groups.

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IMPACT OF GST ON TEXTILE INDUSTRY

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ABSTRACT

This paper is an analysis of what the effect of GST (Goods and Services Tax) will be on textile sector. GST (Goods and service tax) is effective from 1st July, 2017 as per the government. The rates of GST are 0%, 5%, 12%, 18% and 28%. GST has been given approval by all state assemblies and consented by all. It is an accepted fact that GST is not simply a tax change but a business change as it will impact all purposes of an organization such as finance, product pricing, supply chain, information technology, contracts, commercials etc. Thus, it is imperious that all these efficient teams should be conscious about the GST. The objective of this research is to bring out the impact of GST on various sectors and how these sectors would manage their way out to tackle their increased cost. The execution of the integrated tax structure in India would bring tax insurrection in the country. GST is a widespread, indirect, multi-stage, destination- based tax that will be imposed on every value addition. The goods and services tax (GST) is considered at creating a single integrated market that will directly affects all sectors and sections of our economy. Thereafter, I have discussed the old indirect tax regime system and then an effort has been made to examine the impact on textile sector under GST regime and finally, the paper draws out a conclusion.

Keywords: Goods and service tax (GST), Indirect tax and Textile sector.

INTRODUCTION

The introduction of Goods and Services Tax (GST) is a very significant step in the field of indirect tax reforms in India. By amalgamating a large number of Central and State taxes into a single tax, it would mitigate cascading or double taxation in a major way and surface the way for a common national market. From the consumer point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods, which is currently estimated to be around 25%- 30%. Introduction of GST would also make Indian products competitive in the domestic and international markets. The One Hundred and Twenty Second Amendment Bill of the Constitution of India, formally referred to as The Constitution Act, 2016, introduced a national Goods and Services Tax in India from 1st July, 2017. The GST law is likely to change the whole situation of current indirect tax system. It is considered as biggest tax reform since 1947. Taxation of textile sector is impervious and non-neutral across its various segments. Many textile outputs are either exempt under the central and state tax regimes or are subjected to relatively low tax rates. Most of the indirect taxes fall on inputs, both goods and services, and therefore remain hidden, if un-rebated. On the whole, the textile sector is lightly taxed and extensively subsidized. Textile exports are supported through payments of un-rebated taxes on textile inputs and other subsidies. Textile units have historically enjoyed exemptions given to small industries. India has a comparative advantage in garment manufacturing because of it is labour abundant.

INDIAN TEXTILES INDUSTRY

The growth of the Indian textiles and apparel industry is associated to the overall growth of the Indian and the world economy. Demand for finished textile products largely depends on population, purchasing power of the consumer and trend in fashion. But being a part of the manufacturing sector, it also contributes to the overall GDP growth. The Indian Textile Industry contributes approximately 4 per cent to India's Gross Domestic Product (GDP), and 14 per cent to overall Index of Industrial Production (IIP). The industry accounts for nearly 15 per cent of total exports. The industry has leveraged its strong manufacturing position to improve its export performance. India is one of the largest exporters of readymade garments and made-ups to the world. India is considered as the second most preferred sourcing destination for major global retailers because of the availability of all types of raw material, availability of manpower at economic rate, vertical & horizontal integration of the industry, flexibility of the manufacturing process, capability of catering to smaller lot size etc.

RESEARCH METHODOLOGY

This is a conceptual research paper to study the concept of GST and its impact on textile sector. In this context the objectives of the study are

OBJECTIVES OF THE STUDY

1. To learn the concept of GST.
2. To study the key role of textile industry in the Indian economy
3. To study the pertinent issues in current taxation and GST under textile industry
4. To examine the impact on textile sector under GST regime.

ROLE OF TEXTILE SECTOR IN THE INDIAN ECONOMY

India's textile sector is one of the oldest industries in Indian economy dating back several centuries. It is one of key sector in Indian economy with a direct linkage to the overall growth of Indian and global economy. The textile industry has two broad segments. First, the unorganized sector consists of handloom, handicrafts and sericulture, which are operated on a small scale and through traditional tools and methods. The second is the organized sector consisting of spinning, apparel and garments segment which apply modern machinery and techniques such as economies of scale. The Indian Textile industry is amongst very few industries that is vertically integrated from raw material to finished Products. With potential growth opportunities in both the global and the domestic market it has leveraged its strong manufacturing position to achieve considerable expansion.

GOODS AND SERVICES TAX (GST)

GST constitutes the last step of a long journey of reforms of indirect taxes in India. GST will replace a number of central and state taxes. The important taxes that may be subsumed in GST are central excise and service tax at the central level and state VAT/sales tax, central sales tax, and entry tax at the state level accompanied by a number of additional or special duties and cesses and surcharges. The final design of the GST and the related constitutional amendment are yet to be finalized. However, the impact of GST on the textile sector will be quite noteworthy. GST is based on the grounds of VAT. Same set of system is also available in the respect of the taxes paid in the previous level against GST charged at time of sale. Following are some of the module of GST

Components: GST will be basically divided into two components i.e. namely, Central Goods and Service Tax and also State Goods and Service

Applicability: GST will be also applicable to all the Goods and Services sold and provided in India, only except from the list of exempted goods which fall outside its purview

Payment: At central and State level GST will be paid separately.

Credit: The facility of Input Tax Credit at Central level will only be available in respect of Central Goods and Service tax.

Fibre Type	Raw Material	Yarn (Spinning)	Yarn (Knitting/Weaving)	Garments		Carpets, Towels	Technical Textiles	Made Ups *	
				Upto Rs 1000	Exceeding Rs 1000			Upto Rs 1000	Exceeding Rs 1000
Cotton	5%	5%	5%	5%	12%	12%	12%	5%	12%
Synthetic	18%	18%	5%	5%	12%	12%	12%	5%	12%
Silk/Jute	0%	5%	5%	5%	12%	12%	12%	5%	12%
Wool - Standard	0%	5%	5%	5%	12%	12%	12%	5%	12%
Wool - Carded/Combed	5%	5%	5%	5%	12%	12%	12%	5%	12%
Other Natural Fibres	5%	5%	5%	5%	12%	12%	12%	5%	12%

* Includes blankets, home linen, curtains

Source: Ministry Of Textiles

There couldn't have been anything better. 5% uniform rate in yarn, fabrics and 1000 Rs garments will mean no change in prices for the consumers too. Majority of output in unorganized garmenting sector falls in this MRP range. Yarn and fabrics' prices will be unaffected too. The positive impact of GST will be largely felt by companies engaged in manufacturing and/or dealing with fiber and yarn components, since the presence of unorganised units is relatively large compared to the fabric and garment units.

Tax Rate Comparison for Fabrics

Particulars	Current Effective Indirect Tax Rate (VAT + Excise Duty + Central Sales Tax)	GST Rate
Cotton	5 - 7%	5%
Synthetic	11 - 14%	13 - 14%
Blended	11 - 14%	13 - 14%
Wool	8 - 10%	5%
Silk	8 - 10%	5%

Source: Ministry Of Textiles

Though the GST rates on garments costing more than Rs 1,000 may result in a price rise and seem slightly negative for the garment manufacturers, tailwinds in the consumer unrestricted spending India will make it easier for these players to pass on the tax increase to the final buyers. The shift from unorganised to organised is the biggest long-term benefit from GST, notwithstanding the short-term inventory adjustment. The only sub-segment that, seems to be adversely impacted is the man-made textiles space, where tax rates have been slogged on man-made fibre and yarn under GST. Increasing use and popularity of synthetic textiles domestically and globally, backed by recent progression and growing competitiveness of India's organised units in comparison to the Chinese players in international markets, is one of the key reasons that needs some attention towards getting this issue addressed.

IMPACT OF GST ON TEXTILE SECTOR

GST will bring vast changes in the textile industry of India. Man-made or synthetic fiber yarn will have 18%, readymade garments will have 12%, and cotton yarn and fabrics will come under 5% GST tax slab

Some Positive Impact on Textile Industry

- 1. Improved compliances:** A remarkable effect of GST would be to improve compliance. The value chain under the GST will be fully traceable and will automatically lead to higher revenues.
- 2. (RNR) proposed to be higher under GST: Revenue Neutral rate (RNR)** CGST and SGST rates are likely to be higher than the existing textile sector rate. This will lead to higher revenue to the Central and State Governments leading to increase in Textile Prices.
- 3. Duty Drawback to lose relevance:** With Input tax credit chain becoming much more integrated and transparent and hence, the tax credit for exporters will become simpler and easier. Also, full credit of indirect taxes can be claimed but the duty drawback scheme could lose relevance under GST.
- 4. Transparent Taxation:** Textile players which are oriented towards domestic markets will be able to set-off the GST paid on domestic capital goods. This is basically due to the reason that their sales will be subject to GST.

Some Negative Impact on Textile Industry

- 1. Goods Transfers as Stock:** Transfer of Goods from one place to another place will be liable for GST if it's inter-state trade. If separate dealerships are obtained with separate GST registration number, then any transfer of supply between such dealerships will also be liable for Goods and Sales Tax.
- 2. Advance Booking:** As this sector requires advance booking of Goods so that market demands are met, which is done on payment of certain amount considering as token money with no VAT is not being paid on such advances, in GST System Tax one has to pay on advance received for booking

3. **Road Tax/ Environment Tax:** In the GST System, GST must also include Road Tax, while presently, Service tax or VAT is not paid on the Road Tax element.
4. **Post Supply Discounts:** Various discounts received by dealers from its manufacturers based on targets, goods lifted etc. will not be allowed as deduction from the value if the same is not linked to any invoice in the GST return.

CONCLUSION

GST will bring in a great deal of changes in the textile business of India with an overall positive impact on the sector. There are few drawbacks of GST for the textile industry which is due to higher tax rate and removal of benefits under cotton value chain. GST implementation is expected to produce the ease of doing business and to lead India into a simple, transparent and tax friendly system. GST in the Indian framework will plug revenue leakages in current system and at the same time will provide relief to taxpayer in terms of reduced tax burden, elimination of cascading effect and seamless flow of input credit on most of the commodities, in addition to unleashing a stream of commercial benefits hitherto untouched by the VAT system and would essentially lead to Economic Development. GST will support the industry in the long run by registering more taxpayers under this system. Smaller players like textile processing, job workers, fabric manufacturers or garment units will have to maintain their records properly. Textile industry hopes will become more competitive in both the global and domestic markets and sustain a long-term growth

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INITIATIVES OF GOVERNMENT FOR RURAL DIVERSIFICATION IN INDIA

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Agriculture is one of the prominent sectors of Indian economy providing livelihoods to more than half of India's population. While providing food security, this is the backbone of the country's rural economy. In the first quarter of FY 2020-21, when the Indian economy registered 23.9 percent negative growth, agriculture was the only sector which emerged as a silver lining for India's economic recovery with over 3.4 percent growth. It makes agriculture the most prominent sector in country. And therefore, it needs a lot of public sector support for a sustainable growth.

Crop Diversification Programme (CDP), a sub scheme of Rashtriya Krishi Vikas Yojana (RKVY) is being implemented in Original Green Revolution States to divert the area of paddy crop to alternate crops and in tobacco growing states to encourage tobacco farmers to shift to alternate crops/cropping system. Under CDP for replacing paddy crop, assistance is provided for four major interventions viz., alternate crop demonstrations, farm mechanization & value addition, site-specific activities & contingency for awareness, training, monitoring, etc. However, for replacing tobacco crop, tobacco growing states have been given flexibility to take suitable activities/interventions for growing alternative agricultural/horticultural crops.

Government of India also provide flexibility to the states for state specific needs/priorities under RKVY. The state can promote crop diversification under RKVY with the approval of State Level Sanctioning Committee (SLSC) headed by Chief Secretary of the State.

RKVY scheme was initiated in 2007 as an umbrella scheme for ensuring holistic development of agriculture and allied sectors by allowing states to choose their own agriculture and allied sector development activities as per the district/state agriculture plan. The scheme has come a long way since its inception and has been implemented across two plan periods (11th and 12th). Till 2013-14, the scheme was implemented as an Additional Central Assistance (ACA) to State Plan Scheme with 100% central assistance. It was converted into a Centrally Sponsored Scheme in 2014-15 also with 100% central assistance. Since 2015-16, the funding pattern of the scheme has been altered in the ratio of 60:40 between Centre and States (90:10 for North Eastern States and Himalayan States). For Union Territories the funding pattern is 100 % central grant.

The objectives of the scheme is to make farming a remunerative economic activity through strengthening the farmer's effort, risk mitigation and promoting agri-business entrepreneurship. Under RKVY-RAFTAAR, major focus is on pre & post-harvest infrastructure, besides promoting agri-entrepreneurship and innovations.

Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) is already implementing a Crop Diversification Programme (CDP) for replacing paddy crop with less water consuming alternative crops to save water and protect soil in the state of Punjab.

State-wise allocation (central share) under CDP for replacing paddy / tobacco crops during 2019-20 is given below:

(Rs. in lakh)

S.I No.	State	Budget Allocation (central share)
A.	CDP for replacing paddy crop	
1.	Punjab	705.76
2.	Haryana	301.73

3.	Uttar Pradesh	320.51
Sub Total		1328.00
B.	CDP for replacing tobacco crop	
1	Andhra Pradesh	212.96
2	Bihar	17.80
3	Gujarat	201.23
4	Karnataka	160.08
5	Maharashtra	0.00
6	Odisha	2.45
7	Tamil Nadu	5.33
8	Telangana	10.47
9	Uttar Pradesh	38.21
10	West Bengal	18.47
Sub Total		667.00
C.	Contingency	5.00
Grand Total (A+B+C)		2000.00

Here we are talking about the 11 most **important government schemes in agriculture Sector initiated by GOI for Agriculture diversification and sustainable agriculture.**

1. National Mission For Sustainable Agriculture (NMSA)

In order to make agriculture more productive, sustainable, remunerative and climate resilient, the Government of India introduced National Mission for Sustainable Agriculture (NMSA) in the year 2014-15. To achieve these goals, the mission promotes location specific sustainable and best farming practices; soil conservation and moisture protection measures; soil nutrient management; efficient and sustainable water management practices with mainstreaming rainfed methods.

As a major component of the mission, 'On Farm Water Management' (OFWM) is being implemented with the objective of increasing water use efficiency by promoting modern technologies such as micro irrigation and sustainable water management practices, efficient water consumption, better distribution channels along with secondary storage facilities.

2. Pradhan Mantri Fasal Bima Yojana (PMFBY)

The extreme weather conditions such as droughts, floods and hailstorms cause crop failures and financial loss to the farmers every year. And therefore, to save them from these ill effects, the Government, by merging all previous crop insurance schemes, launched Pradhan Mantri Fasal Bima Yojana (PMFBY) from Kharif 2016 season with the aim to support production in agriculture by providing an affordable crop insurance system.

Central government has made Aadhaar mandatory for availing crop insurance from Kharif 2017 season. The scheme has been restructured with states given option to determine scale of finance at district level as per average yield.

3. Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

The Government of India has structured Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) with the vision to extend the coverage of irrigation and improving water use efficiency in a focused manner. PMKSY focuses end to end solution on source creation, distribution, management, field application and extension activities. The Cabinet Committee on Economic Affairs had approved the irrigation scheme on July 1,, 2015.

The Centre has structured the scheme with merging previous irrigation and water management programmes such as Accelerated Irrigation Benefit Programme (AIBP), Integrated Watershed Management Programme (IWMP) and On Farm Water Management (OFWM) scheme. The Centre has approved Rs. 50,000 crore for five years for the implementation of the flagship irrigation scheme across India.

4. Paramparagat Krishi Vikas Yojana (PKVY)

Parampragat Krishi Vikas Yojana (PKVY) is one of the important government schemes which encourages farmers for traditional and organic farming in India. Under the scheme, the Government of India provides a

financial assistance to the farmers of Rs 50,000 per hectare every three years for organic inputs, certification, labelling, packaging, transportation and marketing of organic produce. The scheme focuses on reducing the ill effects of overuse of fertilisers and agrochemicals by promoting organic manures, bio-fertilisers and bio-pesticides. It helps improve the soil fertility by improving organic carbon in the soil which results in enhancing moisture holding capacity in the field too.

5. Micro Irrigation Fund scheme

National Bank for Agriculture and Rural Development (NABARD) has created a Micro Irrigation Fund with a corpus of Rs. 5,000 crore implemented from 2019-20. The objective of the fund is to facilitate the states in availing an interest subvented loan for expanding coverage of micro irrigation facilities by taking up special and innovative projects and also for incentivising micro irrigation beyond the provisions available under PMKSY to encourage farmers to install micro irrigation systems.

6. Mission Organic Value Chain Development for North Eastern Region (MOVCDNER)

MOVCDNER aims to develop the certified organic production in a value chain mode to link farmers with consumers and to support the development of entire value chain starting from organic inputs, seeds, certification and creation of facilities for collection, aggregation, processing, marketing and brand building initiatives. The scheme is being implemented in north eastern states Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura

7. E-NAM

In order connect the existing agricultural mandis on a common online market platform for trading agricultural commodities, Government of India, launched a pan-India portal, e-National Agriculture Market (eNAM) on April 14, 2016.

So far, e-NAM has connected nearly 1,000 mandis in 18 states and three union territories. Implemented by Small Farmers Agribusiness Consortium (SFAC), eNAM aims at reducing transaction costs, bridging information asymmetries, and helping expansion of market access for farmers and other stakeholders. Since the implementation, e-NAM has registered a user base of 1.66 crore farmers, 1.31 lakh traders, 73,151 commission agents and 1,012 farmer producer organisation (FPOs).

8. Kisan Credit Card (KCC)

In a bid to provide adequate and timely credit to the farmers for their agricultural expenditures, the Central government had launched Kisan Credit Card (KCC) scheme in the year 1998. Under the scheme, the Government of India provides farm credit at a very subsidised rate of 4 percent per annum. Since 2019, the Centre has extended the benefits of Kisan Credit Card to animal husbandry, dairy and fisheries farmers for their working capital requirement and raising the existing limit of collateral free loan from Rs. 1 lakh to Rs.1.60 lakh.

As part of the Aatmanirbhar Bharat package, the Centre has announced to cover 2.5 crore farmers under KCC scheme with a credit boost of Rs 2 lakh crore through a special drive. As a result, till October 19, 2020, according to the Government of India's data, the package has disbursed Rs. 1.35 lakh crore to 1.5 crore farmers under the scheme.

9. Soil Health Card

With an objective of conserving and maintaining soil nutrient and soil fertility, Soil Health Card (SHC) scheme issues soil health cards to the farmers every two years to provide a basis to address nutritional deficiencies in the fields. Under the scheme, soil testing is conducted to analyse the nutrient needs, then crop-wise fertilisers are recommended accordingly. This reduces cultivation cost by application of right fertilisers with right quantity.

In the next five years, the Centre has targeted to cover 400,000 villages under individual farm holding soil sampling and testing, organise 2.5 lakh demonstrations, set up of 250 village level soil testing labs, strengthening 200 soil testing labs and promotion of micro-nutrients in two lakh hectare area.

10. PM Kisan Samman Nidhi Yojana

Lunched on February 24, 2019, PM Kisan Samman Nidhi Yojana makes transferring of Rs 6,000 per annum directly to the farmers' bank accounts through Direct Benefit Transfer (DBT) in three instalments of Rs 2,000 each. The scheme supplements the financial needs of the small and marginal farmers in buying farm inputs and other agricultural expenses, The scheme aims to protect the farmers from falling in the vicious traps of local moneylenders and ensures their continuance in the farming activities.

11. PM-Kusum

In order to reduce the consumption of diesel and electricity for agricultural irrigation, the Cabinet Committee on Economic Affairs (CCEA) approved Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyaan (PM-Kusum) scheme in February 19, 2019. With a total Central financial support of Rs 34,422 crore, PM Kusum scheme aims to add solar and other renewable capacity of 25,750 MW by 2022.

Under the scheme, Ministry of New and Renewable Energy has targeted to install 10,000 MW of decentralised grid connected renewable power plants of individual plant size up to 2 MW, installation of 20 lakh solar powered agricultural pumps of individual pump capacity up to 7.5 HP and solarisation of 15 lakh grid-connected irrigation pumps of individual capacity up to 7.5 HP.

Growing the same crops year after year on the same land increases vulnerability to pest and disease attacks. The more the crop and genetic diversity, the more difficult it is for insects and pathogens to device way to pierce through plant resistance. Wheat and paddy cannot also, unlike pulses and legumes, fix nitrogen from the atmosphere. Their continuous cultivation sans any crop rotation, then, leads to depletion of soil nutrients and growing dependence on chemical fertilisers and pesticides.

In Punjab's case, the issue isn't as much with wheat, which is naturally adapted to its soil and agro-climatic conditions. Also, wheat is a cool season crop that can be grown only in regions – particularly north of the Vindhya – where day temperatures are within early-thirty degrees Celsius range right through March. Its cultivation in Punjab is desirable from a national food security standpoint, too. The state's wheat yields – at 5 tonnes-plus per hectare, as against the national average of 3.4-3.5 tonnes – are far too high to merit a drastic area reduction to below, say, 30 lh.

In general scenario of Punjab we know that, there is scope to bring down Punjab's wheat from 35 lh to, maybe, 30 lh. In paddy, the 31.03 lh area of 2018-19 included 5.11 lh under basmati varieties. The state's overall paddy acreage this year has fallen to 27.36 lh and, within that, basmati's share is up to 6.6 lh and non-basmati's down to 20.76 lh.

A sensible strategy could be to limit Punjab's a non-basmati paddy area to 10 lh and ensure planting of only shorter-duration varieties. These can be transplanted after June 20 and harvested well before mid-October, giving farmers enough time to manage the standing stubble without having to burn. Further water savings can be induced through metering of electricity and direct seeding of paddy, which, in fact, covered a record 3.6 lh this time.

CONCLUSIONS

India, being a vast country of continental dimensions, presents wide variations in agroclimatic conditions. Such variations have led to the evolution of regional niches for various crops. Historically, regions were often associated with the crops in which they specialize for various agronomic, climatic, hydro-geological, and even, historical reasons. But, in the aftermath of technological changes encompassing bio-chemical and irrigation technologies, the agronomic niches are undergoing significant changes. With the advent of irrigation and new farm technologies, the yield level of most crops-especially that of cereals-has witnessed an upward shift making it possible to obtain a given level of output with reduced area or more output with a given level of area and creating thereby the condition for inter-crop area shift (diversification) without much disturbance in output level. Besides, as agriculture become drought proof and growth become more regionally balanced, there has been a reduction in the instability of agricultural output.

In the face of these new changes including the achievement of food self-sufficiency, the area shift that tended towards cereals in the immediate aftermath of the Green Revolution, has started moving in the opposite direction, i.e., from cereals to non-cereals.

A strategy of crucial importance is growth enhancing non-farm activities. This calls for investment in rural infrastructure and skill upgradation and it also implies a careful examination and adjustment of macro-policies, which influence the relative profitability of different activities and in turn determine the nature and pace of diversification. In order to ensure social equity, policies on structural adjustment and reforms must pay special attention to the band of marginal and small farmers and agricultural labourers. The direct benefits from diversification should reach these sections of the farmers.

ROLE OF IOT IN SMART AGRICULTURE

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ABSTRACT

The Smart agriculture is a now a days very important field for the economic development of any country. Most of the research work is focusing on this field, by providing smart solutions for the day to day problem in field of agriculture. IoT (Internet of Things) has played a very essential role for the development of this sector, in fact IoT Technology has played a vital role in each and every field.

IoT enables a working area in which everything works smartly and intelligently. IoT can be defined as a network of things which can make a self-configuring network. By developing new smart devices for the field of agriculture, it is converting the face of traditional farming to a new and intelligent level of agriculture production. IoT is not only enhancing the traditional agriculture to a smart agriculture but it enabling the new techniques for smart agriculture which are cost-effective as compared to the traditional agricultural tools. By the continuous monitoring of the processes and production it is also reducing the wastage of the crops. IoT in agriculture uses robots, drones, remote sensors, and computer imaging combined with continuously progressing machine learning and analytical tools for monitoring crops, surveying, and mapping the fields, and provide data to farmers for rational farm management plans to save both time and money.

Keywords: IoT, Sensors, Smart agriculture.

I. INTRODUCTION

Agriculture is the process of cultivating crops and raising of livestock. The history of agriculture began thousands of years ago. In the beginning, it was done only for domestic purpose but as time passed new developments were made to enhance the production of the crops and hence people started earning from agriculture too. Agriculture can be divided into two parts:

□ Industrialized agriculture – It involves production of crops and livestock in a huge amount by using industrialized techniques for the purpose of sale. The main aim here is to have increased production of crops so that they can be sold to large masses. It depends more on machinery than on manpower.

Subsistence agriculture – It involves a farmer owning a small piece of land and growing crops on it to feed himself as well as his family. The main goal here is to produce enough yield so that the family can eat well. If there is high yield of crops then those can be sold in the local market.

Agriculture sector plays an important role in the process of economic prosperity of a nation. It has already made an amazing contribution in the economic development of developed nations and its huge role in the economic prosperity of the developing countries and the poor countries is of vital importance. It contributes to the economy of a nation in ways like:

1. The non-agricultural sectors of economy get benefits from the agricultural sector because it provides food and raw material to them.
2. Providing employment to masses whether they are skilled or unskilled.
3. The export of agricultural products brings financial stability to the economy of a nation and hence creates demand for goods produced in non-agricultural sectors.

If the agricultural sector fails it adversely affects both the economy as well as an individual. In many parts of the world, farmers still use traditional methods to cultivate and harvest crops. This involves many disadvantages like:

1. Less productivity.
2. Crops quality is not good.
3. Due to hard soil surface (less loosened soil), water and air are not able to penetrate into the soil.
4. Roots cannot penetrate deep enough into the soil to soak up water and mineral salts.
5. The crops produced using traditional methods are under nourished.
6. After few rounds of productivity, the soil becomes non-fertile hence it is no more suitable for production of crops.
7. The fertilizers used are harmful for the crops as well as to the consumer of these yield of crops.

Latest techniques have been introduced to tackle these problems with aim of increasing the productivity and the quality of crops. New techniques are less labor intensive than the traditional ones as there is a greater reliance on machinery. Nowadays sophisticated technologies such as temperature, moisture, soil, pressure and wind sensors, robots, GPS technology etc. are being used. These techniques help in:

1. More crop production.
2. Decreased or limited use of water, fertilizer and pesticides.
3. Negligible harm to the natural ecosystems.
4. Decreased runoff of chemicals into rivers, groundwater and many other water bodies.
5. The workers can work quickly as well as safely.

Now, let us discuss here Internet of things and wireless sensor network quickly.

Role of IoT

IoT is a network of physical objects of self-configuring nature which can collect and exchange data. The use of IoT solutions in agriculture is growing daily. Stats show that IoT device installations hit 95 million in 2021, growing 20% annually. By 2025, the global smart agriculture market size will get tripled and reach 15.3 billion dollars.

IoT can improve agriculture by:

1. Huge amount of data gathered by sensors/ sensor nodes: weather, oil, water level, crop's growth progress etc.
2. Better control of production distribution. Exact yield of crops will be known and hence less wastage of the crops.
3. Better business stability through automation processes like irrigation, fertilizing etc.
4. Enhanced product quality and volumes.

ROLE OF WIRELESS SENSOR NETWORK

It is a self-configuring network consisting of a large number of sensor nodes where each node consists of a sensor to detect physical phenomenon such as light, temperature, humidity, wind etc. As the network is wireless, sensors are easy to deploy and are very much flexible in nature. WSN consists of sensor nodes, actuator nodes, gateways and clients. Sensor nodes collect data and transmit the data to a particular location or sink through gateway. Our main concern here is the sensor node. It consists of the power and power management module, sensors, microcontroller and a transceiver. The power module provides the power supply needed for the entire system to work efficiently. The sensor is the main part of a WSN which detects and responds to input from the physical environment. The microcontroller collects data from the sensor and processes it accordingly. The transceiver (transmitter and receiver) then transfers the collected data to a server through a gateway so that the physical realization of communication can be achieved. IoT and WSN gave rise to what is called "Smart

Agriculture”. Smart agriculture is a revolution in the agriculture industry that helps to develop and modernize the agricultural methods by getting rid of traditional ones and also guarantee food security during an ever-changing climate. The main focus of approaching smart agriculture is to increase agricultural productivity and incomes. The rapid escalation of food demand due to the growth in population led to the demand of smart agriculture.

SMART AGRICULTURE

The main purpose of using sensors in smart agriculture is to increase the overall crop productivity. Sensors help to sense various physical conditions like temperature, humidity, soil moisture, pH level of the soil, water level, air pressure, intrusion detection, water level etc. Doing this a user can increase crop productivity using minimum resources hence decreasing the overall budget of the system as well. Further, the sensors help the user in accurate use of irrigation, fertilizers, pesticides etc.

The sensor nodes or mote, base station (control section) and the user end consisting of Internet or GSM enabled devices which can receive all the data gathered by the sensors with the help of which a user can analyze the data and hence can act accordingly. The sensors are deployed in the agricultural field.

An increased use of WSN in smart agriculture has been observed mainly for monitoring agricultural fields, best possible use of water for the crops without any wastage, measuring temperature and soil properties. Researchers have come up with many different tools/ techniques for smart agriculture using WSN. The various sensor nodes designed by the researchers have made the entire system smaller, easier to use and easily available as well. These sensor nodes can be used directly on the agricultural fields or in greenhouses to gather real time information about the growth of crops and the different environmental conditions like air humidity, temperature, soil moisture, soil pH level etc. Different sensor nodes like Mica2/MicaZ, TelosB, IRIS, SunSpot, WiSense etc. have the capacity to gather the required information, process it and finally transmit it for further analysis. Now, as we know the sensor nodes have onboard microcontrollers but few of the researchers still have used Arduino as a platform to integrate different sensors used in smart agriculture because of its ease of use and interfacing. But due to the various advantages of sensor nodes in WSN, these are being widely used in smart agriculture these days. Their ease of deployment makes them more demanding in the market plus the sensor nodes are cheap as well. Further, the sensor nodes in WSN can survive the harsh conditions in the agricultural field and can be accessed from anywhere in the world. But with advantages come few disadvantages as well like WSN is not fully secure, can be a victim of outside attack and has short battery life. Along with the factors discussed above, another important factor in smart agriculture is the presence of nutrients in the soil. For good growth of any crop, a total of 17 nutrients are required but of these 3 nutrients which are most important are nitrogen, phosphorus and potassium (NPK).

These are present in the soil in some ratio and any deficiency of one of these nutrients leads to poor quality of the crop. Farmers use fertilizers to keep a proper ratio or level of NPK in the soil. Smart agriculture aims at using minimum amount of fertilizers so that the cost of cultivation of a crop reduces.

CONCLUSION

This work has been done qualitatively to discuss use of WSN and IoT for smart agriculture. It has covered basic details about the concept so as to make peoples aware of IoT and WSN which can be beneficial for them in enhanced production of crops using minimum resources. The monitoring of the fields, detection of environmental conditions and the automated irrigation/ dripping system using WSN are the needs of the hour to modernize the agricultural system.

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ISSUES AND CHALLENGES TO PUNJAB AGRICULTURE IN GLOBALISED ERA

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ABSTRACT

Performance of agriculture has always been an important vehicle for sustaining livelihoods of people of Punjab. Prior to Independence, Punjab has begun to play a crucial role in providing food security and export earnings. This role as a granary of India continued in the post independent period with the spread and diffusion of new agricultural technologies. Further, after nearly forty years of adoption of green revolution strategy, agriculture sector is in acute state of crisis, raising serious questions about sustainability in output and livelihoods. In recent years, agriculture has emerged as one of the key areas under the World Trade Organization (WTO) discipline, especially for the developing countries. The AoA was made an integral part of the WTO to get rid of domestic support mechanisms that distorted agricultural trade and promoted inefficient producers while discriminating against the more efficient ones. The agreement was thus meant to encourage traditional low cost producers of agricultural commodities against the financially powerful ones. The AoA sought binding commitments in three areas, viz. domestic support, export subsidies and market access. If Punjab is to compete at international market, as a signatory of AoA, It has to bring many reforms in agricultures practices, naming few as Diversification of farming system, High value addition and production as per the requirements of international market.

INTRODUCTION

Performance of agriculture has always been an important vehicle for sustaining livelihoods of people of Punjab. Prior to Independence, Punjab has begun to play a crucial role in providing food security and export earnings. This role as a granary of India continued in the post independent period with the spread and diffusion of new agricultural technologies. Further, after nearly forty years of adoption of green revolution strategy, agriculture sector is in acute state of crisis, raising serious questions about sustainability in output and livelihoods. This crisis in agriculture has been further aggravated by the commitments that India has made with the WTO under Agreement on Agriculture (Sidhu, 2005). Under the auspices of the WTO, many trade-related agreements were signed by the member countries (WTO 1995), and, for the first time, an Agreement on Agriculture (AOA) was reached to reform and dismantle trade barriers in the agricultural sector.

Punjab, the border state of India, has always been an agrarian economy. The unprecedented growth of agricultural productivity and the sector because of the Green Revolution brought Punjab in the line of the a few rich states of India. About 36% of the total workforce of the state depends upon the agriculture sector for its livelihood. In the fiscal year 2013-14, this sector contributed 20.83% to the Gross State Domestic Product. Punjab is among the list of states having highest productivity of wheat and rice in India. The per hectare yield of rice is 3741 Kgs, which is highest in the country and the wheat yield is the second highest being 4898 Kgs per hectare. Significant contribution by Punjab to the national pool of the food grains also ensures national food security. However, it is also notable that area under agriculture in Punjab has reached the saturation level. Almost 82% of total geographical area is under cultivation with cropping intensity being 191% and irrigation facilities spread to over 98% of the cultivable land (Sharma, 2015)

This paper tries to highlight the issues arising from the AoA from Punjab perspective and Challenges to agriculture in the state. Section 1 deals with the analysis of performance of Agriculture sector in Punjab. Section 2 elaborates on the commitments that India had taken during the Uruguay Round negotiations in each of the three areas viz. domestic support, export subsidies and market access under AoA. This section also analyses the challenges to Punjab agriculture from the developed countries and prospects in future.

SECTION 1

PERFORMANCE OF AGRICULTURE SECTOR IN PUNJAB

The agriculture and allied sector's contribution to GSDP has been rapidly declining over the years. The share of Agriculture & Allied sector in the GSDP was 27.66 percent in 2007-08 in the beginning of 11th Five year Plan which decreased to 20.83 percent in 2013-14. The declining share represents the structural transformation of the economy from agriculture to other sectors of the economy. The agriculture sector in the state is showing signs of a serious slowdown over the past few years. The growth rate agriculture has remained way below 2 percent in all the years from 2007-08 to 2013-14 with growth turning negative in 2009-10 and 2012-13. The agriculture recorded a nominal growth of 0.21 percent in 2013-14 as compared to the negative growth of -0.05 percent in 2012-13. Slow growth of the agriculture sector has kept the overall growth of the agriculture and allied sectors low at 0.16 percent in 2012-13 and 0.44 percent in 2013-14. The growth in agriculture sector is slowing down as cropping intensity and irrigation potential have already been fully exploited and the growth in productivity has also reached a saturation point. Besides, farmers are not ready to take risk due to assured returns of wheat & paddy and very few advances have taken place in R&D in this sector. The gross capital formation in agriculture and allied sector which represents the extent of investment in the sector is showing an increasing trend from 2004-05 onwards. However, as a percentage of agriculture GSDP, the GCF in agriculture & allied sector remained below 7 percent from 2007-08 to 2011-12.

Table1: Key indicators of agriculture sector

Years/indicators	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Share of Agriculture & allied in GSDP(at constant prices)	27.66	26.66	25.02	23.86	22.81	21.85	20.83
Growth in GSDP in Agriculture & allied sector	3.82	2.03	-0.30	1.64	1.85	0.16	0.44
Agriculture	4.00	1.89	-0.57	1.56	1.75	-0.05	0.21
Forestry & Logging	2.61	3.92	3.94	3.38	4.25	4.48	4.66
Fishing	9.18	9.49	9.73	2.58	0.60	1.54	3.79
GCF in agriculture as percentage of agriculture GSDP	5.80	6.21	6.21	6.53	6.60	-	-

CHANGES IN CROPPING PATTERN

The green revolution brought significant changes in the cropping pattern of Punjab. In 1970-71, about 41 percent of the gross cropped area was under wheat, which increased to nearly 44 percent in 1990-91, and hovered around 45 percent the re-after. Similarly rice, which occupied around 6.8 percent of the gross cropped area in 1970-71, increased to over 25 percent in 1990-91, and then rose further to around 36 percent in recent years. The increase in wheat cultivation has been at the cost of gram, rape seed and mustard, while that of rice has been obtained by shifting the area from maize, groundnut and millets. Area under cotton has been adversely affected due to inclement weather and pest attack, still it is encouraging to note that productivity of cotton crop has been increasing over the years i.e. has been increased from 4.00 per cent in 1970-71 to 6.00 percent in 2013-14. Areas under other crops mentioned in the table, Maize, Bajra, Groundnuts, Sugarcane, Sunflower, Potato, etc., have declined considerably.

Table 2: Shift in Cropping Pattern in Punjab (Area in '000ha.)

Crop	1970-71	1980-81	1990-91	2000-01	2010-11	2011-12	2012-13	2013-14
Rice	390 (6.87)	1183 (17.49)	2015 (26.86)	2612 (32.92)	2830 (35.90)	2814 (35.61)	2849 (36.2)	2851 (36.13)
Maize	555 (9.77)	304 (4.5)	183 (2.44)	164 (2.07)	138 (1.75)	130 (1.65)	131 (1.66)	130 (1.65)
Bajra & Jowar	212 (3.73)	70 (1.00)	12 (0.08)	6 (0.09)	3 (0.006)	3 (0.006)	3 (0.006)	0.8 (0.005)
Groundnut	174 (3.09)	83 (1.00)	11 (0.01)	4 (0.01)	2.2 (0.06)	1.8 (0.09)	1.7 (0.09)	1.3 (0.08)
Cotton(American)	212 (4.00)	502 (6.99)	637 (7.99)	358 (4.87)	470 (5.89)	504 (5.98)	472 (5.98)	438 (6.00)
Sesamum	15 (0.01)	17 (0.004)	18 (0.005)	19 (0.006)	6.60 (0.000)	5.80 (0.009)	5.30 (0.000)	4.10 (0.007)
Sugarcane	128 (2.00)	71 (0.99)	101 (0.99)	121 (1.89)	70 (0.98)	80 (0.98)	82 (0.98)	89 (0.98)
Wheat	2299 (40.00)	2812 (42.03)	3273 (44.02)	3408 (43.01)	3510 (45.00)	3527 (45.00)	3517 (45.01)	3512 (45.01)
Barley	56.99 (1.008)	65.01 (1.008)	37.02 (0.001)	32.05 (0.004)	12.03 (0.008)	13.09 (0.007)	13.03 (0.007)	12.00 (0.009)
Gram	358 (6.09)	258 (4.08)	60 (1.00)	8 (0.00)	2.8 (0.00)	2.0 (0.00)	2.4 (0.00)	1.9 (0.00)
Rapeseed & Mustard	103 (2.00)	136 (2.00)	69 (1.00)	55 (1.00)	32 (0.009)	30 (0.008)	29 (0.007)	32 (0.009)
Potato	17 (0.00)	40 (1.00)	23 (0.00)	64 (1.00)	64.4 (1.00)	69.7 (1.00)	80 (1.00)	87.2 (1.00)
NetSownArea	4053	4191	4218	4264	4158	4134	4150	4155
TotalCroppedArea	5678	6763	7502	7935	7882	7902	7870	7890

Source: Statistical Abstract, Punjab, 1971, 1981, 1991, 2000, 2001, 2014

Note: Figures in parentheses indicate area under crops as percentage share to total cropped area

Table 3: Yield (kg./ha.) of Principal Crops in Punjab

Crops	1970-71	1980-81	1990-91	2000-01	2010-11	2011-12	2012-13	2013-14
Wheat	2238	2730	3715	4593	4693	5097	4724	5017

Rice	1765	2733	3229	3506	3828	3741	3998	3952
Maize	1555	1602	1786	2793	3707	3981	3680	3898
Barley	1022	1640	2754	3393	3652	3892	3862	3836
Gram	797	582	744	953	1300	1237	1413	1245
Bajra	1176	1244	1107	893	900	1050	895	975
Sugarcane(Gur)	4117	5526	5941	6425	5952	5835	5888	6197
Cotton(American)	399	329	481	437	646	537	577	572
Cotton(Desi)*	338	241	285	408	472	449	458	451
Rapeseed&Mustard	553	567	1003	1218	1307	1292	1284	1306
Groundnut	970	1249	816	879	1825	1716	1739	1850

Source: *Statistical Abstract, Punjab*, 1971, 1981, 1991, 2001 and 2014

In the context of Yield, it is encouraging to note that productivity of most crops have been increasing over the years except for bajra (Table 3). Yield of gram, which stagnated till 1990-91, has started improving, though it has not yet become attractive enough to arrest the decline in its area and production.

Table 4: Production (thousand metric tons) of Principal Crops in Punjab

Crop	1980-81	1990-91	2000-01	2010-11	2011-12	2012-13	2013-14
Wheat	7677	12159	15551	16472	17977	16614	17620
Rice	3233	6506	9157	10833	10527	11390	11267
Maize	612	333	461	497	517	482	507
Barley	108	101	109	44	51	50	46
Gram	150	45	8	3.5	2.4	3.4	2.3
Bajra	836	13	5.2	3.0	3.0	3.0	0.8
Sugarcane(Gur)	392	601	777	417	467	483	552
Cotton(American)	969	1802	921	1786	1592	1602	1474
Cotton(Desi)	209	107	278	36	29	24	21
Rapeseed&Mustard	77	69	67	42	39	37	42
Groundnut	104	9.0	4.0	4.0	3.2	3.0	2.4
sunflower	6.0	7.0	8.0	14.7	27.9	28.1	18.7
Seasamum	5.3	6.7	7.6	2.6	1.9	1.8	1.4
Moong	11.1	37.3	18.4	6.8	9.0	10.3	3.8
Arhar	22.5	12.7	7.6	4.1	3.2	2.8	2.6
Potato	767.4	453.2	1166	1609.2	1743.64	2000.8	2198.1

Source: *Statistical Abstract, Punjab*, 1971, 1981, 1991, 2001 and 2014

Crops, which have now become important, are such as wheat, rice, cotton and sugarcane. Production of these crops is found to be increased over the study period. Whereas pulses and other crops mentioned in the table no.

4 have declined production in the study. Efforts should be made to improve the yield per unit-area through exploitation of genetic potential via biotechnological tools and intensive research and development. For accelerating the productivity of different crops, advances made by different countries should be utilized to obtain scientific and technological knowhow for adaptation to suit our conditions.

SECTION 2

WTO AND AGREEMENT ON AGRICULTURE(AOA)

Market Access

Market access was regarded to be the 'hallmark' of the free trade agenda. The AoA primarily envisaged the removal of all non-tariff barriers such as quantitative restrictions (QR's), quotas, import restrictions through permits, import licensing and monopolistic state trading etc. These would be replaced by tariffs that would gradually be reduced. The AoA believes that greater market access will allow for greater economic growth in countries such as India (Centre for Education and Communication, 2003). Under market access provisions of the AOA, countries were required to convert non-tariff barriers into tariffs, and commit to reduction of tariffs by an unweighted average of 36 percent with a minimum rate of reduction of 15 percent for each tariff line (Deodhar, 1999). As India was maintaining Quantitative Restrictions due to balance of payments reasons (which is a GATT consistent measure), it did not have to undertake any commitments in regard to market access. The only commitment India has undertaken is to bind its primary agricultural products at 100%; processed foods at 150% and edible oils at 300%. Of course, for some agricultural products like skimmed milk powder, maize, rice, wheat, millets etc. which had been bound at zero or at low bound rates, negotiations under Article XXVIII of GATT were successfully completed in December, 1999, and the bound rates have been raised substantially.

Domestic Support

As per the AOA, member countries are required to calculate the total aggregate measure of domestic support (AMS) extended to the agricultural sector every year. The current measure of AMS should not exceed the base AMS (1986-88 period), and it has to be reduced by at least 13.3 percent in ten years in the case of developing countries and by 20 percent during a period of six years for developed countries (Deodhar, 1999). It includes product specific and non-product specific support. India does not provide any product specific support other than market price support. During the reference period (1986-88), India had market price support programmes for 22 products, out of which 19 are included in our list of commitments filed under GATT. The products are - rice, wheat, bajra, jowar, maize, barley, gram, groundnut, rapeseed, toria, cotton, Soyabean (yellow), Soyabean (black), urad, moong, tur, tobacco, jute and sugarcane. The total product specific AMS was negative during the base period. This was due to the fact that during the base period, except for tobacco and sugarcane, international prices of all products was higher than domestic prices, and the product specific AMS is to be calculated by subtracting the domestic price from the international price and then multiplying the resultant figure by the quantity of production. Non-product specific subsidy is calculated by taking into account subsidies given for fertilizers, water, seeds, credit and electricity. Since our total AMS is negative and that too by a huge magnitude, the question of our undertaking reduction commitments did not arise.

Export Subsidies

In India, exporters of agricultural commodities do not get any direct subsidy. The only subsidies available to them are in the form of (a) exemption of export profit from income tax under section 80-HHC of the Income Tax Act and this is also not one of the listed subsidies as the entire income from Agriculture is exempt from Income Tax per se. (b) subsidies on cost of freight on export shipments of certain products like fruits, vegetables and floricultural products. We have in fact indicated in our schedule of commitments that India reserves the right to take recourse to subsidies (such as, cash compensatory support) during the implementation period.

It was seen that small and marginal farmers were affected very differently by changing national and international trade policies. The rising cost of production i.e. increase in the price of inputs such as fertilisers, seeds and pesticides did not have such an adverse impact on the big landowners but were seen as catastrophic by the small and medium landowners and landless agricultural labourers and were seen as directly harming their

access to food. Most of the suicides in Punjab and Andhra Pradesh were by peasants engaged in commercial cropping. Commercial cropping requires huge investment and that leads to debts, as it requires heavy inputs (i.e. cotton farming consumes half of the entire pesticide consumption in India). Since the commercial crops are totally dependent on market fluctuations, any fall in prices leads to further loss and indebtedness (Deodhar, 1999).

Challenges and Prospects for Agriculture in Punjab

The current challenge is to look for external markets for the surplus foodgrains from Punjab. But at the world level, when the external prices for foodgrain collapse farmers are not adequately prepared to face the challenges of globalization. This is where the negotiations in the international trade agreements become most important. The cost of procurement, storage, and distribution needs to be reduced in order to increase the production and distribution systems of foodgrains in Punjab. In order for Punjab agriculture to become competitive in foodgrain economy the loss due to huge transportation from farm to port needs to be addressed. There has also been a demand shift away from cereals due to income increases in much of India. The demand for meat, milk, fruits, and vegetables have been increasing while consumers have been switching away from the consumption of cereal foodgrains. This requires diversification of Punjab agriculture to meet the changing demand in agricultural sector.

Agriculture Subsidies

Working against Punjab agriculture, Agriculture in developed countries is highly distorted due to producer subsidies. There is an argument in India among the policy makers that since developed countries provide subsidies to the farmers it justifies developing country farmers such as Indian farmers to have their own share of subsidies from their governments. However, the problem of affordability of such high subsidies arises given that the state finances in India are already in bad shape. The major question is then how do we compete in this distorted world. One answer lies in more engagement in the WTO negotiations and building effective and meaningful alliances with other negotiating partners such as Cairns Group, and China. It is also important that we team up with trade experts around the globe to tackle the major distortions imposed by developed country agriculture (Gulati, 2002).

Export production

With the introduction of WTO the expectation was that states with surplus agricultural produce would be able to export their material and earn profits. But these expectations have been belied, because of inability to access the world market on account of competitiveness and quality requirements. In 1998, the share of agricultural and allied products in the total export of Punjab was about 54 per cent, according to Punjab Small Industries and Export Corporation. This includes cotton textiles, yarn, readymade garments and hosiery. Punjab produces eight million tonne of surplus wheat, which is available for export, but most of it cannot be exported because of inability to reach quality requirements. Only durum wheat, which is good for pasta and pizza, is being exported. Similarly, Basmati rice produced in Punjab is quite competitive and so is cotton. Scope for exporting fruits and vegetables to neighbouring countries of the Middle East and Southeast Asia is high. But uncertainties in deliveries of required quality and quantities often make exports unpredictable. Technological breakthroughs in biotechnology, tissue culture, greenhouse technology, etc., have to be achieved, to acquire an edge over other countries. (Sheshagiri *et al.*: 2011).

Exports can be further boosted when fruits and vegetables are processed and packed according to international specifications. Punjab has had some success in the export of such processed vegetables, as *sarson ka saag*, tomato ketchup, mixed pickles, squash, fruit jam, honey and spices marketed by MARKFED. Dehydrated peas are also exported. However, while a great potential exists for export, the quantum of fruits and vegetables processed for the purpose is very small. Exports of dairy products in the form of ghee are limited to the Middle East and the Gulf countries. Other dairy products have a potential, which is still to be exploited. Similarly, there is a market for meat and meat products abroad, but the potential has not been realized because of competition from European countries. Apart from that, Floriculture, however, is a preferred item for export because of the climatic advantage. The benefit of climate allows certain flowers to be grown at a time when these are not

available in the western countries. Punjab, being land-locked, export of perishable material such as flowers, fruits and vegetables are at disadvantage, which can be removed by opening up the northern trade route for export to Afghanistan, the Central Asian Republics and the East European countries.

Problems that the exporters of Punjab face are no different from those of other states. Both pre-shipment and post-shipment problems exist, besides transportation and infrastructural difficulties. Absence of market intelligence is hampering export promotion, as international requirements of quantity and quality inputs and pricing are not instantly available. A networking system is needed to overcome this problem. Punjab has set up a new company called Punjab Agro Export Corporation Limited (PAGREXO) on the pattern of AGREXO of Israel. All agricultural items exported by Israel to different countries are branded under the name of AGREXO. Similar is the objective of PAGREXO. PAGREXO has been successful in exporting kinnows, grapes and a few selected vegetables, such as okra, bittergourd, melons and tinda. This corporation is a boon to exporters, as it tackles most of the pre-shipment problems and also carries out some post-shipment measures. Such a corporation should be managed well to boost

exports (Gulati, 2002).

Diversification of Farming System

It was the compulsion of the acute food shortage in the country in the sixties that made the Central Government give a fillip to the production of foodgrains. Several policies were framed at the Central and State levels to give a boost to foodgrains production. Punjab contributed significantly to these efforts and played a leading role in ushering in the green revolution in India. Now a situation has come when the granaries of Punjab, as well as of the Centre, are overflowing with foodgrains. The farmers have found the paddy-wheat combination relatively more remunerative and less risky due to assured pricing and guaranteed purchases. Options for growing other crops, suggested from time to time, have failed due to a relatively higher order of instability in their crop yield, low return and poor marketing facilities. (Sheshagiri *et al*: 2011)

Constraints to diversification from wheat and paddy crops can be removed when the suggested alternative crops become remunerative, have ready accessibility to markets and are free from risks of attack by pests and diseases. The need and urgency to grow legume, pulses and oilseeds is high, because the country imports these products every year. The problem these crops face is that although a support price is announced for them, procurement through the regulated market is not in place. Even the returns from these crops do not favourably match those of wheat or paddy. In order to encourage the cultivation of pulses and oilseed crops in particular, some incentives are needed to compensate the farmers for the shift from wheat/paddy in an appropriate manner.

Shifting to cultivation of fruits and vegetables, including off-season and exotic vegetables, flowers, medicinal plants, etc., are other alternatives which experts have suggested by experts from time to time. Diversification into other allied sectors of dairy farming, fisheries, mushroom growing, etc., have also been mentioned. These suggestions, though seemingly attractive, are capital-intensive and full of several risk factors including demand, marketing, processing and consumption (Kumar and Vipani: 2015).

Factors that have encouraged the Punjab farmer to grow more and more wheat and paddy over the years, namely minimum support price and assured procurement cannot and should not be allowed to remain operative in the present situation. A gradual withdrawal, reduction or modification in these support measures is needed, which in turn will prompt the farmers to diversify from these crops. At the same time, an alternative package of options should be made available to the cultivators, so that the adjustment to new crops takes place smoothly.

High Value Addition

Value addition is an essential part of transforming Punjab agriculture. Hubs of processed wheat products around modernized private industries can be developed to produce dalia, atta, maida, suji, biscuits, pasta in place of whole wheat. Transporting processed wheat products is much more cost effective than transporting whole grains. The use of soyabean and maize for the livestock industry to produce high value livestock products should be a priority. Furthermore, producing soya products such as tofu, soya chops, and soya milk will also add value to soya production. Processing plants for processing vegetables and hits and for processing dairy and

poultry is also an economically efficient way of diversifying the agricultural base. Expanding crop diversification and increasing agro industrialization requires the building of a golden triangle with farmer, agro industry, and the banker as the comers of the triangle (Gulati, 2002).

Concluding Remarks

The immediate need is to identify a legislative mechanism to promote contract farming and to ensure the enforceability of such contracts in producing high value crops. Freeing up of land lease markets and computerization of land records will help in easing land transactions among farmers. Ensuring that land tenancy laws are not a constraint to agroindustry development is also important. Market reforms related to rationalization of input subsidies and removal of all restrictions in terms of stocking limits, movements, and levies in transporting foodgrains should be implemented.

Institutional innovations such as warehouse receipt system, futures trading, and commodity exchanges should be established to tap international markets. Crop insurance programs that will help farmers to protect themselves from the volatility of international markets as well as from vagaries of monsoon should be implemented and the success of the programs such as on Kisan credit cards should be expanded. Developing institutions for certifying quality characteristics of agricultural produces will go a long way in enabling farmers to reach out to international markets. Institutional reforms, particularly in input supplying agencies and in irrigation systems should be undertaken. Finally, encouraging farmers' associations and cooperatives to build collective bargaining power

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IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS) ON RURAL NON-FARM LIVELIHOOD

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ABSTRACT

This paper has examined the changes in the households' income and has assessed the impact of MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) on rural non-farm livelihood. This study refers to a survey in three regions of Punjab: Majha, Malwa and Doada. The impact of MGNREGS focusing diversification in rural non-farm sector was dealt in the study. It was found that MGNREGS covered all poor sections of the rural society and affected their main source of family income. Further, it was noticed that MGNREGS has created rural employment opportunities.

Keywords: Rural employment, Employment diversification, Farm sector

INTRODUCTION

One of the major failures of economic development in India remained its inefficiency to reduce the dependence of workforce on agriculture. The gap between incomes in agricultural and nonagricultural sectors has widened which is the major cause of poverty in the country. The gap between the number of new rural workers and the number of new job opportunities created in agriculture is also widening. Therefore, the rural employment diversification towards non-agricultural sector has gained critical importance over time. The Government of India is deeply concerned with the prevailing unemployment and poverty in the rural areas and has taken several initiatives including the implementation of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). The rural sector in India is undergoing a transformation due to which the contribution of rural non-farm sector to the rural income is growing. Several studies on rural employment diversification in India have concluded that the share of non-farm sector in rural employment has significantly grown over time. This paper has studied the sources of rural current income and changes due to the prevalence of MGNREGS. It has also studied the impact of scheme over rural employment diversification.

METHODOLOGY AND DATA

This paper is based upon primary survey done in three regions of Punjab: Majha, Malwa and Doaba. From each region, two districts are selected. From Majha District, Amritsar and Tarn Taran, from Malwa District, Ludhiana and Moga and from Doaba District, Kapurthala and Hoshiarpur are selected. A total of 480 beneficiaries are selected. The paper showed current income and main source of family income. The paper also analysed main source of family income before joining and after joining MGNREGS.

HOUSEHOLD DETAIL

Region-wise Household detail of MGNREGS workers

Majha sample districts

Table- 1 shows current income of the household and main source of family income before and after joining MGNREGS. In Majha Sample Districts, Majority (57.5 percent) of beneficiaries have income in the 6001-7000 income category. 28.75 percent of them have income in 7001-8000 category. And 11.25 percent, 1.25 percent and 1.25 percent beneficiaries have income in 5001-6000, 4000-5000 and 8000 and above categories respectively.

Table-1 Current income and main source of family income

Particulars/Districts	Number of beneficiaries		
	Tarn Taran	Amritsar	Majha Sample Disticts
	Current income of the household (Rs. Per month)		
4000-5000	2 (2.5)	0	2 (1.25)
5001-6000	11 (13.8)	7 (8.8)	18 (11.25)
6001-7000	39 (48.8)	53 (66.25)	92 (57.5)
7001-8000	26 (32.6)	20 (25)	46 (28.75)
8000 and above	2 (2.5)	0	2 (1.25)
Total	80 (100)	80 (100)	160 (100)
Main source of family income before joining MGNREGS			
Labour	80 (100)	62 (77.5)	142 (88.75)
Private job	0	7 (8.8)	7 (4.375)
Self employment	0	11 (13.8)	11 (6.875)
Total	80 (100)	80 (100)	160 (100)
Main source of family income after joining MGNREGS			
Labour	33 (41.3)	14 (17.5)	47 (29.375)
Labour & MGNREGS	46 (57.5)	54 (67.5)	100 (62.5)
MGNREGS	1 (1.3)	6 (7.5)	7 (4.375)
Private service & MGNREGS	0	2 (2.5)	2 (1.25)
Self employment & MGNREGS	0	4 (5)	4 (2.5)
Total	80 (100)	80 (100)	160 (100)

Source: Field Survey (% figures in parentheses)

In case of Tarn Taran, most of the beneficiaries (48.8 percent) have income in the category of Rs. 6001-7000 Per month. And 32.6 percent of them have income in 7001-8000 category. Only 13.8 percent beneficiaries have income in 5001-6000 category. Meager proportion (2.5 percent) has income in 4000-5000 category. Same proportion (2.5 percent) has income in 8000 and above category. In case of Amritsar, like Tarn Taran most of the beneficiaries (66.25 percent) have income in 6001-7000 category. Only 25 percent and 8.8 percent of beneficiaries have income in 7001-8000 and 5001-6000 categories respectively.

Further, in case of Tarn Taran, main source of family income of all 80 beneficiaries before joining MGNREGS was found labour. But in case of Amritsar, 77.5 percent beneficiaries had labour as main source of family income before joining MGNREGS. And 13.8 percent of them had self-employment as main source of family income. Only 8.8 percent of beneficiaries had private job as their main source of family income. Also in Majha Sample Districts, before joining MGNREGS, majority (88.75 percent) of beneficiaries had labour as main source of family income.

However, after joining MGNREGS, in Majha Sample Districts, majority (62.5 percent) of them have labour as well as MGNREGS works as main source of family income. In case of Tarn Taran, 57.5 percent beneficiaries have both labour and MGNREGS works as main income source. While 41.3 percent of them have only labour as income source, a very few 1.3 percent of them have only MGNREGS works as main source of family income. Also in case of Amritsar, majority (67.5 percent) of beneficiaries have both labour and MGNREGS

works as main source of family income. 17.5 percent of them have labour as main source of family income. And 7.5 percent have MGNREGS works as main source of family income.

Malwa sample districts

Table- 2 shows current income of the household and main source of family income before and after joining MGNREGS in Malwa Sample Districts. In case of Ludhiana, most of the beneficiaries (82.5 percent) have monthly income in 6001-7000 category. Only 7.6 percent and 10 percent of them have income in 5001-6000 and 7001-8000 categories respectively. In case of Moga, most of the beneficiaries (81.25 percent) have monthly income in 6001-7000 category. Only 2.5 percent and 16.25 percent of them have income in 5001-6000 and above 8000 categories respectively.

Table-2 Current income and main source of family income

Particulars/Districts	Number of beneficiaries		
	Ludhiana	Moga	Malwa Sample Disticts
Current income of the household (Rs. Per month)			
4000-5000	0	0	0
5001-6000	6 (7.6)	2 (2.5)	8 (5)
6001-7000	66 (82.5)	65 (81.25)	131 (82)
7001-8000	8 (10.1)	13 (16.25)	21 (13)
8000 and above	0	0	0
Total	80 (100)	80 (100)	160 (100)
Main source of family income before joining MGNREGS			
Labour	66 (82.5)	64 (80)	130 (81)
Private job	7 (8.75)	7 (8.75)	14 (9)
Self employment	7 (8.75)	9 (11.25)	16 (10)
Total	80 (100)	80 (100)	160 (100)
Main source of family income after joining MGNREGS			
Labour	0	0	0
Labour & MGNREGS	47 (58.75)	61 (76.25)	108 (67.5)
MGNREGS	22 (27.5)	3 (3.75)	25 (16)
Private service & MGNREGS	6 (7.5)	6 (7.5)	12 (7.5)
Self employment & MGNREGS	5 (6.25)	10 (12.5)	15 (9)
Total	80 (100)	80 (100)	160 (100)

Source: Field Survey (% figures in parentheses)

Before joining MGNREGS, in case of Ludhiana, majority of beneficiaries (82.5 percent) had labour as main source of family income. Only 8.75 percent of them had private job as main source of family income. Also 8.75 percent beneficiaries had self-employment as main source of family income. In case of Moga, majority of beneficiaries (80 percent) had labour as main source of family income. Only 8.75 percent of them had private job as main source of family income. 11.25 percent beneficiaries had self-employment as main source of family income.

But after joining MGNREGS, in case of Ludhiana, majority of beneficiaries (58.8 percent) have both labour and MGNREGS as main sources of family income. Only 27.5 percent of them have MGNREGS as main source of family income. Also 7.5 percent and 6.3 percent beneficiaries have private job as well as MGNREGS and self-employment as well as MGNREGS respectively as main sources of family income. In case of Moga, majority of

beneficiaries (76.3 percent) have labour as well as MGNREGS as main sources of family income. Only 12.5 percent of them have both self-employment as well as MGNREGS as main sources of family income. Only a meager proportion (3.75 percent) has MGNREGS as sole main source of family income.

DOABA REGION

Table- 3 shows current income of the household and main source of family income before and after joining MGNREGS. In Doaba Sample Districts, Majority (83 percent) of beneficiaries have income in the 6001-7000 income category. 8.75 percent of them have income in 5001-6000 category. And 8 percent beneficiaries have income in 7001-8000 category.

Table-3 Current income and main source of family income

Particulars/Districts	Number of beneficiaries		
	Kapurthala	Hoshiarpur	Doaba Sample Disticts
	Current income of the household (Rs. Per month)		
4000-5000	0	0	0
5001-6000	9 (11.3)	5 (6.3)	14 (8.75)
6001-7000	64 (80)	69 (86.25)	133 (83)
7001-8000	7 (8.8)	6 (7.6)	13 (8)
8000 and above	0	0	0
Total	80 (100)	80 (100)	160 (100)
Main source of family income before joining MGNREGS			
Labour	59 (73.8)	68 (85)	127 (79.375)
Private job	6 (7.5)	3 (3.8)	9 (5.625)
Self employment	15 (18.8)	9 (11.3)	24 (15)
Total	80 (100)	80 (100)	160 (100)
Main source of family income after joining MGNREGS			
Labour	0	0	0
Labour & MGNREGS	58 (72.5)	68 (85)	126 (78.75)
MGNREGS	1 (1.3)	0	1 (0.625)
Private service & MGNREGS	6 (7.5)	3 (3.8)	9 (5.625)
Self employment & MGNREGS	15 (18.8)	9 (11.3)	24 (15)
Total	80 (100)	80 (100)	160 (100)

Source: Field Survey (% figures in parentheses)

In case of Kapurthala, most of the beneficiaries (80 percent) have income in the category of Rs. 6001-7000 Per month. 11.3 percent of them have income in 5001-6000 category. And 8.8 percent beneficiaries have income in 7001-8000 category.

In case of Hoshiarpur, like Kapurthala most of the beneficiaries (86.3 percent) have income in 6001-7000 category. Only 7.6 percent and 6.3 percent of beneficiaries have income in 7001-8000 and 5001-6000 categories respectively.

Further, in case of Kapurthala, main source of family income of 73.8 percent beneficiaries before joining MGNREGS was found labour. 18.8 percent of them had self-employment as main source of family income. And 7.5 percent of them had private job as main source. In case of Hoshiarpur, 85 percent of beneficiaries had labour as main source of family income. Only 3.8 percent of them had private job as main source. And 11.3 percent of

beneficiaries had self-employment as their main source of family income. Also in Doaba Sample Districts, before joining MGNREGS, majority (79 percent) of beneficiaries had labour as main source of family income.

However, after joining MGNREGS, in Doaba Sample Districts, majority (79 percent) of them have labour as well as MGNREGS works as main source of family income. In case of Kapurthala, 72.5 percent beneficiaries have both labour and MGNREGS works as main income source. While 18.8 percent of them have both self-employment and MGNREGS as income source, 7.5 percent of them have both private job and MGNREGS works as main source of family income. A meager 1.3 percent of beneficiaries have only MGNREGS as main source of family income. Also in case of Hoshiarpur, majority (85 percent) of beneficiaries have both labour and MGNREGS works as main source of family income. While 11.3 percent of them have both self-employment and MGNREGS as income source, 3.8 percent of them have both private job and MGNREGS works as main source of family income.

CONCLUSION

It is concluded that MGNREGS has been proven as the boon for rural areas. The scheme has provided additional employment to village area people. The paper has shown that those people who were having only labour as major source of income before joining MGNREGS, have shifted to private service and self employment after joining MGNREGS. Thus, rural people have shifted to other non-farm activities which show rural diversification as a result of MGNREGS employment.

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ਖੇਤੀਬਾੜੀ ਸੰਕਟ ਤੇ ਕਿਸਾਨ ਖੁਦਕੁਸ਼ੀਆਂ

ਸੁਮਨਜੀਤ ਕੌਰ

ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫੈਸਰ-ਇਨ-ਪੰਜਾਬੀ, ਖ਼ਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ

ਭਾਰਤ ਇਕ ਖੇਤੀਬਾੜੀ ਪ੍ਰਧਾਨ ਦੇਸ਼ ਹੈ ਜਿਸ ਦੇ ਪੰਜਾਬ ਰਾਜ ਵਿਚ ਸਭ ਤੋਂ ਵੱਧ ਉਪਯਾਊ ਜ਼ਮੀਨ ਹੈ। ਪੰਜਾਬ ਦੇ ਲਗਭਗ 70% ਹਿੱਸੇ ਉੱਪਰ ਖੇਤੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਪੰਜਾਬ ਵਾਸੀਆਂ ਲਈ ਖੇਤੀਬਾੜੀ ਇਕ ਧੰਦਾ ਹੋਣ ਦੇ ਨਾਲ-ਨਾਲ ਇਕ ਜੀਵਨ-ਜਾਚ ਵੀ ਹੈ। ਪੰਜਾਬ ਨੂੰ ਪੂਰੇ ਦੇਸ਼ ਦਾ ਅੰਨਦਾਤਾ ਵੀ ਮੰਨਿਆ ਜਾਂਦਾ ਹੈ। ਪਹਿਲੇ ਪਹਿਲ ਜਦੋਂ ਖੇਤੀ ਦਾ ਏਨਾ ਵਿਕਾਸ ਨਹੀਂ ਸੀ ਹੋਇਆ, ਉਦੋਂ ਪੈਦਾਵਾਰ ਘੱਟ ਹੁੰਦੀ ਸੀ। ਕਿਸਾਨ ਕੋਲ ਸਿਰਫ਼ ਘਰ ਖਾਣ ਜੋਗੇ ਦਾਣੇ ਹੁੰਦੇ ਸਨ ਅਤੇ ਥੋੜ੍ਹੇ-ਬਹੁਤੇ ਉਹ ਮੰਡੀ ਵੇਚ ਦਿੰਦਾ ਸੀ। ਪਰ ਹੁਣ ਜਦੋਂ ਤੋਂ ਹਰੀ ਕ੍ਰਾਂਤੀ ਆਈ ਹੈ, ਇਸ ਨਾਲ ਖੇਤੀਬਾੜੀ ਦੀ ਉਪਜ ਵਿਚ ਕਾਫ਼ੀ ਵਾਧਾ ਵੀ ਹੋਇਆ ਹੈ। ਤਕਨੀਕੀ ਯੁੱਗ ਵਿਚ ਪ੍ਰਵੇਸ਼ ਕਰਨ ਨਾਲ ਖੇਤੀ ਆਸਾਨ, ਵਧੇਰੇ ਪੈਦਾਵਾਰ ਅਤੇ ਸੀਮਤ ਸਮੇਂ ਵਿਚ ਬੱਝ ਗਈ ਹੈ। ਆਧੁਨਿਕ ਕਿਸਮ ਦੇ ਨਵੇਂ ਸੰਦਾਂ ਨਾਲ ਜ਼ਮੀਨ ਵਾਹ ਕੇ ਨਵੀਂ ਕਿਸਮ ਦੇ ਬੀਜ ਬੀਜ ਕੇ ਕੰਮ ਛੇਤੀ ਅਤੇ ਜ਼ਿਆਦਾ ਮਿਕਦਾਰ ਵਿਚ ਹੋ ਰਿਹਾ ਹੈ। ਜਿਸ ਨਾਲ ਖੇਤੀਬਾੜੀ ਦੀ ਪੈਦਾਵਾਰ ਵਿਚ ਗਿਣਾਤਮਕ ਤੇ ਗੁਣਾਤਮਕ ਦੋਹਾਂ ਪੱਖਾਂ ਤੋਂ ਵਾਧਾ ਦਰਜ ਹੋਇਆ ਹੈ। ਨਵੀਂ ਅਤੇ ਸੋਧੀ ਹੋਈ ਕਿਸਮ ਦੇ ਖਾਦ, ਬੀਜ, ਕੀੜੇ ਮਾਰ ਦਵਾਈਆਂ ਆਦਿ ਦੀ ਭਰਮਾਰ ਨੇ ਵੀ ਖੇਤੀਬਾੜੀ ਨੂੰ ਵਿਕਸਿਤ ਕਰਨ ਵਿਚ ਆਪਣਾ ਬਣਦਾ ਯੋਗਦਾਨ ਪਾਇਆ ਹੈ।

ਭਾਵੇਂ ਇਹ ਸਾਰਾ ਕੁਝ ਖੇਤੀਬਾੜੀ ਨੂੰ ਸੋਧਣ ਅਤੇ ਇਕ ਵਿਕਸਿਤ ਲੀਹ ਉੱਪਰ ਲੈ ਕੇ ਆਉਣ ਦੀ ਹਾਮੀ ਭਰਦਾ ਹੈ। ਪਰ ਜ਼ਮੀਨੀ ਪੱਧਰ 'ਤੇ ਦੇਖਿਆ ਜਾਵੇ ਤਾਂ ਹਕੀਕਤ ਕੁਝ ਵੱਖਰੀ ਭਾਸਦੀ ਹੈ। ਖੇਤੀਬਾੜੀ ਅੱਜ ਦੇ ਵਿਕਸਿਤ ਅਤੇ ਤਕਨਾਲੋਜੀ ਦੇ ਦੌਰ ਵਿਚ ਵੀ ਕਈ ਕਿਸਮ ਦੇ ਸੰਕਟਾਂ ਵਿਚ ਗੁਜ਼ਰ ਰਿਹਾ ਹੈ। ਜਿਸ ਵਿਚ ਆਰਥਿਕ ਸੰਕਟ ਵਧੇਰੇ ਉੱਭਰਵੇਂ ਰੂਪ ਵਿਚ ਪਸਰ ਰਿਹਾ ਹੈ। ਖੇਤੀਬਾੜੀ ਦੀ ਪੈਦਾਵਾਰ ਅਤੇ ਫ਼ਸਲ ਪੱਕਣ ਤੱਕ ਦੀ ਲਾਗਤ ਵਧੇਰੇ ਤੇ ਆਮਦਨੀ ਘੱਟ ਹੱਥ ਆ ਰਹੀ ਹੈ। ਜਿਸ ਕਰਕੇ ਬਹੁਤ ਸਾਰੇ ਕਿਸਾਨ, ਖੇਤੀ ਮਜ਼ਦੂਰ ਤੇ ਹੋਰ ਇਸ 'ਤੇ ਨਿਰਭਰ ਲੋਕ ਆਰਥਿਕਤਾ ਦਾ ਸ਼ਿਕਾਰ ਹੋ ਰਹੇ ਹਨ। ਜਿਸ ਕਾਰਨ ਖੇਤੀਬਾੜੀ ਦਾ ਰੁਝਾਨ ਦਿਨੋਂ-ਦਿਨ ਘੱਟ ਰਿਹਾ ਹੈ। ਖੇਤੀ ਆਰਥਿਕਤਾ ਤੋਂ ਉਣੀ ਹੋਣ ਕਰਕੇ ਅਜੋਕਾ ਨੌਜਵਾਨ ਵਰਗ ਇਸ ਸਖ਼ਤ ਮਿਹਨਤ ਭਰੇ ਕਾਰਜ ਤੋਂ ਭੱਜ ਰਿਹਾ ਹੈ। ਖੇਤੀਬਾੜੀ ਨੂੰ ਇਸ ਡੁੱਬਦੇ ਜ਼ਹਾਜ਼ ਵਿਚ ਸਵਾਰ ਕਰਨ ਲਈ ਸਾਡੀਆ ਸਰਕਾਰਾਂ ਦਾ ਅਵਸੇਲਾਪਨ ਨਜ਼ਰੀ ਪੈਂਦਾ ਹੈ। ਹਰ ਸਮੇਂ ਵਿਚ ਖੇਤੀਬਾੜੀ ਸੰਕਟ ਦੇ ਵੱਖਰੇ-ਵੱਖਰੇ ਕਾਰਨ ਉਭਰ ਕੇ ਸਾਹਮਣੇ ਆਉਂਦੇ ਰਹੇ ਹਨ। ਪਹਿਲਾ-ਪਹਿਲ ਖੇਤੀ ਦੀ ਪੈਦਾਵਾਰ ਘੱਟ ਸੀ, ਅੰਨ ਸੰਕਟ ਵਰਗੀ ਸਥਿਤੀ ਪੈਦਾ ਹੋ ਜਾਂਦੀ ਸੀ, ਪਰ 1965-66 ਵਿਚ ਹਰੀ ਕ੍ਰਾਂਤੀ ਨਾਲ ਇਸ ਸੰਕਟ 'ਤੇ ਕਾਬੂ ਪਾ ਲਿਆ ਗਿਆ ਤੇ ਕਈ ਹੋਰ ਨਵੇਂ ਸੰਕਟ ਹੋਂਦ ਵਿਚ ਆ ਗਏ।

ਡਾ. ਗਿਆਨ ਸਿੰਘ ਅਨੁਸਾਰ:

ਖੇਤੀਬਾੜੀ ਸੰਕਟ ਭਾਰਤ ਲਈ ਨਵਾਂ ਨਹੀਂ ਹੈ। ਦੇਸ਼ ਨੇ ਆਜ਼ਾਦ ਹੋਣ ਤੋਂ ਪਹਿਲਾਂ ਅਤੇ ਬਾਅਦ ਖੇਤੀਬਾੜੀ ਸੰਕਟ ਹੰਢਾਇਆ ਹੈ। ਪਰ ਕਿਸਾਨਾਂ ਤੇ ਖੇਤੀਬਾੜੀ ਮਜ਼ਦੂਰਾਂ ਦੀਆਂ ਵੱਧਦੀਆਂ ਖ਼ੁਦਕੁਸ਼ੀਆਂ ਇਕ ਨਵਾਂ ਅਤੇ ਦੁਖਦਾਈ ਵਰਤਾਰਾ ਹੈ।¹

ਖੇਤੀਬਾੜੀ ਸੰਕਟ ਦੇ ਪ੍ਰਮੁੱਖ ਕਾਰਨਾਂ ਵਿਚੋਂ ਜਿਹੜਾ ਸੰਕਟ ਵਧੇਰੇ ਮੰਡਰਾ ਰਿਹਾ ਹੈ, ਉਹ ਇਹ ਹੈ ਕਿ ਖੇਤੀਬਾੜੀ ਤੋਂ ਆਮਦਨੀ ਦਾ ਘੱਟ ਜਾਣਾ, ਮਹਿੰਗੇ ਸੰਦ-ਸਾਧਨ, ਮਹਿੰਗੇ ਖਾਦ, ਬੀਜ ਅਤੇ ਕੀਟਨਾਸ਼ਕ ਦਵਾਈਆਂ। ਦੂਜਾ ਘੱਟੋ ਘੱਟ ਸਮਰਥਕ ਮੁੱਲ ਤੈਅ ਨਾ ਹੋਣਾ। ਜਿਸ ਕਾਰਨ ਖੇਤੀਬਾੜੀ ਨਿਰੰਤਰ ਨਿਘਾਰ ਵੱਲ ਜਾ ਰਹੀ ਹੈ। ਸਿਰਫ਼ ਦੋ ਫ਼ਸਲਾਂ ਕਣਕ ਅਤੇ ਝੋਨੇ ਦਾ ਘੱਟੋ-ਘੱਟ ਸਮਰਥਨ ਮੁੱਲ ਤੈਅ ਹੋਣ ਕਰਕੇ ਕਿਸਾਨ ਇਨ੍ਹਾਂ ਦੋਹਾਂ ਫ਼ਸਲਾਂ 'ਤੇ ਹੀ ਟੇਕ ਰੱਖ ਰਹੇ ਹਨ। ਜਿਸ ਨਾਲ ਪਾਣੀ ਦਾ ਪੱਧਰ ਘੱਟ ਰਿਹਾ ਹੈ ਅਤੇ ਜਲ ਸੰਕਟ ਉਪਜ ਰਿਹਾ ਹੈ। ਇਹ ਸੰਕਟ ਪੰਜਾਬ ਪੱਧਰ ਤੇ ਹੀ ਨਹੀਂ ਸਗੋਂ ਪੂਰੇ ਭਾਰਤ ਵਿਚ ਗੰਭੀਰ ਹੁੰਦਾ ਜਾ ਰਿਹਾ ਹੈ। ਜਿਸ ਕਰਕੇ ਨੌਜਵਾਨ ਵਰਗ ਹੋਰ ਸਹਾਇਕ ਧੰਦਿਆਂ ਜਾਂ ਵਿਦੇਸ਼ ਜਾਣ ਵੱਲ ਵਧੇਰੇ ਰੁਚਿਤ ਹੋ ਗਿਆ। ਉਸ ਦਾ ਖੇਤੀਬਾੜੀ ਅਤੇ ਏਥੋਂ ਦੇ ਆਰਥਿਕ ਵਾਤਾਵਰਨ ਤੋਂ ਵਿਸ਼ਵਾਸ ਹੀ ਉੱਠ ਗਿਆ ਹੈ। ਬਹੁਤ ਸਾਰੇ ਕਿਸਾਨ ਆਪਣੇ ਬੱਚਿਆਂ ਨੂੰ ਜ਼ਮੀਨ ਵੇਚ ਜਾਂ ਗਹਿਣੇ ਰੱਖ ਕੇ ਵਿਦੇਸ਼ ਭੇਜ ਰਹੇ ਹਨ।

ਇਸ ਖੇਤੀਬਾੜੀ ਸੰਕਟ ਨੇ ਹੀ ਕਿਸਾਨੀ ਸੰਕਟ ਨੂੰ ਜਨਮ ਦਿੱਤਾ ਹੈ। ਜੇ ਕਿ ਇਸ ਤੋਂ ਵੀ ਵਧੇਰੇ ਚਿੰਤਾਜਨਕ, ਸਥਿਤੀ ਹੈ। ਕਿਸਾਨੀ ਸੰਕਟ ਨੇ ਕਿਸਾਨਾਂ ਵਿਚ ਖ਼ੁਦਕੁਸ਼ੀ ਦਰ ਨੂੰ ਵਧਾ ਦਿੱਤਾ ਹੈ। ਜਦੋਂ ਛੋਟਾ ਕਿਸਾਨ ਆਪਣੀ ਖੇਤੀ ਲਈ ਲਾਗਤ ਪੂੰਜੀ ਵਿਆਜ 'ਤੇ ਫ਼ਸਲ ਦੀ ਆਮਦ ਤੱਕ ਲੈ ਲੈਂਦਾ ਹੈ, ਜਿਸ ਤੋਂ ਮਹਿੰਗੇ ਬੀਜ, ਖਾਦ, ਕੀੜੇ ਮਾਰ ਦਵਾਈਆਂ ਆਦਿ ਖਰੀਦ ਕੇ ਫ਼ਸਲ ਨੂੰ ਤਿਆਰ ਕਰਦਾ ਹੈ। ਪਰ ਮੰਡੀ ਜਾ ਕੇ ਉਹੀ ਫ਼ਸਲ ਲਾਗਤ ਮੁੱਲ ਤੋਂ ਵੀ ਘੱਟ ਪੂੰਜੀ ਦਿੰਦੀ ਹੈ ਤਦ ਉਹ ਦੋਹਾਂ ਪਾਸਿਆਂ ਤੋਂ ਲੁੱਟਿਆ ਹੋਇਆ ਮਹਿਸੂਸ ਕਰਦਾ ਹੈ। ਇਕ ਤਾਂ ਉਸਦਾ ਮੂਲ ਵਿਆਜ ਨਾਲ ਦੁੱਗਣਾ ਹੋ ਜਾਂਦਾ ਹੈ ਤੇ ਦੂਜਾ ਫ਼ਸਲ ਤੋਂ ਆਮਦਨੀ ਘੱਟ ਮਿਲਦੀ ਹੈ। ਜਿਸ ਕਰਕੇ ਉਹ ਭਾਰੀ ਕਰਜ਼ੇ ਦਾ ਸ਼ਿਕਾਰ ਹੋ ਜਾਂਦਾ ਹੈ। ਇਹ ਕਰਜ਼ਾ ਨਿਰੰਤਰ ਵੱਧਦਾ ਜਾਂਦਾ ਹੈ ਜੋ ਕਿ ਉਸ ਦੀਆਂ ਮੁਸ਼ਕਿਲਾਂ, ਪ੍ਰੇਸ਼ਾਨੀਆਂ ਨੂੰ ਜਨਮਦਾ ਹੈ। ਉਸ ਲਈ ਪੇਟ ਭਰਨ ਦੇ ਨਾਲ-ਨਾਲ ਖੇਤੀ ਕਰਨੀ ਵੀ ਔਖੀ ਹੋ ਜਾਂਦੀ ਹੈ। ਜਿਸ ਕਰਕੇ ਉਹ ਕਈ ਵਾਰ ਮੌਤ ਨੂੰ ਵੀ ਗਲੇ ਲਗਾ ਲੈਂਦਾ ਹੈ। “ਕਿਸਾਨ ਖ਼ੁਦਕੁਸ਼ੀਆਂ ਖੇਤੀ ਖੇਤਰ ਦੀ ਆਰਥਿਕ ਮੰਦਹਾਲੀ ਚੋਂ ਉਪਜਿਆ ਆਤਮਘਾਤੀ ਕਦਮ ਹੈ। ਮਾੜੀ ਆਰਥਿਕ ਹਾਲਤ ਨਾਲ ਜਦੋਂ ਗੁਜ਼ਾਰਾ ਕਰਨਾ ਅਸੰਭਵ ਹੋ ਜਾਵੇ ਜਾਂ ਕਰਜ਼ਾ ਹੱਦ ਤੋਂ ਵੱਧ ਜਾਵੇ ਤਾਂ ਢਹਿੰਦੀ ਕਲਾ 'ਚ ਆ ਕੇ ਕਿਸਾਨ ਵੱਲੋਂ ਕੀਤੀ ਆਤਮ ਹੱਤਿਆ ਨੂੰ ਕਿਸਾਨ ਖ਼ੁਦਕੁਸ਼ੀ ਕਿਹਾ ਜਾਂਦਾ ਹੈ।”²

ਡਾ. ਸੁਖਦੇਵ ਸਿੰਘ ਅਨੁਸਾਰ:

ਅਜੋਕੇ ਸਮੇਂ ਵਿਚ ਭਾਰਤੀ ਕਿਸਾਨਾਂ ਦਾ ਕਰਜ਼ੇ ਥੱਲੇ ਆਉਣ ਦਾ ਇਕ ਹੋਰ ਵੱਡਾ ਕਾਰਨ ਹੈ ਸੰਸਥਾਤਮਕ ਤੇ ਗ਼ੈਰ-ਸੰਸਥਾਤਮਕ ਕਰਜ਼ਾ ਸਰੋਤਾਂ ਦਾ ਹੋਂਦ ਵਿਚ ਆਉਣਾ।³

ਪੰਜਾਬ ਵਿਚ ਪ੍ਰਾਈਵੇਟ ਸੈਕਟਰ, ਬੈਂਕਾਂ, ਫਾਇਨਾਂਸ ਕੰਪਨੀਆਂ ਨੇ ਆਪਣੀ ਆਮਦਨ ਵਧਾਉਣ ਲਈ ਕਿਸਾਨਾਂ ਨੂੰ ਜ਼ਮੀਨਾਂ 'ਤੇ ਕਈ ਕਿਸਮ ਦੇ ਕਰਜ਼ੇ ਮੁਹੱਈਆਂ ਕਰਵਾਏ ਹਨ। ਜਿਸ ਨਾਲ ਕਿਸਾਨ ਨੇ ਆਪਣੀਆਂ ਵਕਤੀ ਲੋੜਾਂ ਨੂੰ ਤਾਂ ਪੂਰਿਆਂ ਕਰ ਲਿਆ ਪਰ ਉਸ ਕਰਜ਼ੇ ਦੀ ਵਾਪਸੀ ਕਰਨੀ ਬਹੁਤ ਔਖੀ ਹੋ ਗਈ। ਬੈਂਕਾਂ ਦੁਆਰਾ ਇਨ੍ਹਾਂ ਭੋਲੇ-ਭਾਲੇ ਲੋਕਾਂ ਨਾਲ ਕੀਤੇ ਜਾਂਦੇ ਖਿਲਵਾੜ, ਵੱਖ-ਵੱਖ ਤਰ੍ਹਾਂ ਦੀਆਂ ਕਾਗਜ਼ੀ ਕਾਰਵਾਈਆਂ ਨਾਲ ਅਨਪੜ੍ਹ ਕਿਸਮ ਦੇ ਕਿਸਾਨਾਂ ਦੇ ਮਨ ਅੰਦਰ ਜ਼ਮੀਨ ਖੁੱਸਣ ਵਰਗੇ ਡਰ ਪੈ ਗਏ। ਜਿਸ ਕਰਕੇ ਉਹ ਜ਼ਮੀਨ ਦੇ ਨਿਲਾਮ ਹੋਣ ਤੋਂ ਪਹਿਲਾਂ ਆਪਣੇ-ਆਪ ਨੂੰ ਖਾਤਮੇ ਵੱਲ ਲਿਜਾਣਾ ਠੀਕ ਸਮਝਣ ਲੱਗੇ। ਜਦੋਂ ਕਿਸਾਨ ਕੋਲ ਪ੍ਰਾਈਵੇਟ ਕਿਸਮ ਦੀਆਂ ਬੈਂਕਾਂ ਕੋਲ ਜ਼ਮੀਨ ਗਹਿਣੇ ਰੱਖਣ ਭਾਵ ਲਿਮਟ ਬਣਾਉਣ ਦਾ ਰੁਝਾਨ ਨਹੀਂ ਸੀ ਤਾਂ ਉਦੋਂ ਉਹ ਆੜ੍ਹਤੀ ਜਾਂ ਕਿਸੇ ਹੋਰ ਪੂੰਜੀਪਤੀ ਕੋਲ ਜ਼ਮੀਨ ਗਹਿਣੇ ਰੱਖ ਕੇ ਜਾਂ ਸੂਦੀ ਪੈਸੇ ਲੈ ਕੇ ਆਪਣੀਆਂ ਲੋੜਾਂ ਨੂੰ ਆਤਮਸਾਤ ਕਰ ਲੈਂਦਾ ਸੀ। ਇਸ ਪ੍ਰਕਾਰ ਇਹ ਕਰਜ਼ੇ ਦਾ ਰੁਝਾਨ ਪਿੰਡ ਪੱਧਰ ਜਾਂ ਆੜ੍ਹਤੀ ਪੱਧਰ ਤੱਕ ਸੀਮਤ ਰਹਿੰਦਾ ਸੀ।

ਸਰ ਡਾਰਲਿੰਗ ਦੇ ਅਨੁਸਾਰ:

ਕਿਸਾਨ ਦੇ ਕਰਜ਼ਾਈਪੁਣੇ ਦਾ ਸਿੱਧਾ ਸੰਬੰਧ ਉਸ ਦੀ ਖੁਸ਼ਹਾਲੀ ਨਾਲ ਹੈ ਨਾ ਕਿ ਉਸ ਦੀ ਗ਼ਰੀਬੀ ਨਾਲ ਕਿਉਂਕਿ ਕਰਜ਼ਾ ਚੁੱਕਣ ਦੀ ਯੋਗਤਾ ਨੇ ਹੀ ਕਿਸਾਨ ਨੂੰ ਕਰਜ਼ੇ ਦਾ ਰਾਹ ਦਿਖਾਇਆ ਹੈ।⁴

ਠੀਕ ਅਜਿਹਾ ਹੀ ਹੋਇਆ ਜਦੋਂ ਕਾਰਪੋਰੇਟ ਘਰਾਣਿਆਂ ਜਾਂ ਫਾਇਨਾਂਸ ਕੰਪਨੀਆਂ, ਪ੍ਰਾਈਵੇਟ ਬੈਂਕਾਂ ਨੇ ਕਿਸਾਨਾਂ ਨੂੰ ਜ਼ਮੀਨ 'ਤੇ ਕਰਜ਼ੇ ਦੇਣੇ ਸ਼ੁਰੂ ਕੀਤੇ ਹਨ। ਉਦੋਂ ਤੋਂ ਕਿਸਾਨਾਂ ਦੇ ਸਿਰ ਕਰਜ਼ੇ ਦਾ ਭਾਰ ਵੀ ਵਧਿਆ ਹੈ। ਇਨ੍ਹਾਂ ਫ਼ਰਮਾਂ ਨੇ ਕਿਸਾਨਾਂ ਨਾਲ ਇਕ ਐਗਰੀਮੈਂਟ ਕਰਕੇ ਉਨ੍ਹਾਂ ਦੀ ਜ਼ਮੀਨ ਮੁਤਾਬਕ ਕਰਜ਼ੇ ਦੇਣੇ ਸ਼ੁਰੂ ਕਰ ਦਿੱਤੇ। ਇਸ ਕਰਜ਼ੇ ਦੀ ਮੰਡੀਕਰਨ ਵਿਚ ਬੜਾਵਾ ਕਰਨ ਲਈ ਭੋਲੇਭਾਲ ਤੇ ਅਨਪੜ੍ਹ ਕਿਸਮ ਦੇ ਕਿਸਾਨਾਂ ਨੂੰ ਆੜ੍ਹਤੀ ਜਾਂ ਹੋਰ ਕਿਸੇ ਧਨਵਾਢ ਕੋਲੋਂ ਪੈਸੇ ਲੈਣ ਨਾਲੋਂ ਮਿਲਦੇ ਫ਼ਾਇਦਿਆਂ ਬਾਰੇ ਜਾਣੂ ਕਰਵਾਇਆ। ਜਿਸ ਨਾਲ ਕਿਸਾਨਾਂ ਨੇ ਇਸ ਪ੍ਰਕਾਰ ਦੇ ਕਰਜ਼ੇ ਨੂੰ ਵਧੇਰੇ ਤਵੱਜੋ ਦਿੱਤੀ।

ਦੂਜਾ ਅਜੋਕੇ ਯੁੱਗ ਵਿਚਲੀਆਂ ਨਵੀਨ ਕਾਢਾਂ ਨੇ ਬੀਜ, ਖਾਦਾਂ, ਕੀਟਨਾਸ਼ਕ ਦਵਾਈਆਂ ਦੇ ਰੇਟ ਤਾਂ ਬਹੁਤ ਵਧਾ ਦਿੱਤੇ ਪਰ ਮੰਡੀਕਰਨ ਨੇ ਇਸ ਵਿਚ ਰਲੇਵਾਂ ਅਤੇ ਨਕਲੀਪਣ ਦਾ ਰੁਝਾਨ ਵਧਾ ਦਿੱਤਾ। ਵੱਖ-ਵੱਖ ਕੰਪਨੀਆਂ ਨੇ ਨਾਮਵਾਰ ਕੰਪਨੀਆਂ ਦੇ ਲੇਬਲ ਹੇਠ ਨਕਲੀ ਵਸਤਾਂ ਦੀ ਵਿਕਰੀ ਕੀਤੀ। ਅਜਿਹਾ ਬੋਝ ਵੀ ਕਿਸਾਨ ਨੂੰ ਉਠਾਉਣਾ ਪਿਆ। ਇਸ ਤਰ੍ਹਾਂ ਆਮਦਨ ਘੱਟ ਤੇ ਕਰਜ਼ੇ ਦਾ ਪਾਸਾਰ ਵੱਧ ਗਿਆ।

ਡਾ. ਸੁਖਪਾਲ ਸਿੰਘ ਅਨੁਸਾਰ:

ਭਾਰਤ ਵਿਚ ਵੱਡੇ ਪੱਧਰ 'ਤੇ ਖੁਦਕੁਸ਼ੀਆਂ ਦਾ ਰੁਝਾਨ ਨਵੀਆਂ ਆਰਥਿਕ ਨੀਤੀਆਂ ਲਾਗੂ ਹੋਣ ਤੋਂ ਬਾਅਦ 1990 ਵਿਆਂ ਦੇ ਅਖੀਰ ਵਿਚ ਹੀ ਦੇਖਣ ਨੂੰ ਮਿਲਦਾ ਹੈ। ਐੱਨਸੀਆਰਬੀ ਅਨੁਸਾਰ, ਭਾਰਤ ਵਿਚ 1997 ਤੋਂ 2006 ਦੌਰਾਨ 1095219 ਜਣਿਆਂ ਨੇ ਖੁਦਕੁਸ਼ੀਆਂ ਕੀਤੀਆਂ ਜਿਨ੍ਹਾਂ ਵਿਚ 166304 ਕਿਸਾਨ ਸਨ। ਇਹ ਅੰਕੜਾ ਹੁਣ ਵਧ ਕੇ ਲਗਭਗ ਸਾਢੇ ਚਾਰ ਲੱਖ ਹੋ ਗਿਆ ਹੈ।⁵

ਇਸ ਪ੍ਰਕਾਰ ਆਰਥਿਕ ਸੰਕਟ ਕਰਜ਼ੇ ਦੀ ਵੱਧਦੀ ਮਾਤਰਾ, ਹਰੇਕ ਫ਼ਸਲ 'ਤੇ ਘੱਟ-ਘੱਟ ਸਮਰਥਕ ਮੁੱਲ ਨਿਸ਼ਚਿਤ ਨਾ ਹੋਣਾ, ਨਕਲੀ-ਦਵਾਈਆਂ, ਖਾਦਾਂ, ਬੀਜ ਆਦਿ ਦੀ ਭਰਮਾਰ ਨੇ ਕਿਸਾਨ ਵੀ ਖੁਦਕੁਸ਼ੀਆਂ ਨੂੰ ਬੜਾਵਾ ਦਿੱਤਾ।

ਖੇਤੀਬਾੜੀ ਸੰਕਟ ਅਤੇ ਕਿਸਾਨ ਖੁਦਕੁਸ਼ੀਆਂ ਇਕ ਗੰਭੀਰ ਮਸਲਾ ਹੈ। ਜਿਸ ਤੇ ਨਿੱਠ ਕੇ ਜ਼ਮੀਨੀ ਪੱਧਰ 'ਤੇ ਕਾਰਗੁਜ਼ਾਰੀ ਦੀ ਲੋੜ ਹੈ। ਖੇਤੀ ਨੂੰ ਲਾਹੇਵੰਦ ਬਣਾਉਣ ਲਈ ਇਨ੍ਹਾਂ ਸੰਕਟਾਂ ਵਿਚੋਂ ਬਾਹਰ ਕੱਢਣਾ ਜ਼ਰੂਰੀ ਹੀ ਨਹੀਂ, ਸਗੋਂ ਲੋੜੀਂਦਾ ਵੀ ਹੈ। ਜੇਕਰ ਇਹ ਸੰਕਟ ਇਸ ਤਰ੍ਹਾਂ ਮੰਡਰਾਉਂਦੇ ਰਹੇ ਤਾਂ ਕਿਸਾਨ ਖੇਤੀ ਕਰਨ ਤੋਂ ਗੁਰੇਜ਼ ਕਰਨਗੇ। ਜਿਸ ਨਾਲ ਅੰਨ ਸੰਕਟ ਵਰਗੀ ਸਥਿਤੀ ਵੀ ਹੋਂਦ ਅਖ਼ਤਿਆਰ ਕਰ ਸਕਦੀ ਹੈ। ਇਸ ਸਭ ਤੋਂ ਬਾਹਰ ਆਉਣ ਲਈ ਸਰਕਾਰਾਂ ਜਾਂ ਖੇਤੀ ਮਾਹਿਰਾਂ ਨੂੰ ਕੁਝ ਜ਼ਮੀਨੀ ਪੱਧਰ ਦੇ ਸਮਾਧਾਨ ਕਰਨੇ ਲੋੜੀਂਦੇ ਹਨ, ਜਿਸ ਨਾਲ ਖੇਤੀਬਾੜੀ ਤੇ ਕਿਸਾਨ ਦੋਵੇਂ ਖੁਸ਼ਹਾਲ ਹੋ ਸਕਣ।

ਕਿਸਾਨਾਂ ਦਾ ਜੀਵਨ ਪੱਧਰ ਖੁਸ਼ਹਾਲ ਕਰਨ ਲਈ ਉਨ੍ਹਾਂ ਨੂੰ ਬੀਜ ਅਤੇ ਕੀੜੇਮਾਰ ਦਵਾਈਆਂ ਸਰਕਾਰੀ ਸੁਸਾਇਟੀ ਵਿਚੋਂ ਸਬਸਿਡੀ ਤੇ ਮੁਹੱਈਆ ਕਰਵਾਈਆਂ ਜਾਣੀਆਂ ਚਾਹੀਦੀਆਂ ਹਨ। ਝੋਨੇ ਅਤੇ ਕਣਕ ਤੋਂ ਇਲਾਵਾ ਬਾਕੀ ਫ਼ਸਲਾਂ ਜਿਵੇਂ ਸਰੋਂ, ਮੱਕੀ, ਦਾਲਾਂ, ਸਬਜ਼ੀਆਂ ਆਦਿ 'ਤੇ ਵੀ ਘੱਟੋ ਘੱਟ ਸਮਰਥਨ ਮੁੱਲ (MSP) ਨਿਸ਼ਚਿਤ ਕਰਨਾ ਚਾਹੀਦਾ ਹੈ। ਸਬਜ਼ੀਆਂ, ਫਲਾਂ ਆਦਿ ਦੀ ਸਾਂਭ-ਸੰਭਾਲ ਲਈ ਕੋਲਡ ਸਟੋਰ ਵਿਸ਼ੇਸ਼ ਮੰਡੀਆਂ ਬਣਾਉਣੀਆਂ ਚਾਹੀਦੀਆਂ ਹਨ, ਤਾਂ ਜੋ ਕਿ ਕਿਸਾਨਾਂ ਨੂੰ ਕਿਸੇ ਦਿੱਕਤ ਦਾ ਸਾਹਮਣਾ ਨਾ ਕਰਨਾ ਪਵੇ। ਕਿਸਾਨਾਂ ਨੂੰ ਸਮੇਂ ਸਮੇਂ ਤੇ ਟ੍ਰੇਨਿੰਗ ਦੇ ਕੇ ਸਮੇਂ ਦੇ ਹਾਣੀ ਬਣਾਉਣਾ ਤੇ ਖੇਤੀ ਨੂੰ ਨਵੀਂ ਤਕਨਾਲੋਜੀ ਨਾਲ ਜੋੜਨਾ ਚਾਹੀਦਾ ਹੈ। ਜਿਸ ਨਾਲ ਨਵਾਂ ਖੇਤੀ ਇਨਕਲਾਬ ਆ ਸਕਦਾ ਹੈ। ਖੇਤੀਬਾੜੀ ਯੂਨੀਵਰਸਿਟੀਆਂ ਨੂੰ ਨਿਰੰਤਰ ਉਨ੍ਹਾਂ ਕਾਢਾਂ ਜਾਂ ਖੋਜਾਂ ਨੂੰ ਸਾਹਮਣੇ ਲਿਆਉਣਾ ਚਾਹੀਦਾ ਹੈ, ਜੋ ਖੇਤੀ ਨੂੰ ਵਿਕਾਸ ਦੀਆਂ ਲੀਹਾਂ 'ਤੇ ਲਿਜਾ ਸਕੇ। ਖੇਤੀ ਅਤੇ ਕਿਸਾਨਾਂ ਦੇ ਹੱਕ ਵਿਚ ਪਾਏਦਾਰ ਕਾਨੂੰਨ ਬਣਾਉਣੇ ਚਾਹੀਦੇ ਹਨ। ਸਮੇਂ ਸਿਰ ਖਾਦਾਂ, ਬੀਜ ਆਦਿ ਮੁਹੱਈਆ ਕਰਵਾਉਣੇ ਚਾਹੀਦੇ ਹਨ। ਸਰਕਾਰ ਦੁਆਰਾ ਫ਼ਸਲੀ ਬੀਮਾ ਜ਼ਰੂਰੀ ਕਰਨਾ ਚਾਹੀਦਾ ਹੈ ਅਤੇ ਜਿਸ ਖੇਤਰ ਵਿਚ ਫ਼ਸਲ ਤਬਾਹੀ ਦਾ ਸ਼ਿਕਾਰ ਹੋਈ ਹੋਵੇ ਜ਼ਮੀਨੀ ਪੱਧਰ 'ਤੇ ਗਿਦਾਵਰੀ ਕਰਵਾ ਕੇ ਮੁਆਵਜ਼ਾ ਮੁਹੱਈਆ ਕਰਨਾ ਚਾਹੀਦਾ ਹੈ।

ਹਰੇਕ ਜਿਲ੍ਹੇ ਵਿਚ ਕਿਸਾਨ ਟ੍ਰੇਨਿੰਗ ਸੈਂਟਰ ਹੋਣਾ ਚਾਹੀਦਾ ਹੈ ਅਤੇ ਪ੍ਰਮਾਣਿਤ (Certified) ਬੀਜ ਮੁਹੱਈਆ ਕਰਵਾਏ ਜਾਣੇ ਤਾਂ ਜੋ ਅੰਤਰ-ਰਾਸ਼ਟਰੀ ਬਾਜ਼ਾਰ ਵਿਚ ਇਸ ਦਾ ਚੰਗਾ ਮੁੱਲ ਮਿਲ ਸਕੇ।

ਛੋਟੇ ਕਿਸਾਨਾਂ ਨੂੰ ਵਿਆਜ ਰਹਿਤ ਕਰਜਾ ਦਿੱਤਾ ਜਾਵੇ। ਕਿਸਾਨਾਂ ਦੀ ਫਸਲ ਮੰਡੀ ਵਿਚੋਂ ਸਮੇਂ ਸਿਰ ਚੁੱਕੀ ਜਾਵੇ ਤੇ ਰਕਮ ਦਾ ਭੁਗਤਾਨ ਵੀ ਮੌਕੇ 'ਤੇ ਕੀਤਾ ਜਾਵੇ। ਕੁਦਰਤੀ ਅਤੇ ਟਿਕਾਊ ਖੇਤੀਬਾੜੀ ਨੂੰ ਪ੍ਰਫੁਲਿਤ ਕੀਤਾ ਜਾਵੇ। ਸੋ ਮੇਰੀ ਨਿੱਜੀ ਸਮਝ ਮੁਤਾਬਕ ਉਪਰੋਕਤ ਸਾਰੇ ਸਮਾਧਾਨਾਂ ਨੂੰ ਅਪਣਾ ਕੇ ਹੀ ਅਸੀਂ ਖੇਤੀਬਾੜੀ ਸੰਕਟ ਅਤੇ ਕਿਸਾਨੀ ਸੰਕਟ 'ਚ ਬਾਹਰ ਆਉਣ ਲਈ ਇਕ ਕਦਮ ਪੁੱਟ ਸਕਦੇ ਹਾਂ।

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ਪੰਜਾਬੀ ਕਿਸਾਨੀ : ਅਤੀਤ, ਵਰਤਮਾਨ ਤੇ ਭਵਿੱਖ (ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਵਿਸ਼ੇਸ਼ ਪ੍ਰਸੰਗ'ਚ)

ਰਵਿੰਦਰ ਕੌਰ

ਐਸੋਸੀਏਟ ਪ੍ਰੋਫੈਸਰ, ਖਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ

ਰੋਟੀ, ਕੱਪੜਾ ਤੇ ਮਕਾਨ ਮਨੁੱਖ ਦੀਆਂ ਬੁਨਿਆਦੀ ਜ਼ਰੂਰਤਾਂ ਹਨ, ਨਿਰਸੰਦੇਹ। ਇਹ ਸਾਰੀਆਂ ਜ਼ਰੂਰਤਾਂ ਦਾ ਧੁਰਾ ਸਾਡੀ ਆਰਥਿਕਤਾ ਨਾਲ ਜੁੜਿਆ ਹੋਇਆ ਹੈ। ਲਿਹਾਜ਼ਾ ਆਰਥਿਕ ਵਸੀਲਿਆਂ ਦੀ ਤਲਾਸ਼ ਵਿਚ ਪਏ ਰਹਿਣਾ ਸਮਾਜਕ ਜੀਵ ਦੀ ਹੋਂਦ ਤੇ ਹੋਣੀ ਦਾ ਸ਼੍ਰੋਮਣੀ ਮਸਲਾ ਹੈ। ਪੰਜਾਬ ਸੂਬੇ ਵਿਚ ਖੇਤੀਬਾੜੀ ਆਰਥਿਕਤਾ ਦਾ ਅਹਿਮ ਸ੍ਰੋਤ ਰਹੀ ਹੈ। ਖੇਤੀਬਾੜੀ ਨੂੰ ਮੁੱਖ ਧੰਦਾ ਬਣਾ ਕੇ ਕਾਸ਼ਤ ਵਿਚੋਂ ਆਪਣਾ ਆਰਥਿਕ ਤੋਰਾ ਤੋਰਨ ਵਾਲਾ ਵਰਗ ਕਿਸਾਨ ਅਖਵਾਉਂਦਾ ਹੈ। “ਕਿਸਾਨ ਉਹ ਹੈ ਜੋ ਕ੍ਰਿਸ਼ ਕਰੇ, ਜੋ ਜ਼ਮੀਨ ਵਾਹੇ, ਹਲ ਵਾਹੇ, ਕਾਸ਼ਤਕਾਰ।”¹

ਕਿਸਾਨੀ, ਕਿਉਂਕਿ ਬਹੁਗਿਣਤੀ ਦਾ ਆਰਥਿਕ ਵਸੀਲਾ ਹੈ ਤੇ ਜਦ ਕੋਈ ਵੀ ਵਰਤਾਰਾ ਬਹੁਗਿਣਤੀ ਦੀ ਪ੍ਰਵਾਨਗੀ ਦਾ ਪਾਤਰ ਬਣ ਜਾਂਦਾ ਹੈ ਤਾਂ ਉਸਦੀ ਗਤੀ ਵਿਚ ਵਾਪਰਦੇ ਉਤਰਾਅ-ਚੜ੍ਹਾਅ ਸਮਾਂ ਪਾ ਕੇ ‘ਇਤਿਹਾਸ’ ਬਣ ਜਾਂਦੇ ਹਨ। ਕਿਸਾਨੀ ਦਾ ਕਿੱਤਾ ਸਮੇਂ ਦੇ ਵੇਗ ਨਾਲ ਕਿੱਤੇ ਤੋਂ ਕਾਰਪੋਰੇਟ ਸੈਕਟਰ ਦੇ ਆਰਥਿਕ ਏਜੰਡੇ ਦਾ ਸਾਧਨ ਕਿਸ ਕਦਰ ਬਣ ਜਾਂਦਾ ਹੈ, ਕਿਸਾਨੀ ਇਤਿਹਾਸ ਦੀ ਲੰਮੀ ਪ੍ਰੰਪਰਾ ਵਿਚ ਇਸਦਾ ਜਵਾਬ ਪਿਆ ਹੈ। “ਕਿਸਾਨ ਜ਼ਰਾਇਤੀ ਮਿਹਨਤਕਸ਼ਾਂ ਦੀ ਉਹ ਜਮਾਤ ਹੈ ਜੋ ਆਪਣੇ ਕਬਜ਼ੇ/ਮਾਲਕੀ ਹੇਠਲੀ ਜ਼ਮੀਨ ਉੱਤੇ ਆਪਣੇ ਮਾਲਕੀ ਸੰਦਾਂ ਨਾਲ ਬਹੁਤ ਕਰਕੇ ਆਪਣੀ ਅਤੇ ਆਪਣੇ ਪਰਿਵਾਰ ਦੀ ਮਿਹਨਤ ਨਾਲ ਪੈਦਾਵਾਰ ਕਰਦੀ ਹੈ।”² ਕਿਸਾਨੀ ਦਾ ਇਕ ਉਹ ਦੌਰ ਸੀ ਜਦ ਵਿਅਕਤੀ ਆਦਿ ਕਾਲੀਨ ਜੀਵਨ ਹੰਢਾ ਰਿਹਾ ਸੀ ਅਰਥਾਤ ਵਿਅਕਤੀ ਜੀਵਨ ਦੀ ਸਮੁੱਚੀ ਰੂਪ ਰੇਖਾ ਪ੍ਰਕਿਰਤਕ ਅਨੁਸਠਾਨਾਂ ਦੇ ਆਸਰੇ ’ਤੇ ਸੀ। ਇਸ ਕਾਲ ਖੰਡ ਦੀ ਖੇਤੀ ਕੁਦਰਤੀ ਸ੍ਰੋਤਾਂ ਉੱਪਰ ਆਸ਼ਰਿਤ ਹੁੰਦੀ ਹੋਈ ਕਿਸਾਨ ਦੀ ਗੁਜ਼ਾਰੇ ਮਾਤਰ ਕਮਾਈ ਦਾ ਵਸੀਲਾ ਸੀ। ਸਮੇਂ ਦੀ ਤਬਦੀਲੀ ਅਤੇ ਸੱਭਿਅਤਾਵਾਂ ਦੇ ਹੁੰਦੇ ਵਿਕਾਸ ਨਾਲ ਖੇਤੀ ਦਾ ਧੰਦਾ ਵੀ ਨਵੀਨ ਦਿੱਖ ਵੱਲ ਪ੍ਰੇਰਿਤ ਹੁੰਦਾ ਹੈ। ਕਹਿਣ ਤੋਂ ਭਾਵ ਕਿ ਹੜੱਪਾ, ਮਹਿੰਜੋਦੜੋ ਦੇ ਸਮੇਂ ਧਾਤ ਦੀ ਸਭਿਅਤਾ ਦਾ ਜਨਮ ਹੁੰਦਾ ਹੈ ਜਿਸ ਨਾਲ ਖੇਤੀ ਮਹਿਜ਼ ਇਕ ਗੁਜ਼ਾਰੇ ਯੋਗ ਧੰਦੇ ਤੋਂ ਅੱਗੇ ਵੱਧ ਕੇ ਵਪਾਰ ਦੇ ਖੇਤਰ ਦੀਆਂ ਨਵੀਆਂ ਦਿਸ਼ਾਵਾਂ ਦੇ ਰੂਬਰੂ ਵੀ ਹੁੰਦੀ ਹੈ। ਕਿਸਾਨੀ ਕੇਵਲ ਚਾਰ ਦਿਵਾਰੀ ਦੇ ਪੈਦਾਵਾਰੀ ਸਾਧਨ ਤੋਂ ਬਾਹਰ ਫੈਲ ਕੇ ਬਾਜ਼ਾਰ ਜਾਂ ਮੁਨਾਫ਼ੇ ਦੇ ਸੌਦੇ ਵਿਚ ਆਪਣਾ ਰੂਪ ਵਟਾਉਂਦੀ ਹੈ। ਅੱਗੇ ਚੱਲ ਕੇ ਕਿਸਾਨੀ ਦੇ ਵਿਕਾਸ ਨੂੰ ਸਿਖਰ ਸਪਤ ਸਿੰਧੂ ਸਭਿਅਤਾ ਦੇ ਆਗਮਨ ਨਾਲ ਹਾਸਲ ਹੁੰਦਾ ਹੈ ਜਦ ਆਰੀਆ ਜਾਤੀ ਦਾ ਦਖਲ ਭਾਰਤੀ ਸੰਸਕ੍ਰਿਤੀ ਵਿਚ ਹੁੰਦਾ ਹੈ। ਆਰੀਆ ਭਾਵ ਉਹ ਲੋਕ, ਜਿਨ੍ਹਾਂ ਦਾ ਜ਼ਰਾਇਤੀ ਪੇਸ਼ਾ ਹੱਲ ਵਾਹੁਣਾ ਹੁੰਦਾ ਹੈ। ਇਸ ਜਾਤੀ ਦੇ ਇਸੇ ਲੱਛਣ ਸਦਕਾ ਹੀ ਇਨ੍ਹਾਂ ਨੂੰ ‘ਆਰੀਆ’ ਦੀ ਸੰਗਿਆ ਦਿੱਤੀ ਗਈ ਹੈ। ਇਸ ਸਭਿਅਤਾ ਸਮੇਂ ਕਿਸਾਨੀ ‘ਜਾਇਦਾਦ’ ਦਾ ਮੁਹਾਂਦਰਾ ਗ੍ਰਹਿਣ ਕਰਦੀ ਹੋਈ ਵਾਹੀ ਯੋਗ ਸੰਦਾਂ ਦੀ ਇਜ਼ਾਦ ਦਾ ਆਧਾਰ ਬਣਦੀ ਹੈ। “ਇਸ ਵੇਲੇ ਖੇਤੀ ਵਿਚ

ਲਗਾਤਾਰ ਵਿਕਾਸ ਹੋ ਰਿਹਾ ਸੀ। ਵੱਡੇ ਭਾਰੇ ਅਤੇ ਤਿੱਖੇ ਫਾਲਿਆਂ ਵਾਲੇ ਹਲ ਹੋਂਦ ਵਿਚ ਆ ਚੁੱਕੇ ਸਨ ਜਿਨ੍ਹਾਂ ਨੂੰ ਚਲਾਉਣ ਲਈ ਚੌਵੀ ਬਲਦਾਂ ਦੀ ਲੋੜ ਪੈਂਦੀ ਸੀ।”³ ਇਹ ਉਹ ਦੌਰ ਸੀ ਜਦ ਕਿਸਾਨ ਲਈ ਜ਼ਮੀਨ ਕੇਵਲ ਉਤਪਾਦਨ ਦਾ ਹੀਲਾ ਨਾ ਰਹਿ ਕੇ ਚਿੰਨ੍ਹਾਤਮਕ ਕੀਮਤ ਨੂੰ ਹਾਸਿਲ ਹੁੰਦੀ ਹੈ। ਜ਼ਰ, ਜ਼ਮੀਨ ਤੇ ਜ਼ੋਰੂ ਇਕ ਮਰਦ ਦੀ ਅਣਖ ਦੇ ਚਿਹਨ ਮੰਨੇ ਜਾਂਦੇ ਰਹੇ ਹਨ। ਯੁੱਗ ਚੇਤਨਾ ਦੇ ਨਾਲ ਨਾਲ ਖੇਤੀ-ਸਹਾਇਕ ਧੰਦੇ ਵੀ ਆਪਣੀ ਹੋਂਦ ਜ਼ਾਹਿਰ ਕਰਦੇ ਹਨ ਜਿਨ੍ਹਾਂ ਦਾ ਮੁੱਖ ਕਰਤੱਵ ਕਿਸਾਨੀ ਵਿਚ ਕਿਸਾਨ ਦੀ ਮਦਦ ਕਰਕੇ ਇਵਜ਼ਾਨਾ ਪ੍ਰਾਪਤ ਕਰਨਾ ਹੁੰਦਾ ਸੀ। ਧਿਆਨਗੋਚਰੀ ਗੱਲ ਇਹ ਹੈ ਕਿ ਕਿਸਾਨੀ ਇਕ ਐਸਾ ਪੇਸ਼ਾ ਹੈ ਜਿਸ ਵਿਚ ਸਰੀਰਕ ਬਲ ਦਾ ਪ੍ਰਯੋਗ ਲੋੜੀਂਦਾ ਹੈ। ਇਹੀ ਕਾਰਨ ਹੈ ਕਿ ਕਿਸਾਨ, ਕਿਸਾਨ ਦੇ ਨਾਲ-ਨਾਲ ਇਕ ਸਿਪਾਹੀ ਦੇ ਤੌਰ’ਤੇ ਵੀ ਆਪਣਾ ਲੋਹਾ ਮੰਨਵਾਉਣ ਵਿਚ ਪੂਰਨ ਸਮਰੱਥ ਹੋ ਜਾਂਦਾ ਹੈ। ਜਿਸਦਾ ਸਬੂਤ ਸਮੇਂ ਦਰ ਸਮੇਂ ਪੰਜਾਬ/ਭਾਰਤ ਵਿਚ ਕਾਬਜ਼ ਹੋਣ ਵਾਲੇ ਹਮਲਾਵਰਾਂ ਨਾਲ ਪੰਜਾਬੀਆਂ ਦੁਆਰਾ ਕੀਤੇ ਜਾਂਦੇ ਰਹੇ ਘੋਲਾਂ ਵਿਚੋਂ ਪ੍ਰਤੱਖ ਹੁੰਦਾ ਹੈ।

ਪਰ ਜਿਵੇਂ ਕਿ ਹਰ ਸਿੱਕੇ ਦੇ ਦੋ ਪਾਸੇ ਹੁੰਦੇ ਹਨ। ਜਿਉਂ-ਜਿਉਂ ਕਿਸਾਨੀ ਦੀ ਸਮਾਜਕ ਵਕਤ ਵਿਚ ਇਜ਼ਾਫਾ ਹੋ ਰਿਹਾ ਸੀ, ਤਿਉਂ-ਤਿਉਂ ਕਿਸਾਨੀ ਨੂੰ ਹਾਸਿਲ ਹੁੰਦੇ ਵਿਕਾਸ ਨੇ ਜਗੀਰਦਾਰੀ ਸਿਸਟਮ ਦੀ ਜ਼ਮੀਨ ਤਿਆਰ ਕੀਤੀ ਜਿਸ ਤਹਿਤ ਜ਼ਮੀਨ ਮਲਕੀਅਤ ਦਾ ਮਸਲਾ ਪੇਚੀਦਾ ਰੂਪ ਧਾਰਨ ਕਰ ਜਾਂਦਾ ਹੈ। ਪੈਦਾ ਹੋਈ ਭੂਮੀਪਤੀ ਧਿਰ ਜ਼ਮੀਨ ਉੱਪਰ ਵੱਧ ਤੋਂ ਵੱਧ ਕਬਜ਼ਾ ਕਰਨ ਦੀ ਲਾਲਸਾ ਨਾਲ ਲਬਰੇਜ਼ ਸੀ। ਇਸੇ ਲਾਲਸਾ ਨੇ ਜ਼ਮੀਨੀ ਝਗੜਿਆਂ ਦਾ ਮਸਲਾ ਉਭਾਰਿਆ। ਮੁਸਲਿਮ ਹੁਕਮਰਾਨਾਂ ਵੱਲੋਂ ਵੀ ਖੇਤੀ ਆਧਾਰਤ ਯੋਗ ਨਿਯਮਾਂ ਜਾਂ ਏਜੰਡਿਆਂ ਨੂੰ ਲਾਗੂ ਕਰਨ ਪੱਖੋਂ ਮਜ਼ਬੂਤੀ ਦੀ ਘਾਟ ਰਹੀ। ਇਹ ਉਹ ਸਮਾਂ ਸੀ ਜਦ “ਗਰੀਬ ਕਿਸਾਨੀ ਦੀ ਆਰਥਿਕ ਹਾਲਤ ਮੰਦੀ ਸੀ ਪੰਜਾਬ ਵਿਚ 1419 ਈ. ਵਿਚ ਸਾਰੰਗ ਦੀ ਅਗਵਾਈ ਹੇਠ ਕਿਸਾਨਾਂ ਦੀ ਬਗ਼ਾਵਤ ਹੋਈ; ਪੰਜਾਬ ਦੇ ਸਾਮੰਤੀ ਸ਼ਾਹਾਂ ਨੇ ਉਸ ਵਿਰੁੱਧ ਆਪਣੀਆਂ ਫੌਜਾਂ ਭੇਜੀਆਂ। ਸਰਹੰਦ ਵਿਖੇ ਸ਼ਾਹੀ ਫੌਜਾਂ ਨਾਲ ਟਾਕਰਾ ਹੋਇਆ, ਸਾਰੰਗ ਹਾਰ ਗਿਆ ਅਤੇ ਪਹਾੜਾਂ ਵੱਲ ਦੌੜ ਗਿਆ।”⁴ ਨਤੀਜੇ ਵਜੋਂ ਪੰਜਾਬੀ, ਅਮੀਰੀ-ਗਰੀਬੀ ਦੇ ਪਾੜਿਆਂ ਵਿਚ ਉਲਝਦਾ ਜਾਤ-ਪਾਤ ਦੇ ਚੱਕਰਾਂ ਵਿਚ ਗਲਤਾਨ ਹੋ ਜਾਂਦਾ ਹੈ। ਅਖੀਰ ਮਹਾਰਾਜਾ ਰਣਜੀਤ ਸਿੰਘ ਤੋਂ ਬਾਅਦ ਦਰਬਾਰੀ ਜਗੀਰਦਾਰਾਂ ਦੀਆਂ ਆਪਸੀ ਰੰਜਸ਼ਾਂ ਅੰਗਰੇਜ਼ੀ ਸਾਮਰਾਜ ਦੀ ਗੁਲਾਮੀ ਦਾ ਕਾਰਨ ਬਣਦੀਆਂ ਹਨ। ਅੰਗਰੇਜ਼ੀ ਸਾਮਰਾਜ ਦੀ ਆਮਦ ਨੇ ਪੰਜਾਬ ਪ੍ਰਾਂਤ ਜਾਂ ਭਾਰਤ ਵਿਚ ਵੱਡ-ਆਕਾਰੀ ਪਰਿਵਰਤਨ ਲਿਆਂਦਾ। ਭਾਰਤ ਵਿਚ ਸੂਚਨਾ, ਸੰਚਾਰ, ਤਕਨਾਲੋਜੀ ਦਾ ਨਵਾਂ ਪਾਸਾਰ ਪੈਦਾ ਹੁੰਦਾ ਹੈ। “ਬਰਤਾਨਵੀ ਸਾਮਰਾਜ ਦਾ ਮੁੱਖ ਉਦੇਸ਼ ਇਥੋਂ ਵੱਧ ਤੋਂ ਵੱਧ ਧਨ ਇੱਕਠਾ ਕਰਨਾ ਸੀ। ਉਦਯੋਗਿਕ ਤਰੱਕੀ ਦੀ ਅਣਹੋਂਦ ਕਾਰਨ ਇਹ ਮਕਸਦ ਸਿਰਫ ਖੇਤੀ ਦੇ ਖੇਤਰ ਵਿਚੋਂ ਹੀ ਪੂਰਾ ਹੋ ਸਕਦਾ ਸੀ। ਇਸ ਕਰਕੇ ਅੰਗਰੇਜ਼ ਹੁਕਮਰਾਨਾਂ ਨੇ ਲਗਾਨ ਵਿਚ ਵਾਧਾ ਕੀਤਾ।”⁵ ਲਗਾਨ ਦਾ ਕੇਵਲ ਨਗਦੀ ਰੂਪ ਵਿਚ ਭੁਗਤਾਨ ਕਰਨ ਦੀ ਨੀਤੀ ਅਪਣਾਅ ਕੇ ਅੰਗਰੇਜ਼ ਹਕੂਮਤ ਨੇ ਰਾਇਤਵਾੜੀ ਸਿਸਟਮ ਲਾਗੂ ਕੀਤਾ। ਰਾਇਤਵਾੜੀ ਸਿਸਟਮ ਨੇ ਖੇਤੀ ਨੂੰ ਪੈਦਾਵਾਰ ਮੰਡੀ ਦਾ ਨਵਾਂ ਰੂਪ ਦਿੱਤਾ। ਮੰਡੀ ਕਲਚਰ ਨੇ ਖੇਤੀ ਨੂੰ ਜਿਨਸ ਦੇ ਰੂਪ’ਚ ਆੜਤੀਆਂ/ਭੂਮੀਪਤੀਆਂ ਲਈ ਮੁਨਾਫ਼ੇ ਦਾ ਕੇਂਦਰ ਕਰਾਰ ਦੇਣ ਦਾ ਰੋਲ ਅਦਾ ਕੀਤਾ। ਇਥੋਂ ਹੀ

ਕਿਸਾਨਾਂ ਦਾ ਸ਼ੋਸ਼ਣ ਵਿਕਰਾਲ ਰੂਪ 'ਚ ਆਰੰਭ ਹੁੰਦਾ ਹੈ। ਕਿਸਾਨਾਂ ਵਿਚ ਵੱਧਦੇ ਅਸੰਤੋਸ਼ ਨੇ ਉਹਨਾਂ ਅੰਦਰ ਇਕ ਮੁੱਠ ਹੋ ਕੇ ਹਕੂਮਤ ਸਾਹਮਣੇ ਵੰਗਾਰ ਬਣ ਕੇ ਖੜ੍ਹਨ ਦੀ ਸੋਝੀ ਪੈਦਾ ਕੀਤੀ। ਸਿੱਟੇ ਵਜੋਂ ਬਾਰ ਦੇ ਇਲਾਕੇ ਵਿਚ ਨਵੇਂ ਜ਼ਮੀਨੀ ਕਨੂੰਨਾਂ ਦੇ ਵਿਰੋਧ ਵਿਚ ਲਾਲਾ ਲਾਜਪਤ ਰਾਏ, ਸਰਦਾਰ ਅਜੀਤ ਸਿੰਘ, ਸਰ ਸ਼ਹਾਬੁਦੀਨ ਅਤੇ ਲਾਲਾ ਬਾਂਕੇ ਦਿਆਲ ਦੀ ਅਗਵਾਈ ਹੇਠ ਅੰਦੋਲਨ ਖੜ੍ਹਾ ਹੋ ਗਿਆ। ਸਮੇਂ ਦੀਆਂ ਸਰਕਾਰਾਂ ਨੂੰ ਠੱਲ੍ਹ ਪਾਉਣ ਅਤੇ ਕਿਸਾਨਾਂ ਵਿਚ ਉਤਸ਼ਾਹ ਨੂੰ ਮੱਘਦਾ ਰੱਖਣ ਲਈ ਉਨ੍ਹੀ ਦਿਨੀਂ ਲਾਲਾ ਬਾਂਕੇ ਦਿਆਲ ਦਾ ਗੀਤ ਹਰ ਜ਼ਬਾਨ 'ਤੇ ਗੂੰਜਣ ਲੱਗਾ ਕਿ :-

ਪਗੜੀ ਸੰਭਾਲ ਜੱਟਾ
 ਪੱਗੜੀ ਸੰਭਾਲ ਸੰਭਾਲ ਓਏ,
 ਫਸਲਾਂ ਨੂੰ ਖਾ ਗਏ ਕੀੜੇ
 ਤਨ ਤੇ ਨਾ ਦਿਸਦੇ ਲੀੜੇ।
 ਭੁੱਖਾਂ ਨੇ ਖੂਬ ਨਪੀੜੇ
 ਰੋਂਦੇ ਨੀ ਬਾਲ ਓ
 ਪਗੜੀ ਸੰਭਾਲ ਓ ਜੱਟਾ

ਇਸ ਕਵਿਤਾ ਦੇ ਅਸਰ ਨੇ ਅੰਦੋਲਨ ਵਿਚ ਅਜਿਹਾ ਜੋਸ਼ ਕਾਇਮ ਕੀਤਾ ਕਿ ਅੰਦੋਲਨ ਦਾ ਨਾਮ ਹੀ 'ਪੱਗੜੀ ਸੰਭਾਲ ਜੱਟਾ' ਪੈ ਗਿਆ। ਖਾਦਾਂ ਦਾ ਚਲਨ ਤਾਂ ਭਾਂਵੇ ਜਗੀਰਦਾਰੀ ਸਿਸਟਮ ਵਿਚ ਹੀ ਪੈਦਾ ਹੋ ਜਾਂਦਾ ਹੈ ਪਰ ਬਰਤਾਨਵੀ ਸਾਮਰਾਜ ਨੇ ਕੀਟਨਾਸ਼ਕਾਂ ਦੀ ਭਰਮਾਰ ਪੈਦਾ ਕੀਤੀ। ਖੇਤੀ ਦਾ ਮਸ਼ੀਨੀਕਰਨ ਕੀਤਾ। ਸਿੰਚਾਈ ਸਾਧਨਾਂ ਦਾ ਰੂਪ ਬਦਲ ਗਿਆ। ਖੇਤੀ ਕੁਦਰਤੀ ਸੋਮਿਆਂ ਦੀ ਵਲਗਣ ਚੋਂ ਬਾਹਰ ਨਿਕਲ ਕੇ ਮਸ਼ੀਨੀ ਯੁੱਗ ਦੇ ਘੇਰੇ ਹੇਠ ਆ ਗਈ। ਵਾਪਰਿਆ ਕੀ, ਕਿ ਜਗੀਰਦਾਰੀ ਪ੍ਰਥਾ ਵੇਲੇ ਕਾਇਮ ਹੋਏ ਖੇਤੀ-ਸਹਾਇਕ ਧੰਦਿਆਂ ਨੂੰ ਵੀ ਤਬਾਹੀ ਦੇ ਰੂਬਰੂ ਹੋਣਾ ਪਿਆ। ਲੋਕ-ਕਿੱਤਾਕਾਰਾਂ ਨੂੰ ਸੰਕਟ ਦੀ ਸਥਿਤੀ ਦਰਪੇਸ਼ ਆਪਣੀ ਰੋਜ਼ੀ ਦੇ ਵਸੀਲਿਆਂ ਲਈ ਆਤੁਰ ਹੋਣਾ ਪਿਆ। ਯਥਾਰਥ ਦੀ ਅਜਿਹੀ ਜਟਿਲਤਾ ਨੂੰ ਸਾਹਿਤਕਾਰਾਂ ਨੇ ਸਾਹਿਤ ਦੇ ਕੋਣ ਤੋਂ ਪ੍ਰਤੀਬਿੰਬਤ ਕਰਕੇ ਸਥਿਤੀ ਦੇ ਹੱਲ ਜਾਂ ਸੰਭਾਵਨਾਵਾਂ ਤਲਾਸ਼ਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਜਾਰੀ ਰੱਖੀ। ਭਾਂਵੇ ਕਿ ਅੰਗਰੇਜ਼ੀ ਹਕੂਮਤ ਦਾ ਜੂਲਾ ਭਾਰਤ ਦੇ ਗਲ ਚੋਂ ਲੱਥ ਚੁੱਕਾ ਸੀ ਪਰ ਉਸਦਾ ਅਪ੍ਰੋਖ ਕਬਜ਼ੇ ਤੋਂ ਭਾਰਤੀ ਮਾਨਸਿਕਤਾ ਕਦੇ ਵੀ ਅਭਿੱਜ ਨਹੀਂ ਰਹਿ ਸਕੀ ਜਿਸਦੀ ਅਸਰ ਅੰਦਾਜ਼ੀ ਮੌਜੂਦਾ ਸਮੇਂ ਦੇ ਹਾਲਾਤ ਤੋਂ ਵੀ ਪ੍ਰਤੱਖ ਭਾਂਪੀ ਜਾ ਸਕਦੀ ਹੈ। ਜਤਿੰਦਰ ਹਾਂਸ ਦੀ ਕਹਾਣੀ 'ਤੱਖੀ' ਲੋਕ ਕਿੱਤਾਕਾਰਾਂ ਦੀ ਜੀਵਨ ਸ਼ੈਲੀ ਵਿਚ ਛਾਏ ਸੰਕਟ ਦੇ ਬੱਦਲਾਂ ਨੂੰ ਬੜੀ ਕਲਾਤਮਕਤਾ ਨਾਲ ਚਿਤਰਦੀ ਹੈ। ਤੱਖੀ ਭਾਵ 'ਨਾਗਾਂ ਦਾ ਰਾਜਾ'। ਇਹ ਕਹਾਣੀ ਕਾਰਪੋਰੇਟ ਸੈਕਟਰ ਨੂੰ ਤੱਖੀ ਦੇ ਰੂਪ ਵਿਚ ਪੇਸ਼ ਕਰਦੀ ਹੈ ਜੋ ਕਿਸਾਨ ਤੇ ਕਿਸਾਨੀ, ਲੋਕ ਕਿੱਤਾਕਾਰਾਂ ਅਤੇ ਲੋਕ ਮਨ ਦੀ ਸਾਂਝੀਵਾਲਤਾ ਨੂੰ ਡੱਸ ਰਿਹਾ ਹੈ। ਉਸਦੇ ਜ਼ਹਿਰ ਦੇ ਅਸਰ ਨਾਲ ਚੌਗਿਰਦਾ ਵਿਸ਼ਮਈ ਰੂਪ ਅਖਤਿਆਰ ਕਰ ਚੁੱਕਾ ਹੈ। ਇਸੇ ਤਰ੍ਹਾਂ ਦੀ ਕਹਾਣੀ 'ਘੋਟਣਾ' ਵੀ ਵੇਖੀ ਜਾ ਸਕਦੀ ਹੈ ਜਿਸ ਵਿਚ ਮਸ਼ੀਨੀ ਯੁੱਗ ਅੰਦਰ ਲੋਕ ਕਿੱਤਾਕਾਰੀ

ਨਾਲ ਰੂਹ ਦੀ ਪੱਧਰ 'ਤੇ ਜੁੜੀ ਮਾਨਸਿਕਤਾ ਦੇ ਰੁਦਨ ਤੇ ਵੇਦਨਾ ਦੀ ਹੂਕ ਸੁਣੀ ਜਾ ਸਕਦੀ ਹੈ। ਕਿਸਾਨੀ ਦੇ ਸੰਕਟ ਅਤੇ ਕਿਸਾਨ ਦੇ ਮਾਨਸਿਕ ਉਤਪੀੜਨ ਦੀ ਬਾਤ ਪਾਉਂਦੀਆਂ ਜਸਵੀਰ ਰਾਣਾ ਦੀਆਂ ਕਹਾਣੀਆਂ ਸਿਖਰ ਦੁਪਹਿਰਾ', 'ਚੂੜੇ ਵਾਲੀ ਬਾਂਹ', 'ਨਸਲਘਾਤ', 'ਦੌੜ ਸ਼ੁਰੂ ਹੈ', ਆਦਿ ਵਿਚਾਰਨਯੋਗ ਹਨ ਜਿਨ੍ਹਾਂ ਵਿਚਕਾਰ ਖੇਤੀ ਦਾ ਸੰਕਟ ਕੇਵਲ ਖੇਤੀ ਦੇ ਦਾਇਰੇ ਤੱਕ ਹੀ ਪੇਸ਼, ਨਹੀਂ ਕੀਤਾ ਗਿਆ ਬਲਕਿ ਇਸ ਸੰਕਟ ਵਿਚੋਂ ਸਿਰ ਚੁੱਕਦੇ ਹੋਰ ਅਨੇਕ ਮਹਾਂਸੰਕਟਾਂ ਦੀ ਯਥਾਰਥਕ ਗਾਥਾ ਵੀ ਰੂਪਮਾਨ ਕੀਤੀ ਗਈ ਹੈ। ਖੇਤੀ ਦਾ ਸੰਕਟ ਅਜਿਹੇ ਡਾਰਕਜ਼ੋਨ ਦਾ ਸ਼ਿਕਾਰ ਹੋ ਚੁੱਕਾ ਹੈ ਕਿ ਇਸ ਵਿਚੋਂ ਆਤਮ ਹੱਤਿਆ ਦਾ ਪ੍ਰਚਲਨ ਪਰਵਾਸ ਦੇ ਗ਼ੈਰ-ਕਾਨੂੰਨੀ ਢੰਗ-ਤਰੀਕੇ, ਕਰਜ਼ਿਆਂ ਦਾ ਬੋਝ, ਛੁੜੇ ਰਹਿ ਜਾਣ ਦਾ ਸੰਤਾਪ ਅਤੇ ਨਸਲਘਾਤ ਜਿਹੇ ਘੋਰ ਸੰਕਟ ਵਰਤਮਾਨ ਸਮੇਂ ਦਾ ਸੱਚ ਬਣ ਚੁੱਕੇ ਹਨ। ਬਰਤਾਨਵੀ ਸਰਕਾਰ ਦੁਆਰਾ ਸਮੇਂ-ਸਮੇਂ ਬਣਾਏ ਗਏ ਕਾਨੂੰਨਾਂ ਨੂੰ ਕਿਸਾਨ ਹਿੱਤਕਾਰੀ ਪੁੱਠ ਤਾਂ ਦਿੱਤੀ ਜਾਂਦੀ ਰਹੀ ਪਰ ਅਕਸਰ ਹੀ ਇਹ ਸਾਰੇ ਕਾਨੂੰਨ ਸ਼ਾਹੂਕਾਰ ਸ਼੍ਰੇਣੀ ਦੇ ਹੱਕ ਵਿਚ ਭੁਗਤਦੇ ਰਹੇ। ਬਿਜਲੀ, ਪਾਣੀ, ਖਾਦਾਂ, ਕੀਟਨਾਸ਼ਕਾਂ ਦੀ ਵੱਧਦੀ ਮਿਕਦਾਰ ਅਤੇ ਭਾਰੀ ਬਿੱਲਾਂ ਦਾ ਬੋਝ ਕਿਸਾਨ ਦੀ ਆਮਦਨ ਤੋਂ ਹਮੇਸ਼ਾਂ ਹੀ ਚੌਗੁਣਾ ਰਿਹਾ ਹੈ। ਲਿਹਾਜ਼ਾ ਕਰਜ਼ਿਆਂ ਦੇ ਬੋਝ ਹੇਠ ਦਮ ਤੋੜਦੀ ਕਿਸਾਨੀ ਦੀਆਂ ਖਬਰਾਂ ਨਿੱਤ ਦਿਨ ਅਖ਼ਬਾਰਾਂ ਦੀਆਂ ਸੁਰਖੀਆਂ ਬਣ ਰਹੀਆਂ ਹਨ। ਕਰਜ਼ੇ ਦੀ ਮਾਨਸਿਕ ਸਥਿਤੀ ਨੂੰ ਅਜਮੇਰ ਸਿੱਧੂ ਦੀ ਕਹਾਣੀ 'ਜਹਾਜ਼ ਵਾਲੀ ਟੈਂਕੀ' ਬਲਵਿੰਦਰ ਗਰੇਵਾਲ ਦੀ ਕਹਾਣੀ 'ਡਬੋਲੀਆ' ਤੇ 'ਸੂਰਜ ਦੀ ਕੋਈ ਪਿੱਠ ਨਹੀਂ ਹੁੰਦੀ', ਵਿਚੋਂ ਸਮਝਿਆ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਕਿਸ ਕਦਰ ਆਰਥਿਕਤਾ ਦੀ ਮੰਦਹਾਲੀ ਕੇਵਲ ਮਾਨਸਿਕ ਪੱਧਰ ਤੇ ਸੰਤਾਪ ਦਾ ਹੀ ਕਾਰਨ ਨਹੀਂ ਬਣਦੀ ਸਗੋਂ ਸੁਪਨਿਆਂ ਜਾਂ ਕਲਪਨਾ ਦੇ ਯਥਾਰਥ ਨਾਲ ਹੁੰਦੇ ਟਕਰਾਅ ਵਿਚੋਂ ਵਿਅਕਤੀ ਨੂੰ ਸਵੈਘਾਣ ਵੱਲ ਉਲਾਰ ਕਰਨ ਦਾ ਵੱਡਾ ਕਾਰਨ ਸਾਬਿਤ ਹੋ ਰਹੀ ਹੈ। ਕਹਾਣੀ ਵਿਚਲਾ ਪਾਤਰ ਨਿਮਨ ਕਿਸਾਨੀ ਦਾ ਮਾਰਿਆ ਕਰਜ਼ੇ ਦੀ ਪੰਡ ਦਾ ਭਾਰ ਹਲਕਾ ਕਰਨ ਲਈ ਜਾਅਲੀ ਏਜੰਟਾਂ ਦੇ ਹੱਥੇ ਚੜ੍ਹ ਪਰਵਾਸ ਧਾਰਨ ਕਰਕੇ ਸੁਪਨਿਆਂ ਦੇ ਵੱਡੇ-ਵੱਡੇ ਮਹੱਲ ਉਸਾਰਦਾ ਅੰਤ ਕਠੋਰ ਯਥਾਰਥ ਦੇ ਸਾਹਮਣੇ ਢਹਿ ਢੇਰੀ ਹੋ ਜਾਂਦਾ ਹੈ। ਇਸ ਕਹਾਣੀ ਤੋਂ ਇਹ ਗੱਲ ਸਪੱਸ਼ਟ ਹੋ ਜਾਂਦੀ ਹੈ ਇਕ ਇਨਸਾਨ ਦੀ ਮਜ਼ਬੂਰੀ, ਇਕ ਪੂੰਜੀਪਤੀ ਲਈ ਕਮਾਈ ਦਾ ਸ੍ਰੋਤ ਕਿਵੇਂ ਬਣ ਬੈਠਦੀ ਹੈ। ਹੈਰਾਨੀ ਪੈਦਾ ਹੁੰਦੀ ਹੈ ਕਿ ਇਕ ਵੇਲਾ ਸੀ ਜਦ ਸੁਣਦੇ ਸੀ ਕਿ 'ਲੋੜ ਕਾਢ ਦੀ ਮਾਂ ਹੈ' ਪਰ ਮੌਜੂਦਾ ਹਾਲਾਤ ਦੇਖਦਿਆਂ ਬੇਵਸੀ ਵੱਸ ਇਹ ਕਹਿਣ ਦੀ ਲੋੜ ਮਹਿਸੂਸ ਹੋ ਰਹੀ ਹੈ ਕਿ ਲੋੜ ਲੁੱਟ ਦੀ ਮਾਂ ਹੈ। ਕਿਸਾਨੀ ਨੂੰ ਕਰਜ਼ੇ ਦੀ ਮੰਡੀ ਬਣਾਉਣ'ਤੇ ਕਰਜ਼ੇ ਦੇ ਗਰਾਫ਼ ਨੂੰ ਅੰਕੜਿਆਂ ਦੇ ਰੂਪ'ਚ ਦੇਖੀਏ ਤਾਂ "5 ਏਕੜ ਦੀ ਮਾਲਕੀ ਜਾਂ ਇਸ ਤੋਂ ਘੱਟ ਜ਼ਮੀਨੀ ਢੇਰੀ ਵਾਲੇ ਕਿਸਾਨਾਂ ਸਿਰ ਕਰਜ਼ੇ ਦਾ ਔਸਤਨ ਭਾਰ 10,105 ਰੁਪਏ ਫ਼ੀ ਏਕੜ ਹੈ ਜਦਕਿ 15 ਏਕੜ ਤੋਂ ਵੱਧ ਦੀ ਜ਼ਮੀਨੀ ਮਾਲਕੀ ਵਾਲੇ ਉਤਲੀ ਪਰਤ ਸਿਰ ਇਹ ਕਰਜ਼ਾ ਔਸਤਨ 4,230 ਰੁਪਏ ਫ਼ੀ ਏਕੜ ਹੈ ਦਰਮਿਆਨੀ ਕਿਸਾਨੀ ਦੇ ਹੇਠਲੇ ਤੇ ਉਪਰਲੇ ਸਿਰ 7,941 ਅਤੇ 4,228 ਰੁਪਏ ਫ਼ੀ ਏਕੜ ਹੈ। ਅੰਕੜਿਆਂ ਤੋਂ ਜ਼ਾਹਿਰ ਹੈ ਕਿ ਛੋਟੀ ਕਿਸਾਨੀ, ਧਨੀ ਕਿਸਾਨ ਅਤੇ ਜਾਗੀਰਦਾਰਾਂ ਦੇ ਮੁਕਾਬਲੇ ਢਾਈ ਗੁਣਾਂ ਵਧੇਰੇ ਕਰਜ਼ਈ ਹੈ ਅਤੇ ਇਸ ਅਸਹਿ ਕਰਜ਼ੇ ਹੇਠ ਟੁੱਟ-ਖਿੰਡ ਰਹੀ ਹੈ।"⁶ ਖੇਤੀ ਉਤਪਾਦਨ ਸੰਦਾਂ ਉਪਰ ਨਿਰਭਰ ਖੇਤੀ ਨੇ ਕਿਸਾਨ ਕੋਲੋਂ ਆਤਮ ਨਿਰਭਰਤਾ ਖੋਹ ਲਈ ਹੈ ਜੋ ਕਿ ਕੁਦਰਤੀ ਸ੍ਰੋਤਾਂ ਉੱਪਰ ਆਸ਼ਰਿਤ ਖੇਤੀ ਸਮੇਂ ਮੌਜੂਦ ਕਹੀ ਜਾ ਸਕਦੀ ਹੈ। ਖੇਤੀ ਸੰਦਾਂ ਉੱਪਰ ਆਉਂਦੀ ਭਾਰੀ ਲਾਗਤ ਪਰ

ਘੱਟ ਆਮਦਨ ਨੇ ਉਦਾਸੀ ਤੇ ਬੇਵਸੀ ਦਾ ਅਜਿਹਾ ਆਲਮ ਪੈਦਾ ਕੀਤਾ ਹੈ ਕਿ ਕਿਸਾਨੀ ਅੱਜ ਆਬਰੂ/ਅਣਖ ਦੇ ਚਿਹਨ ਦੇ ਨਾਲ ਨਾਲ ਘਾਟੇ ਦਾ ਸੌਦਾ ਜਾਪਣ ਲੱਗ ਪਈ ਹੈ। ਇਕ ਸੰਕਟ ਵਿਚੋਂ ਉਠਦੇ ਹੋਰ ਸੰਕਟ ਸਮਾਜ ਦੀ ਦਸ਼ਾ ਵਿਚੋਂ ਸਾਰਥਕ ਦਿਸ਼ਾ ਦੀਆਂ ਸੰਭਾਵਨਾਵਾਂ ਦੇ ਘਾਤਕ ਪ੍ਰਤੀਤ ਹੋ ਰਹੇ ਹਨ। ਜ਼ਮੀਨ ਦਾ ਮਸਲਾ ਖੇਤੀ ਜਾਂ ਕਰਜ਼ੇ ਤੋਂ ਅਗਾਂਹ ਲੰਘ ਕੇ ਰਿਸ਼ਤਿਆਂ ਦੀਆਂ ਸਮੀਕਰਣਾਂ ਵਿਚ ਵੀ ਭਾਰੀ ਫ਼ੇਰ-ਬਦਲ ਦਾ ਕਾਰਨ ਬਣਦਾ ਜਾ ਰਿਹਾ ਹੈ। ਘੱਟ ਜ਼ਮੀਨ, ਮਹਾਤੜ ਕਿਸਾਨ ਲਈ ਛੱਤੇ ਰਹਿਣ ਦਾ ਸੰਤਾਪ ਪੈਦਾ ਕਰ ਰਹੀ ਹੈ। ਘੱਟ ਆਮਦਨ ਭਰਾ-ਭਰਾ ਨੂੰ ਆਪਸੀ ਦੁਸ਼ਮਣ ਦੀ ਦਿੱਖ ਦੇ ਰਹੀ ਹੈ। ਪਰ ਕਿਉਂਕਿ ਹਰੇਕ ਵਰਤਾਰੇ ਦੇ ਪਿੱਛੇ ਸਾਡਾ ਨਿਜ਼ਾਮ ਖੜ੍ਹਾ ਹੁੰਦਾ ਹੈ। ਨਿਜ਼ਾਮ ਦੀ ਮਾਰੂ ਨੀਤੀ ਨੂੰ ਰਾਮ ਸਰੂਪ ਅਣਖੀ ਦਾ ਨਾਵਲ 'ਕਣਕਾਂ ਦਾ ਕਤਲਾਮ' ਅਪ੍ਰਤਖ ਰੂਪ ਵਿਚ ਪੁੰਜੀਵਾਦ ਜਾਂ ਕਾਰਪੋਰੇਟ ਸੈਕਟਰ ਦੇ ਮਗਰਮੱਛ ਰੂਪੀ ਅੱਡੇ ਮੂੰਹ ਨੂੰ ਵਿਦਰੋਹੀ ਸੁਰ ਵਿਚ ਉਭਾਰਦਾ ਹੈ। "ਫੈਕਟਰੀ ਵਾਲਿਆਂ ਨੇ ਉਨ੍ਹਾਂ ਦੀ ਕਣਕ ਵੱਢ ਲਈ ਹੈ ਕਣਕਾਂ ਦਾ ਕਤਲਾਮ ਕੀਤਾ ਹੈ"⁷ ਜਿਹੇ ਕਥਨ ਸਿੱਧੇ ਰੂਪ ਵਿਚ ਉਪਰਲੀ ਧਿਰ ਦੀ ਲੋਟੂ ਬਿਰਤੀ ਉੱਪਰ ਚੋਟ ਕਰਦੇ ਹਨ। ਇਸ ਕਾਰਪੋਰੇਟ ਸੈਕਟਰ ਦੀ ਕਿਸਾਨ ਮਾਰੂ ਨੀਤੀ ਦਾ ਵਿਕਰਾਲ ਚਿਹਰਾ ਵਰਤਮਾਨ ਸਮੇਂ ਸਾਹਮਣੇ ਆਏ ਖੇਤੀ ਬਿੱਲਾਂ ਦੇ ਰੂਪ ਵਿਚ ਵੀ ਸਾਹਮਣੇ ਆਇਆ ਹੈ। ਇਹਨਾਂ ਬਿੱਲਾਂ ਦੀ ਤਹਿ ਹੇਠ ਕੰਮ ਕਰਦੀ 'ਮੰਡੀ ਕਲਚਰ' ਨੂੰ ਖਤਮ ਕਰ, ਜਿਨਸ, ਉੱਪਰ ਕਾਇਮ ਹੁੰਦੇ ਪੁੰਜੀਪਤੀਆਂ ਦੇ ਕੰਟਰੋਲ ਅਤੇ ਅਧਿਕਾਰ ਦੀ ਮਨਸ਼ਾ ਕਿਸਾਨ ਦੀ ਜੀਵਨ ਸਥਿਤੀ ਵਿਚ ਭਾਰੀ ਮਾਰੂ ਤਬਦੀਲੀ ਦਾ ਕਾਰਨ ਬਣ ਸਕਦੀ ਹੈ। ਪਰ ਜਿਵੇਂ ਕਹਿੰਦੇ ਹਨ ਕਿ ਹਰ ਵਰਤਾਰੇ, ਹਰ ਵਿਅਕਤੀ ਹਰ ਸ਼ੈਅ ਦੀ ਇਕ ਸੀਮਾ ਹੁੰਦੀ ਹੈ, ਤੇ ਜਦ ਉਸ ਸੀਮਾ ਦੀ ਹੱਦ ਤੋਂ ਅੱਗੇ ਵਿਗਾੜ ਜਾਂ ਫ਼ੈਲਾਅ ਦੇ ਰੂਪ ਕੁਝ ਵੀ ਵਾਪਰਦਾ ਹੈ ਤਾਂ ਪਰਿਵਰਤਨ, ਵਿਦਰੋਹ, ਇਨਕਲਾਬ ਜਾਂ ਸੁਧਾਰ ਦੀ ਸੰਭਾਵਨਾ ਤਹਿ ਹੋ ਜਾਂਦੀ ਹੈ। ਖੇਤੀ ਬਿੱਲਾਂ ਦੇ ਰੂਪ ਵਿਚ ਸਾਹਮਣੇ ਆਏ ਕਨੂੰਨਾਂ ਦੇ ਮੱਗਰਮੱਛ ਰੂਪੀ ਚਿਹਰੇ ਨੂੰ ਮਹਿਸੂਸ ਕਰਦਿਆਂ ਨਾ ਕੇਵਲ ਕਿਸਾਨ ਵਰਗ ਹੀ ਬਲਕਿ ਕਿਸਾਨ ਨਾਲ ਹਮਦਰਦੀ ਰੱਖਣ ਵਾਲਾ ਹਰ ਫ਼ਿਰਕਾ ਇਨ੍ਹਾਂ ਬਿੱਲਾਂ ਦੇ ਵਿਰੋਧ ਵਿਚ ਸੜਕਾਂ'ਤੇ, ਉਤਰਨ ਲਈ ਮਜ਼ਬੂਰ ਹੋ ਗਿਆ। ਕਿਉਂਕਿ ਅਜਿਹਾ ਮੰਜ਼ਰ ਕਿਸਾਨ ਨੂੰ ਕੋਈ ਪਹਿਲੀ ਵਾਰ ਨਹੀਂ ਸੀ ਦਰਪੇਸ਼ ਆਇਆ ਬਲਕਿ ਉਪਰੋਕਤ ਗਲ ਕੱਥ ਅਨੁਸਾਰ ਸਮਿਅਕ ਫ਼ੇਰ ਬਦਲ ਨਾਲ ਅਜਿਹੇ ਹਾਲਾਤ ਬਣਦੇ ਰਹੇ ਜਿੰਨ੍ਹਾਂ ਨੇ ਕਿਸਾਨ ਨੂੰ ਅੰਦੋਲਨ ਦੇ ਰੂਪ ਵਿਚ ਜੁੜਨ ਲਈ ਲਾਮਬੰਦ ਕੀਤਾ। ਜਿਸ ਨੂੰ ਗੁਰਚਰਨ ਰਾਮਪੁਰੀ ਦੀ 20ਵੀਂ ਸਦੀ'ਚ ਲਿਖੀ ਕਵਿਤਾ ਨੂੰ ਹੁਣ ਦੇ ਹਾਲਾਤ ਦੇ ਸੰਦਰਭ ਵਿਚ ਢੁਕਾਅ ਕੇ ਵੇਖਿਆਂ ਵੀ ਬਿਲਕੁਤ ਦਰੁਸਤ ਪ੍ਰਤੀਤ ਹੁੰਦਾ ਹੈ ਕਿ :-

ਸਾਡੀ ਕਣਕ ਬਿਗਾਨੀ ਅਤੇ ਕਿਉਂ ਅਸੀਂ ਪਿੱਛੇ ਰਹੇ ਖਲੋ
ਅਹੁ ਝੰਡਾ ਲਹਿਰੇ ਰੱਤੜਾ, ਕੋਈ ਗੀਤ ਤੂੰ ਉਸਦਾ ਛੋਹ
ਹੁਣ ਸਾਮਰਾਜ ਹੈ ਮਰ ਰਿਹਾ, ਫਿਰ ਜੰਗ ਛੇੜਦਾ ਜੋ
ਜੰਗੀ ਨੇ ਵੈਰੀ ਕਣਕ ਦੇ, ਉਹ ਸਾੜਨ ਲੈਣ ਲੁਕੋ
ਸਾਡੇ ਨਾਲ ਹੈ ਸਾਰੀ ਲੋਕਤਾ, ਜਿਸ ਦੁਖੜੇ ਦੇਣੇ ਧੋ
ਅੱਜ ਸੰਗਰਾਮ ਮਨੁੱਖਤਾ, ਦਿੱਤੀ ਇੱਕ ਲੜੀ ਪਰੋ।⁸

ਦਿੱਲੀ ਵਿਚ 'ਕਿਸਾਨੀ ਮੋਰਚੇ' ਨਾਮ ਹੇਠ ਸਾਹਮਣੇ ਆਇਆ ਜਲੂਸ ਜਾਂ ਇੱਕਠ ਦੇ ਦ੍ਰਿੜ ਇਰਾਦੇ ਨੇ ਸਰਕਾਰ ਨੂੰ ਆਪਣੇ ਫ਼ੈਸਲੇ ਤੋਂ ਪਿਛਾਂਹ ਹਟਣ ਲਈ ਮਜਬੂਰ ਕਰ ਦਿੱਤਾ। ਇਸ ਸਮੇਂ ਦੌਰਾਨ ਵਿਅਕਤੀ ਮਾਨਸਿਕਤਾ ਵਿਚੋਂ ਸਬਰ ਦੀ ਇੰਤਹਾ ਨੂੰ ਦਰਸ਼ਨ ਬੁੱਟਰ ਦੀ ਕਵਿਤਾ 'ਚ ਪੇਸ਼ ਹੋਇਆ ਵੇਖਿਆ ਜਾ ਸਕਦਾ ਹੈ ਜਿਸ ਵਿਚ ਕਿਸਾਨ, ਕਿਸਾਨੀ ਤੇ ਪੱਲੇ ਪੈਂਦੀ ਬੇਬਸੀ ਨੂੰ ਮਹਿਸੂਸ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ :-

ਚਲੋਂ ਮੈਂ ਨਈਂ ਲਿਖਦਾ
 ਰਾਹਾਂ ਦੀਆਂ ਦੁਸ਼ਵਾਰੀਆਂ ਬਾਰੇ
 ਪਰ ਕੀ ਕਰਾਂ
 ਉਸ ਸਫ਼ਰ ਗਾਥਾ ਦਾ
 ਜੋ ਉੱਕਰੀ ਪਈ
 ਪੈਰਾਂ ਦੀਆਂ ਬਿਆਈਆਂ ਵਿੱਚ
 ਚਲੋ ਮੈਂ ਨਈਂ ਦੱਸਦਾ
 ਕਰਜ਼ੇ ਦੀਆਂ ਸਪੋਲੀਆਂ ਬਾਰੇ
 ਪਰ ਕੀ ਕਰਾਂ
 ਉਸ ਅਗਨ-ਗਾਥਾ ਦਾ
 ਜੋ ਸੁਲਘ ਰਹੀ ਏ
 ਮੇਰੇ ਪਿੰਡ ਦੀਆਂ ਸੱਥਾਂ ਵਿਚ^੧

ਕਿਸਾਨ ਦੀ ਅਜਿਹੀ ਵੇਦਨਾਂ ਜਦ ਲੋਕ ਹਿਰਦਿਆਂ ਵਿਚ ਪੀੜਾ ਜਾਂ ਕਿਸਾਨ ਪ੍ਰਤੀ ਹਮਦਰਦੀ ਦੀ ਹੂਕ ਬਣਕੇ ਪੈਦਾ ਹੁੰਦੀ ਹੈ ਤਾਂ ਨਿਜ਼ਾਮ ਦੀਆਂ ਮਾਰੂ ਨੀਤੀਆਂ ਖ਼ਿਲਾਫ਼ 'ਲੋਕ ਆਵਾਜ਼' ਬਣਕੇ ਵਿਦਰੋਹੀ ਭਾਵਨਾ ਨਾਲ ਇਨਕਲਾਬੀ ਇੱਕਠ ਦੇ ਰੂਪ'ਚ ਸਾਹਮਣੇ ਆਉਂਦੀ ਹੈ। ਆਪਣੇ ਹੱਕਾਂ ਪ੍ਰਤੀ ਖੜ੍ਹੇ ਹੋਣ ਤੇ ਹਰ ਤਾਕਤ ਨਾਲ ਟੱਕਰ ਲੈ ਸਕਣ ਦੀ ਜ਼ੁਅੱਰਤ ਨੂੰ ਕਵਿੰਦਰ ਚਾਂਦ ਦੇ ਵਿਦਰੋਹੀ ਕਾਵਿ ਮੁਹਾਂਦਰੇ ਵਾਲੀ ਕਵਿਤਾ'ਚ ਦੇਖਿਆ ਜਾ ਸਕਦਾ ਹੈ:-

ਜੰਗ ਹੁਣ ਸਿਰਫ਼ ਫ਼ਸਲਾਂ ਦੇ ਭਾਅ ਦੀ ਨਹੀਂ
 ਜੰਗ ਹੁਣ ਦਿੱਲੀ ਦੇ ਰਾਹ ਦੀ ਨਹੀਂ
 ਜੰਗ ਹੁਣ ਹੋਂਦ, ਅਣਹੋਂਦ ਦੀ ਹੈ
 ਜਿਉਂਦੇ ਦਿਸਣ ਦੀ, ਜਿਉਂਦੇ ਰਹਿਣ ਦੀ ਹੈ
 ਜੰਗ ਖੇਤਾਂ ਦੇ ਘੁੱਟਦੇ ਸਾਹਾਂ

ਤੇ ਬਹੁ-ਮਾਰਗੀ ਰਾਹਾਂ ਦੀ ਹੈ

ਜੰਗ ਬਾਜ਼ਾਰ ਦੀ ਤੇ ਸਭਿਆਚਾਰ ਦੀ ਹੈ।¹⁰

ਇਸ ਤਰ੍ਹਾਂ ਅਸੀਂ ਵੇਖਿਆ ਕਿ ਕਿਸਾਨੀ ਲੋਕ ਕਿੱਤੇ ਵਜੋਂ ਆਰੰਭ ਹੁੰਦੀ ਹੋਈ ਸਮੇਂ ਦੇ ਨਾਲ ਨਾਲ ਮਸ਼ੀਨੀਕਰਨ ਦਾ ਰੂਪ ਧਾਰਨ ਕਰਦੀ ਕਾਰਪੋਰੇਟ ਸੈਕਟਰ ਲਈ ਪੂੰਜੀ ਦਾ ਕੇਂਦਰ ਬਣਨ ਤੱਕ ਦਾ ਸਫਰ ਤਹਿ ਕਰਦੀ ਹੈ। ਇਸ ਸਮੁੱਚੇ ਸਫਰ ਦੌਰਾਨ ਤ੍ਰਾਸਦਿਕ ਗੱਲ ਇਹ ਸਾਹਮਣੇ ਆਈ ਕਿ ਕਿਸਾਨ ਦਾ ਸਫਰ ਮਾਨਸਿਕ ਪੀੜਾ ਤੋਂ ਸ਼ੁਰੂ ਹੋ ਕੇ ਮਾਨਸਿਕ ਉਤਪੀੜਨ 'ਤੇ ਖ਼ਤਮ ਹੁੰਦਾ ਹੈ, ਤੇ ਇਸ ਉਤਪੀੜਨ ਦੇ ਸਿਖਰ ਤੋਂ ਇਨਕਲਾਬੀ ਕਦਮਾਂ ਲਈ ਜ਼ਮੀਨ ਪੱਧਰੀ ਹੋ ਰਹੀ ਹੈ।

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MUSHROOMING OF BEAUTY SALONS IN RURAL INDIA: A SOCIO-ECONOMIC ANALYSIS

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ABSTRACT

Beauty salons and beauty parlours are growing exponentially in the villages of India. It is a service-oriented establishment in which women and men receive treatment to increase their beauty. Skin and hair care are popular services provided by beauticians. Increasing awareness for self-beautification, easy availability of different cosmetics products and low cost of set-up has led to mushrooming of beauty salons and parlours in rural areas. The present study attempts to explore the potential for entrepreneurial opportunities in beauty salons in rural India. It also attempts to identify dimensions of services provided in beauty salons and explores the socio-economic factors creating this unique business domain which attempts to enlarge the space of beauty practices. From secondary data analysis, research has been carried out to review the beauty and wellness sector of India, particularly the unorganised sector.

Mushrooming of Beauty Salons in Rural India: A Socio-Economic Analysis

INTRODUCTION

Beauty is a universal part of the human experience, 'it provokes pleasure, rivets attention and impels actions that ensure the survival of the species' (Etcoff, 2000: 24). Everybody wants to look attractive. Beauty practices need constant care, maintenance, time and money. Professional beauticians help people in enhancing their physical appearance. They provide useful information as how to improve the condition of skin and hair. Hair styling, a facial, hair removal from the body, body massage, make-up, manicure and pedicure are popular services given by beauty salons and parlours. In the modern era, women and men have become more conscious about their appearance and the status of women has improved which resulted in lifestyle changes.

Beauty is an expensive affair. In the late 1800s, it was only afforded by wealthy women who had servants working for them. Female servants or maids were responsible for the bath and hairstyling of elite women. Eventually, towards the end of the 19th century, beauty emerged as one of the few skilled occupations that provided women with the opportunity to become entrepreneurs. Grooming and beauty services were being offered at salons and spas by those women who had experience in providing services to upper-class women. Working and middle-class women started enjoying the taste of personal grooming as well. Trips to beauty salons became a regular affair for the women. The late 90s saw another new development, the advent of satellite TV gave more exposure to the customers on trends and styles. People became more conscious about physical appearance.

Wagh states, 'It has come to become an integral part of human existence and an imminent product of consumption in today's consumer society' (2020: 100). However, with changing times and the meaning attached to beauty, it has been recognized as a broader segment of 'Beauty and Wellness'. Business opportunities in the beauty and wellness industry have increased for both men and women. The beauty care industry is one of the fastest-growing industries in our country. Under the influence of westernisation and media, a lot of importance is given to physical appearance. The beautification industry characterized by large scale production, international distribution networks and marketing led to sales of a billion dollars. In a way, the popular culture and modern lifestyle create immense opportunities for beauticians, hairdressers, nail artists and cosmetic companies (ibid:101).

Aesthetics and beauty-care industry are not technology-driven rather it is experienced driven. A beauty salon is an establishment that offers a variety of cosmetic treatments and cosmetic services for men and women. Beauty salons may offer a variety of services including professional hair cutting and styling, manicures and pedicures,

and often sales of cosmetics, makeup and makeovers. To attend to the needs and expectations of today's beauty standards second-generation beauty salons surfaced. Employees at a salon who are trained are known as aestheticians or cosmetologists, depending on the types of services they offer. Modern advanced gadgets and techniques, décor and corporate environment have led the beauty business to the next level. There are variations of business found in this sector, depending upon the finance and services.

THEORETICAL PERSPECTIVE

The value in the marketplace varies from place to place as well as from market to market. Shahbazi and Akareem argue that 'parallels exist between cultural expectations and consumer expectations in relation to perceived value' (2013: 19). People's behaviour and attitude play a significant role in determining the choices they make. Wagh states, 'It is culture, that shapes our perception towards our choices and shapes gender identities too. India's conception of beauty is also shaped by the larger macro and micro cultural environment. As such, the new femininity and masculinity also get their definition from the cultural backgrounds' (2020: 102).

The socio-economic and cultural changes witnessed through a change in lifestyle, occupation and new ideals in rural India led to reinventing the traditional gender identities. Concerning Indian society and choice of occupation, the caste system still plays a dominant role. The hairdressing profession in particular is practised by Navidar Community and is still looked upon as caste-based practice (ibid: 103).

Women's role as a caretaker is evident even in their choice of careers. Women's tendency to choose 'female-oriented' ventures is argued by Marlow. The reason for choosing service businesses is that it is less capital-intensive, and also the ventures like beauty salons, spas and parlours are mostly run by women and are not considered to be masculine enough for men. The participation of men in the service sector is less than that of women (Swinney, Runyan & Huddleston, 2006: 100).

RESEARCH METHODOLOGY

The present study is based on secondary data analysis majorly focusing on the popularity of Unisex beauty salons in rural areas of India. The researcher has collected data from the reports provided by the Skill Development and KPMG report titled Human Resource and skill requirement in the beauty and wellness sector 2013-17 and 2017-2022, and the report by FICCI on Future of Wellness Industry Business World, 2018. Also, sources such as National Sample Survey, the National skill development centre report and other scholarly works have been referred to.

FINDINGS AND DISCUSSION

The beauty and wellness sector has been comprehensively covered under the National Industrial Classification (NIC) undertaken by the Government of India. According to a report by National Skill Development Council on human resources and skill requirements in the beauty and wellness sector along with KPMG (2017) estimates, the market size of the global beauty industry is \$ 1.4 trillion and is expected to grow at the compound annual growth rate (CAGR) of 15% annually for next half of the decade. The Indian beauty and wellness segment is expected to grow at a CAGR of 18.6% which is above the global trend. The Indian beauty salon industry stands alone at INR. 10,000 crores (Smergers report, 2013). There are six to seven million salons in India functioning, with women contributing more than 85% to the total industry revenues. However, with men becoming more focused on their looks, the number of unisex salons is also growing strongly.

The sector is thriving on the increasing section of the affluent and middle-class population that has started considering beauty and wellness as a necessity and no longer luxury. In rural areas, the workforce continues to be constituted of people from lower socio-economic backgrounds. The growing beauty consciousness among women from the lower strata of society taking the beauty parlours to untouched areas. Beauty salons are seen functioning in many notified slums in the temple city and also on the outskirts nearer to the surrounding villages revealing the growing aspirations of the poor, middle class and rural women to look better. More and more people are interested in owning beauty salons and there is also an increasing demand for the services of such salons.

According to the World Beauty and Spa report, the global spas and beauty salons market was valued at around 128.59 billion dollars in the year 2017. The sector is expected to grow by 190.81 billion dollars in 2024. There is growth and opportunity for beauty and related products.

Small businesses are vital for the development and growth of the economy. According to Muntean (2011), small businesses play a crucial role in establishing new jobs, innovation, and the creation of new market ventures. Villages in India showed a tremendous increase in beauty salons and parlours. The salon segment, however, witnesses mainly players from the unorganized sector. The unorganized sector is expected to get larger by taking a jump from 22 lakh units in 2013 to 38 lakhs in 2017 and to 71 lakhs by 2022. It is expected to grow by 86.8% between 2017 and 2022 according to Beauty and Wellness Report, NSDC and KPMG.

Hence, it is in the unorganized segment where lies a plethora of opportunities for pushing entrepreneurial talents to steadily infuse the shift from the unorganized sector to the organized sector. As with the growth of the organized sector issues such as creating long term employment benefits can be generated for the larger employed labour force in the Indian economy. In India, the organized sector of the beauty salon industry is expected to touch 50 lakh units by 2022. The growth of the organized segment is expected to be thirty per cent whereas, the unorganized segment is expected to grow at a rate of less than twenty per cent (Wagh, 2020: 100).

The main reason to invest in the beauty service-oriented industry is that it involves low capital costs. These projects are technically feasible and economically viable. Beauty Parlours require investment in equipment not more than 5 lakhs. Hence, beauty parlours can be considered micro service enterprises in India. The beauty industry provided women with a means of education and economic opportunity. As it is very convenient to start up this kind of business, any interested person with some knowledge can be a player. Mainly women start a business by providing door to door beauty services and gradually opens a salon or a parlour.

The investment in beauty salons involves own capital, a loan from a bank or a loan from the informal sector. Though the informal sector for financing remains a dominant feature among rural people. Money taken from relatives and friends, mortgaging wedding jewellery and renting own place are a few of the ways to pool money in.

Beauty salons require land, machinery and equipment, and working capital to run a business. Land in rural areas is usually under their own while in some cases rented shop is used. Machinery and equipment comprise furniture such as a dressing table, rotating chairs, mirrors, shampoo wash unit, equipment trolley, facial bed, haircutting machine, hair drier, head steamer, hair strengthening and curling machine and foot spa. The cost of the equipment range expensive for rural people, so they resort to alternatives like simple beds and chairs, one equipment trolley which can be shared by multiple users and one washing unit.

Working capital consists of manpower, which includes a Beautician, a beautician expert and a helper. Employees are usually sourced locally. In villages, it is observed that no technical knowledge is needed. Courses requiring the detailed theoretical study of human anatomy and complex procedures which are usually taken up by those who are literate in the village. While most of the training courses offered by unorganized small-time players are not recognized by the industry and the candidates do not receive a premium for completion of these courses and lack practical exposure. There are few organized training organisations that are accredited by leading global bodies, for example, VLCC institute, Loreal Academy, Javed Habib Academy and many more. Salons and parlours run by women in rural areas do not employ qualified and trained officials because it cost them more. Van Rijn et al. (2013) indicated informal workplace learning as a form of training employees. As it cut the costs and asks other employees for feedback or help with the materials. Informal training is witnessed.

Whereas, at all India, it is expected to generate 122 lakhs new jobs by 2022. The sector is in need of roughly 62 lakhs of labour participation currently. The beauty and wellness sector skill council of India is an initiative in this direction to create skilled manpower. Moreover, the workforce distribution by nature of work in beauty salons is positively leaning towards jobs employments such as beautician and hairdresser which stands at 45% staff requirement.

Transitional changes are being observed in the economic profile from mid-income households to low-income households. In rural areas, the workforce continues to be constituted by people from the lower socio-economic

background, especially in regions where caste prejudices towards the profession are dominant. Whereas, universalization of beauty services can be attained only when it is easily accessible and affordable.

Depending on the kind of service that each salon offers, it can be classified into different types: Hair salon offers hair services like cutting, styling, dying, puffing also provides hair care treatment for problems such as hair loss and scalp issues. Nail salon specializes in nail care services, manicure, pedicure and nail enhancements. Facial and skin care salon offers treading (forehead, eyebrow, upper lip), face bleach, facial and face clean-up, bleaching and specific treatments like pigmentation and scar and acne treatments. Tanning and Waxing salon provide services like spray body with ultraviolet light and full body wax. Additionally, salons can also be categorized based on its customer base, namely barbershops (only for men), women's salons (only for women), kids' salons (only for kids) and unisex salons (for both men and women). Different luxe salons are opened in urban areas which give people new and western experiences, while in rural backgrounds people are keen on basic services at a minimal cost. The types of salons found in rural areas are the traditional barbershops which still account for the major portion followed by women's beauty parlours. Beauty parlours in villages offer popular and most availed services under one roof like; threading, facials, waxing (full body), bleach, manicure and pedicure, hair services like; cutting, styling, dying, puffing, and bridal and party make-up. The service's pricing starts from thirty rupees and can reach up to ten thousand for bridal make-over and make-up. In terms of affordability, India was ranked 2nd most affordable beauty market globally in 2017 according to a report by FICCI on Future of Wellness Industry Business World, 2018.

The sector also offers the sale of beauty and cosmetic products at salons and retail outlets. This includes counter sales of salon products, toiletries as well as advanced conditioning hair products that are licensed to be sold in the authorised outlets because it addresses to damaged coloured hair which needs chemicals to be treated. The sector spread across the proactive and reactive parts of the continuum, as people buy these products to address beauty and appearance-related issues.

The license is mandatory for running a small business. Ownership registration, MSME registration to avail the benefits of Start-up India Scheme, Shops and Establishment License, GST registration, Trade license from the Municipal Corporation, Professional tax license, other licenses such as fire safety certificate, music license, etc. Whereas, full-service salon owners must employ licensed individuals for skin and hair care which include instructions in hair cutting, colouring, sanitizing, nail manicuring, and identifying the infectious disease as it includes closure with many harmful chemicals which are needed in hair treatments. It is seen, rural salons and parlours are run without any license. They are unaware of the fact it is mandatory and if someone complains regarding the issue, a bribe to the officials is their main resort.

The government of India established the Beauty and wellness sector skill council which is the national body federation for the promotion and growth of the beauty and wellness industry. It is indeed a milestone step towards the development of the salon segment in the country. The use of our traditional knowledge of Ayurveda and Herbal treatments and the ability to convert them into modern-day beauty solutions under one roof such as Unisex Salons has potential for entrepreneurship development in India.

There are various Government Schemes that promote the skill sector in the Beauty and wellness in India. Modular Employable Skill (M.E.S.) under Skill Development Initiative (S.D.I.) provides Institutional Training through the registered Vocational Training Providers (V.T.Ps). It upgrades skills through vocational training which allows multi-entry and multi-exit, especially in the unorganized sector who are unemployed and drop-outs. The duration of training varies from 50 hours to 600 hours. Certifications are issued by National Council for Vocational Training and Industry (Assessing Body). Whereas, the government also initiated STAR (Standard Training Assessment and Reward) Schemes to promote growth in skill development of the beauty sector. The programme rewards employees undergoing training with an average reward of INR10,000 per candidate as an incentive under the National Skill Certification and Monetary Reward Scheme (NSCMRS) contingent upon the candidate clearing the assessment with a minimum of 90 per cent attendance.

CONCLUSION

Media influence, increase in disposable income and easy availability of international beauty brands have increased the demand for beauty and beauty related products and services. For a country like India, which is an

emerging economy and a young nation any segment, that appeals, to the younger age group is ought to be a sunrise sector expected to fetch the required rise in GDP, employability and entrepreneurship. Unisex salon practices are fast catching up with the urban social space generating entrepreneurial opportunities for both women and men. Unisex beauty salons and parlours centres are increasingly finding acceptance among the young rural population and mobile customers. Earlier there was a clear demarcation of the beauty practices provided. Beauty parlours were meant for female customers for skin and hair grooming, and salons gave the services of hair cutting to the male customers. Services have expanded for both men and women into one place calling it Unisex centres.

The cultural shifts and socio-economic factors such as the shaping of new gender identities. Beauty salons are one of the growing sectors in India. Developed countries have been experiencing a positive impact of the sector on their economic development. But the sector is not contributing significantly to the development of India. The main problem is the majority of beauty parlours are in the informal sector in India. Hence, their growth and development are less compared to organised parlours. The organised parlours are contributing to the economy of India. But the share of beauty parlours in the informal sector is neglected.

In rural areas, the sector is highly unorganized, more than 70 per cent is dominated by small players with limited training and a lack of knowledge of modern techniques. The unavailability of infrastructure and advanced services in small salons did not attain people's expectations. Social stigma and low dignity are also associated with hair cutting and hair styling in villages. People still believe this profession is caste-based. Though salons and parlours are usually run by women, they lack entrepreneur and management skills. The decision making of finance and investment still prevails to the man of the house. Whereas, competition in small businesses is also a big challenge in a village. As it is very convenient to start up this kind of business, any interested person with some knowledge can be the player, but sustaining the services and profits is a big task.

Growth in the service sector tends to be expanding constantly as more people show interest in beauty services. People want to pay and gain new trending services that beauty salons have to offer. Beauty needs maintenance and care, that can be best provided by a professional. Going to a beauty salon can provide many benefits that one simply cannot receive at home. Such a visit can do miracles for your looks and self-confidence. That is why one should not hesitate and put off taking care of one's appearance.

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ROLE OF ENTREPRENEURIAL AND SKILL DEVELOPMENT PROGRAMMES FOR RURAL DIVERSIFICATION IN PUNJAB

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INTRODUCTION

Globalization, knowledge and competition have intensified the need for highly skilled workforce in both the developing and developed nations as it enables them to accelerate the growth rate of their economy towards higher trajectory. Today all economies need skilled workforce so as to meet global standards of quality, to increase their foreign trade, to bring advanced technologies to their domestic industries and to boost their industrial and economic development. Thus, skills and knowledge become the major driving force of socio-economic growth and development for any country. Policy makers in developing countries are convinced that providing gainful employment to every able bodied person in rural areas is the key to poverty alleviation and for achieving prosperity in rural areas. But because of falling land-man ratio and increasing mechanization of most farm operations, Punjab agriculture is unable to absorb any more additional labour force. Not only it does not absorb anymore new entrants to the labour force in rural areas, it is, in fact, shedding some of those already employed in it. Therefore, the scope of labour absorption in the state's small scale urban industry is also bleak. In this scenario the only plausible option for the state's growing unemployment appears to be the development of non-farm activities in the rural areas in which they can find gainful employment without migration to urban centers.

WORKFORCE IN PUNJAB: AT A GLANCE

As shown in figure 1. One fourth share of workers in Punjab is concentrated in agriculture and allied sub-sectors, followed by manufacturing and trades and repair. As per estimates in Periodic Labour Force Survey (PLFS) 2018-19 nearly 25% of workers in Punjab were engaged in agriculture and allied activities. Punjab has grown to be a hub for textiles, sports goods and light engineering goods. Further, a significant proportion (19%) of workers is engaged in manufacturing. Ancillary to these manufacturing activities, trade and repair services employ the third largest share of workers in the State (14%). At national level share of agriculture and allied sectors in employing labour force is significantly higher than Punjab. Over 42% of workforce is engaged in these sectors at national level against only 25% in Punjab. Further, while manufacturing is again the second largest employer, the proportion of workers engaged at national level are significantly lower than those in Punjab.

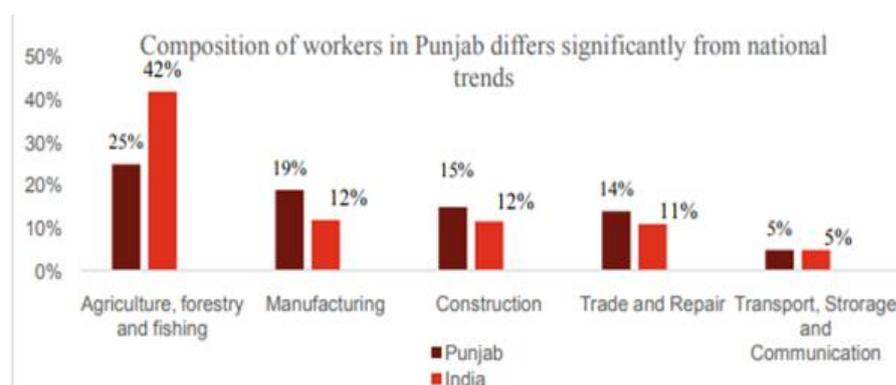


Figure 1: Composition of Workers in Punjab and at National Level

Source: PLFS (2018-19)

As shown in Figure 2. The working age population (15 to 64 years) in Punjab has grown from 60.1% in 1991 to 71.8% of the population in 2017. At the same time, the percentage of population in the older age group (i.e., above 65 years of age) is also increasing.

- **These trends have contributed to a demographic shift in Punjab with a consistent increase in the population in the working age group, i.e., between 15 and 64 years of age.** It should be noted that the demographic shift for females is relatively faster, as compared to males in Punjab

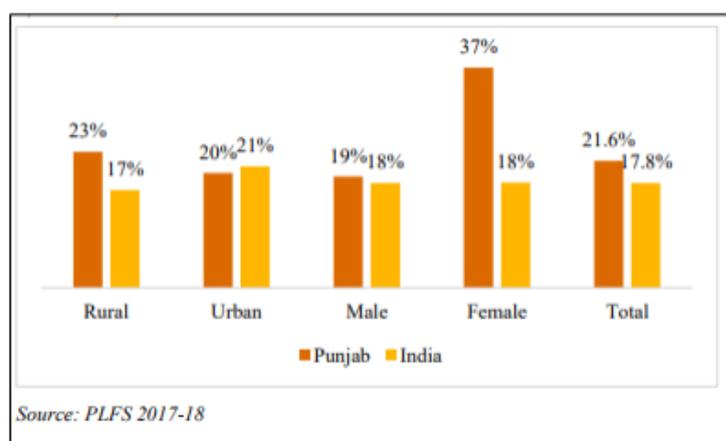
	Age (years)	1991	2011	2017
Working Age	15 to 64	60.1%	67.7%	71.8%
Youth	15 to 29	28.3%	29.1%	30.4%
Stepping into working age in next decade	5 to 14	23.3%	17.9%	14.8%
Old Age	Over 65	5.0%	6.7%	7.1%

Source: PLFS (2018-19)

This demographic shift raises two concerns. First, the presence of a large working age population does not automatically translate into an economic advantage. Instead, skill and employment opportunities, matching the aspirations of the youth, need to be provided to ensure that the population bulge transforms into a demographic dividend. Second, with higher population in older age groups, Punjab would have to invest in health care and social security initiatives to cater to the needs of the growing dependent population, apart from the initiatives the state undertakes for welfare of children and disabled. Both these aspects are important, in the face of limited fiscal space.

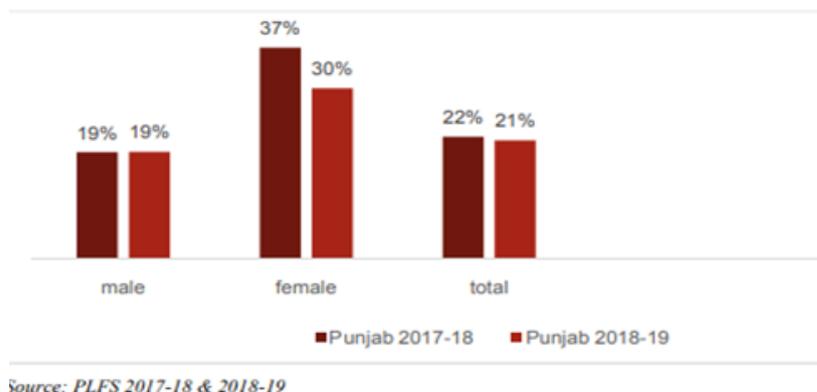
Further, unemployment amongst the youth (15-29 years of age) is a growing concern in Punjab. As depicted in Figure 3, in 2017-18, youth unemployment rate stood at 21.6% . In comparison, the youth unemployment rate at national level was 17.8%. Mismatch between the aspiration of the youth and available job opportunities is believed to be the reason behind the high youth unemployment observed in the State. The below figure also highlight that the issue of youth unemployment is more prevalent in rural areas and amongst females. With heavy mechanization of farming in Punjab, the rural youth may be finding it difficult to find jobs.

Figure 3: Youth Unemployment in Punjab and at National level



Unemployment among the youth (15-29 years of age) is a matter of concern. As per PLFS survey in Punjab, it has recorded a decline from 22% in 2017-18 to 21% in 2018-19. As presented in

Figure 4 male and female unemployment rate has also recorded a decline in 2018-19.



NEED TO PROMOTE RURAL NON-FARM ACTIVITIES

- The development of rural non-agricultural enterprises helps in mobilizing local savings and locally available raw materials for production of goods and services. These locally available raw materials are cheap but also perishable and generally available in small lots which cannot be profitably exported to urban sector for use in production in big factories. If these locally available raw materials are not used locally these would in all probability go waste. The development of non-agricultural enterprises in rural areas can help in the use of such raw materials. It will also generate some income for the owners and supplies of these raw materials. Thus the rural non-farm activities could utilise the local slack resources which are not capable of being used in urban modern industry. The social cost of such raw materials is extremely low and the benefits are quite high.
- The rural non-agricultural enterprises also provide easy and less risky opportunities for budding rural entrepreneurs to get organizational training and also have basic capital accumulation without leaving their families and villages. For a person not born in one of the few traditional entrepreneurial castes, it is very difficult and risky to start even a small enterprise in the urban sector. The difficulty and risks further multiply for a person coming from rural background. Thus, the rural non-agricultural enterprises provide an easy and less-risky mechanism for talented rural people to start an independent enterprise
- Development of non-farm activities in rural areas will also empower women particularly from the lower classes. The employment in the organised sector requires certain minimum qualifications and most of the educated women are drawn from middle classes and richer sections of the society. Very few women from lower classes get a chance in these jobs. However, the situation is different in unorganised sector. They do get some work in the rural non-farm sector generally on contract basis. But the problem is they are poorly paid as compared to the male section.
- In the absence of work opportunities in rural areas surplus labour start moving from rural to urban areas in search of jobs and other economic opportunities. This leads to unwieldy growth of cities and urban slums. Ultimately these people have to be provided with all kind of services such as roads, transport, schools, health services, electricity, water, sanitation and other necessary civic amenities. By promoting rural non-farm sector, an attempt is made to take work opportunities to rural areas instead of rural labour coming to urban centers in search of jobs. Thus, development of rural non-farm activities is generally viewed as an alternative less costly policy option of providing gainful employment to rural labour by spatial diversification of economic activities without encountering problems of urban congestion and urban slums.

VARIOUS INITIATIVES TAKEN BY THE GOVERNMENT OF PUNJAB TO BOOST ENTREPRENEURIAL AND SKILL DEVELOPMENT

A variety of steps have been undertaken to bridge the gap between skill sets of the youth and job opportunities in the State.

1) District Bureau of Employment and Enterprises (DBEE)

Setting up District Bureau of Employment and Enterprises (DBEE) State Government, has established District Bureau of Employment and Enterprises (DBEE) in November 2018 to facilitate Unemployed youth. DBEE is Single window platform for employment services, for the employment seeker and employer, in every district headquarter of the State. The main services provided by DBEE are: i) To arrange regular interface between the Job seekers and Employers in the form of Rozgar Melas for placements. ii) Providing Guidance & Career Counseling iii) Helping in e-skill training to increase employability of youth. iv). Facilitate self-employment, enterprise and entrepreneurship development. v). Helping in obtaining bank loans for start-ups of micro and small enterprises. vi). Supporting youth desiring overseas placements. Supporting youth looking for overseas employment Facilitation services (such as information about overseas opportunities, clearances required, skill required, counseling and other support) are available for providing necessary support to the youth desiring overseas placement under the DBEE. Till date, recruiting agents have been empanelled in the following districts: Bathinda, Roopnagar, Jalandhar, Kapurthala, Ludhiana, Moga, Pathankot, Patiala & SAS Nagar.

2) Centre for Training and Employment of Punjab Youth(C-PYTE)

On 19 August 1990 ‘Centre for Training and Employment of Punjab Youth (C-PYTE) was established. It is a unique Organisation which is engaged in inculcating self-discipline, spirit of national integration, secularism, dignity of labour and work culture, besides imparting technical skills for generating self-employment opportunities, rather than seeking employment alone. Lot of beneficiaries of the scheme are the rural unemployed youth who are given pre-recruitment training for joining the Armed Forces, Central Para Military Forces and Police. The Organisation has established 14 C-PYTE training camps, including 4 permanent camps and 10 temporary camps. The scheme endeavors to eradicate unemployment amongst the youth of Punjab particularly amongst the youth of border areas and youth belonging to SC/ST and backward classes. A 12-week capsule was organized during the year, as part of the pre-recruitment training for the Army. During 2020-21 online training was imparted to 2963 youths.

3) Ghar-Ghar Rozgar

“Ghar-Ghar Rozgar” is a special programme of the State Government to provide employment to unemployed youth through Mega Placement Drive/ Mega job fair. The first job fair in Punjab was organized from 21 August 2017 to 3 September 2017, where 9,533 candidates were provided appointment letters at State level function. Additionally, 13,177 candidates were given employment in the private sector between March 2017 and September 2017. The second state level mega job fair was organized from 20 February 2018 to 8 March 2018 for the placement of engineering, ITI, polytechnic and single trade institute students. A total of 7378 candidates were given appointment letters at State level functions. The third Mega job fair in Punjab was organized from 12 November 2018 to 22 November 2018. During the fair, appointment letters were given to 6,863 selected candidates and 6,230 candidates were shortlisted. Apart from this, 6,231 candidates were given employment in private sector between April 2018 and November 2018. An exclusive Ghar Ghar Rozgar Portal (www.ghargharrozgar.punjab.gov.in) & www.pgrkam.com was launched in February 2018 by Government of Punjab, where both job seekers and job providers can register themselves on this interactive platform. Employers can search for potential candidates as per their qualification and eligibility criteria. A total of 1062262 unemployed candidates and 7933 employers were registered on this portal.

4) Apni Gaddi Apna Rozgar Yojna

To provide self-employment/entrepreneurial avenues to youth of Punjab in transport sector “Apni Gaddi Apna Rozgar”Yojna launched by State Government. Under the scheme, taxis are provided at subsidized rates and no collateral are required for the loan for purchasing the taxi. The Department of Employment Generation and

Training have formulated this scheme in the collaboration of private sector through Deputy Commissioners/ District Bureaus of Employment and Enterprises (DBEEs). The nodal department ‘Department of Employment Generation and Training (DEGT),’ Punjab signed a Memorandum of Understanding with suitable private players for the success of this Scheme. DEGT and the private companies work in coordination with Transport Department, Police Department, Punjab Skill Development Mission and other Uber April 2019 to March 2020 27455 7897 April 2020 to June 2020 0 46 Total: 35398 Punjab Skill Development Mission Different schemes are being implemented under the Punjab Skill Development Mission which aim at developing the skill sets of individuals, especially youth, ensuring them better employment opportunities.

Figure 5: Employment Generated Under the Scheme

Period	Ola	Uber
April 2019 to March 2020	27455	7897
April 2020 to June 2020	0	46
Total: 35398		

5) Punjab Skill Development Mission

Different schemes are being implemented under the Punjab Skill Development Mission which aim at developing the skill sets of individuals, especially youth, ensuring them better employment opportunities. Punjab Skill development Mission provides free employment linked skill development trainings to the youth in the age group of 18-35 years across the state under the various state and centrally sponsored schemes. These nationally certified trainings are provided through empanelled training partners at centres in urban and rural areas across the state in over 20 different sectors like Healthcare, Media & Entertainment, Green Jobs, Domestic Workers, Retail, Beauty, Construction, Electronics and Hardware, Food Processing, Health care, IT ITES, Leather, Logistics etc. Mission has been constantly bridging the gap between skilled people required in industry and unemployed youth by ensuring that the right candidate chooses the right course according to his/her academic background, aptitude and skill-set. PSDM in its ambit covers various kinds of schemes thereby ensuring universal coverage from various sections of the society including Urban/Rural, Border Area, and traditional Courses.

5.1) Deen Dayal Upadhyaya Grameen Kaushal Yojana

Deen Dayal upadhyaya Grameen Kaushal Yojana is a flagship skill development scheme of the department of Rural Development Government of India. 4835 candidates have been trained under the scheme and 1212 candidates have been appointed/ placed. Rural Skill Centres under this programme have been constructed in the premises of Government Senior Secondary schools and are operated by empanelled training partners. These training centres cater to the poor in the rural hinterlands of the state. The target for training under the DDUGKY Scheme is 15000 candidates.

5.2) Capacity Building under the Border Area Development Programme

Border Area Development Programme was launched to meet the special development needs of the people living in remote and inaccessible areas near the international borders. The BAD programme was introduced as a “centrally sponsored Scheme” and is implemented by the state governments under the monitoring of department of Border Management under the Ministry of Home Affairs. BADP programme has been now extended to all villages located within 0-10 km of international border in all the 17 states that share India’s border. The empowered committee on BADP under the secretary Department of Border Management will now include representatives of Ministries of Rural Development, Sports and Health etc. Some new schemes for convergence to BADP have been included viz. Swachhta Abhiyan, Skill Development programs, Rural /Border tourism, scientific farming etc.

5.3) Pradhan Mantri Kaushal Vikas Yojana-II

PMKVY 2 scheme is a flagship scheme of Ministry of Skill Development & Entrepreneurship. Apart from the free training, the candidate is entitled to post placement support as per the following rates.

For male candidates: Post placement support of one month if posted in the district of domicile, and two months if posted in a district other than the district of domicile at the rate of INR 1450 per month.

For Female candidates: Post placement support of two months if posted in the district of domicile, and three months if posted in a district other than the district of domicile at the rate of INR 1450 per month.

5.4) Pradhan Mantri Kaushal Kendras

Ministry of Skill Development with an intension to establish Multi training centres in every district of the country has set up PMKK across India. Punjab has been allocated 7 PMKKs in 17 districts except Pathankot, Amritsar, Hoshiarpur, Gurdaspur and Kapurthala. Each PMKK has been provided with an assured training mandate for three years, under the PMKVY scheme, as per common norms, subject to capacity and utilization centre. The PMKKs have been allocated in 3 categories (A, B and C) based on population (Less than 1 lakh, 1-4 lakh, 4 Lakh and above). Each PMKK shall be provided a training mandate for three years under the PMKVY (1000/750/500 training per year per centre for 8000/5000/3000 sq ft respectively).

6) South Punjab Poverty Alleviation Programme (SPPAP)

Southern Punjab Poverty Alleviation Project (SPPAP) to aide in poverty alleviation and uplifting of the living standard of destitute segment of society. Government has taken this initiative to target the poorest district of Southern Punjab in the cotton-wheat zone and low intensity production areas with primary focus on both the agriculture sector as well as rural non-farm sector. Increase incomes of 80,000 poor households by enhancing the employment potential of the people and increasing agriculture production and productivity. International Fund for Agriculture Development is the source of funding . 23 Institute of Rural Management (IRM) contributed to changing the lives of extremely poor households through vocational and entrepreneurial skill training under South Punjab Poverty Alleviation Programme (SPPAP). IRM trained 38,639 men and women in vocational, technical, and entrepreneurial training in 10 districts of South Punjab.

STATE BUDGET 2020-2021 (RELATED TO ENTREPRENEURSHIP, SOCIAL WELFARE PROGRAMS)

1. Rs 100 crore allocated for start-ups in partnership with IKG Punjab Technical University.
2. 25 per cent of the start-up fund will be invested on women entrepreneurs and entrepreneurs belonging to Scheduled Castes Rs 100 crore for rolling out the smart phones for youth scheme
3. Rs 148 crore for skill development
4. Rs 324 crore allocated for employment generation
5. Rs 200 crore allocated for agriculture diversification

CONCLUSION AND SOME POLICY IMPLICATIONS

It is clear that the agriculture and the organised industrial sectors in the state are simply not in a position to generate the much needed employment opportunities. Therefore, the only policy option available in this scenario for mitigating the problem of unemployment and underemployment is promoting non-agricultural employment in rural areas. For this, the government should set up Skill and Entrepreneurial Development Centres in each block where rural youth is imparted training in various identified skills. After giving them basic training in these centres they should be attached to an actual functioning enterprise in the nearby town to get on the job training may be for a few months. While the trainees should be given some stipend during these 'hands on' training period the employers participating in this apprenticeship programmes should be given some financial incentive to accept these trainees. Secondly, the rural youth presently engaged in the state's farm sector but who are interested in moving to the non-farm jobs and enterprises should also be given training in the non-

farm skills. For them, the training programme should be made flexible as per their availability so that they may be able to take advantage of this programme without disrupting their present jobs. The government should intervene and make sure that any rural youth who after getting proper training from the proposed Skill and Entrepreneurial Development Centres is interested in setting up his or her own enterprise gets bank loan at low interest rates with easy repayment schedule and on the collateral of the enterprise itself. This step will help speed up the growth of rural non-farm enterprises both in number as well as in scale.

To sum up we can say that the development of rural non-farm enterprises help in providing non-farm employment to surplus rural workers at their door steps. These help in skill formation and entrepreneurial training reduce rural poverty and bringing down income inequalities in rural areas. Reduction in inequalities in rural areas, helps empowering rural women and use locally available raw materials that otherwise go waste, mobilize rural savings, provide goods and services to rural people at their place of residence, use slack resources which are not capable of being used in urban modern industry and help in checking the movement of rural poor to urban areas in search of work leading to urban slums. Thus, it is not only a less costly option of generating new job, but also may prove to be a turning point in channelizing the energies of Punjab's rural youth towards productive uses in an era of economic development and prosperity in rural Punjab in the long run.

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PROGRESSION OF EDUCATION POLICY IN INDIA

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ABSTRACT

Education, formal or informal, is the process of facilitating learning, or the acquisition of beliefs, habits, values, and personal development. To govern and regulate the formal education at school, college or university level, a set of rules need to be implemented in all educational institutions so as to have an optimal output. These well – structured rules form an ‘Education policy’, which envisages a uniform system of education, based on a national curricular framework containing a common core, other components being flexible. The current paper throws light on the system of education in the pre-independence era and the formulation of education policies in independent India. Keeping in view the development objective of the entire country after independence, many initiatives were taken by the government to enhance education. For further up gradation, India framed its first education policy in 1968, second in 1986 and third one in 2020 in order to meet the requirements of the changing global scenario.

INTRODUCTION

Education can be defined as the process of receiving or giving systematic instruction, especially at a school, college or university. Education is the backbone of any nation as it facilitates the society in moving from darkness to light. According to Albert Einstein, “Education is not the learning of facts, but the training of the mind to think”. Thus, a good education is always a foundation for a promising future and the most powerful tool which can be used to bring change for betterment of any nation. Quality education gives importance on development of personality, knowledge, understanding, values and behaviour in all walks of life. Ancient Indian thinkers described education as an instrument which puts an ignorant person on the path of an intellectual, progressive, moral and virtuous course of life. So education is a continuous and life long process of learning and preparing a person to face everyday life. Education makes a person rational, capable and responsible and thus can be considered as the most important invention by man. Education helps the people to become more knowledgeable about the world, understanding of their relationship to it, and also more eager to contribute to the civilizing process. Education is the key to success in the future and to have many opportunities in our life. It illuminates a person’s mind and thinking, improves personal lives, makes people have a special status and helps the society to run smoothly. Education can be divided into two main types:

- formal learning through an institution, and
- Self-taught learning or what is often termed life experience.

In order to improve the quality and efficiency of education and make lifelong learning and mobility a reality, it is essential to define and frame a suitable education policy for a country. An education policy consists of the principles and policy decisions that influence the field of education, as well as the collection of laws and rules that govern the operation of education systems. To promote and regulate the spread of education in all education institutions in India, a policy formulated and implemented by the government of India, is called a National Policy on Education (NPE). The policy covers elementary education to colleges and universities in both rural and urban India. The first NPE was proposed by the government of India in 1968, by the prime minister, Indira Gandhi .The second policy was given by Prime minister Rajiv Gandhi in 1986 and the third major reformative policy on education NEP 2020 by the present Prime minister Narendra Modi in 2020 .

POLICY OF EDUCATION BEFORE INDEPENDENCE

The education policy in pre-independent India can be divided into two time periods – Pre- British and the British period. In Pre- British period, the history of education in the Indian subcontinent began with the teaching of traditional elements such as Indian religions, Indian Mathematics, and Indian logic. In Vedic system, education was free of cost and was not based on caste, creed, colour or religion. During the Vedic period, a residential schooling system, known as Gurukul system of education also became prevalent around 5000 BC. In this system, the pupils used to reside in or near the Guru's home and were taught various subjects and the ways to live a cultured and disciplined life. The Buddhist system of education focused on the actual problems in the life of common man. In Pre-British India, an attempt has been made to examine the educational policies from the beginning of ancient period to the arrival of British. There are very few literary sources available for getting a reasonably adequate knowledge of the policies that governed the ancient education system in India, the prominent sources being the Rigveda, the Aranyakas, the Upanishads, the Epics and the Puranas. So, before the British, India had its own educational systems of the Gurukulas and the Madrassas. The British ruled over this country for more than one century and were considered as designers of modern and mass education of India. The three agents for imparting modern education were the British Government (East India Company), Christian missionaries, and the Indian intellectuals and reformers. The British brought a rather modern and logic based education system that led to the evolution in the thinking of the people and helped in the ban of many social evils in India. During this period, western science and literature also made good progress through English medium. But, inspite of all this, this education system of the pre-independence era was inadequate due to the following reasons:

- Government was not responsible for running educational affairs in India.
- They feared that people might ultimately rise against the British rule and would demand independence after receiving higher education.
- The main aim of the British government was to make money.
- Controversy continued regarding the medium of education.

POLICY OF EDUCATION AFTER INDEPENDENCE

After the end of the British rule and independence of India in 1947, there was a remarkable improvement in scientific and technological education and research, which can also be considered as an outcome of the fight against the high rate of illiteracy. Education continued to be the prime liability of the state governments, and the union government continued to assume responsibility for the coordination of educational facilities and the maintenance of appropriate standards in higher education. An outstanding journalist, freedom fighter, politician and a great educationist, Maulana Abul Kalam Azad became the first education minister of independent India. During his tenure as education minister of the Indian government from 1947 to 1958, he transformed the education system of the country in the immediate post-independence phase. The Union government established the University Education Commission (1948-1949), the Secondary Education Commission (1952-1953), and the University Grants Commission (1956). Maulana Azad also launched the Indian Council for Cultural Relations (ICCR) which has now come up to play a significant role in the academic growth of the country. After independence, India adopted the Constitution in 1950, and thereafter, the government started making great strides for the improvement and streamlining of the Indian education system. The Constitution makers recognized that the stability and progress of the country which adopts a democratic course depends to a large extent on a well-educated electorate.

NATIONAL POLICY ON EDUCATION 1968

The first National Policy on Education was declared by the Government of former Prime Minister Indira Gandhi in 1968 with the main focus on development of human resources. A 17 member Education Commission was set up under UGC chairperson DS Kothari and on the basis of recommendations of this Kothari Commission, the first National Education Policy was released in 1968. Prior to this policy, a resolution in Lok Sabha was moved in 1964 by congress MP Siddheshwar Prasad, who criticized the government for not paying attention to education and for lacking a uniform vision and definite philosophy to improve the scenario

of education in the country. As a result of this criticism, India achieved a milestone in the form of first education policy after independence. This policy covered elementary education to higher education in both rural and urban India so as to promote education among India's people. Though there were several reasons like shortage of funds, lesser power to Centre, improper implementation etc. which were responsible for not achieving the desired outcome or a very high success of the formulated policy, but still this first national education policy proved to be one of the most important development in the progress of Indian education sector.

NATIONAL POLICY ON EDUCATION 1986

In 1986, the government led by Prime Minister Rajiv Gandhi introduced a new National Policy on Education with a special emphasis on the removal of disparities and to equalize the right to education, especially for Indian women, Scheduled Tribes (ST), Scheduled Caste (SC) communities, and other backward classes, who were deprived of educational opportunities for centuries. This policy also focused on providing primary education to students, modernization and implementation of IT in education and in order to fulfill its objectives, the National Policy on Education (1986) stressed on the provision of fellowships for the poor and the needy students. Further it also introduced Open University and distance education and gave importance to the establishment of open universities by setting up the Indira Gandhi National Open University (IGNOU) at Delhi. This policy envisioned an educational structure that could support the all-round development of the country and focused on the quality of education imparted within the institutions. It emphasized more on the teaching of mathematics, sports, science, physical education aimed at enrolling all children under 14 years of age into schools. Hence NPE 1986 was amongst the most visionary education policies in India. But, somehow, it did not succeed in giving a concrete shape to some of its recommendations because of the ongoing resource crunch. A committee was set up under the chairmanship of Acharya Ramamurti in May 1990 to review the NPE and to make recommendations for its modifications. As a result, this policy was updated in 1992 by the then Prime Minister, PV Narasimha Rao. This National Policy on Education (1992) emphasized the need for greater transformation of the Indian educational system, with a focus on quality enhancement and stress on developing moral values among students.

NATIONAL EDUCATION POLICY 2020

The New Education policy 2020, announced recently by our Prime Minister Narendra Modi, is a significant shift from the 1986 education policy and a welcoming change and fresh news amidst all the negativities surrounding the world due to the challenges posed by Covid19 pandemic. The policy is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India and aims to transform India's education system by 2021. The vision of the National Education Policy is: "National Education Policy 2020 envisions an India-centric education system that contributes directly to transforming our nation sustainably into an equitable and vibrant knowledge society by providing high-quality education to all." In the long term, this comprehensive education shall be the method for all undergraduate programs, including those in medical, technical, and vocational disciplines. The policy of introducing multi-disciplinary institutes will lead to a renewed focus on every field such as arts, humanities and this form of education will help students to learn and grow holistically.

SALIENT FEATURES OF NEP 2020

1. The new higher education regulatory structure will ensure that distinct administrative, accreditation, financing, and academic standard-setting roles are performed by separate, autonomous, and empowered bodies. These four structures will be established as four independent verticals within a single umbrella institution, India's Higher Education Commission (HECI).
2. At present, the education sector in India gets only a 3% share from GDP, but with the implementation of NEP 2020, spending will increase to almost 6% which will give a new life to the education sector.
3. The NEP promises to provide free education at government-run establishments to children from 3 years of age till 18.

4. The current structure of 10+2 school education will be replaced with the 5+3+3+4 pattern, to reduce students' burden of board exams. There will also be a focus on vocational learning and practical skills like gardening, carpentry, plumbing, artists, potters, etc.
5. Instead of countless independent entrance tests for getting admission in colleges, standard entrance tests will be administered by National Testing Agency (NTA) for uniformity.
6. The 3-year undergraduate program will be replaced with a 4-year program that will give the option to have a one-year degree after completing the 1st year, a diploma after completing the 2nd year, and a degree for the completion of 3 years. The fourth-year will be research-based. The students will also have the option to change their discipline and their accrued credits will be transferred through Academic Bank of Credits.
7. The new NEP will welcome the global educational institutions and foreign universities to set up their campuses in India as this step may help in reducing the brain drain.
8. By 2030, B.Ed. will be made a mandatory 4-year course to improve the quality of education for teachers and steps will be taken to make them capable of tackling various issues of the education system.
9. The implementation of NEP will put a ceiling on the extent fee is charged, making education more accessible and affordable to all.
10. Technology will be part of education planning, teaching, learning, assessment, teacher, school, and student training. The e-content will be available in 8 major regional languages.

CONCLUSION

Education is the first step for people to gain knowledge, wisdom, values, critical thinking, empowerment and skills they need to make this world a better place. The current NEP 2020, which is third in progression and replaces the 1986 policy, is expected to provide a concrete path to revolutionize the education scenario of the country.

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ENVIRONMENT DEGRADATION AND SOCIO-ECONOMIC SYSTEMS

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ABSTRACT

Environmental problems of shortage of water, forest, fertile lands and the like are very often the cause of violent conflicts in the world. There is need to manage limited natural resources in a careful manner as human welfare ultimately depends on ecological services. Ignoring environment will increase the risk of undermining long run prospects for development. The linkage between and co-evolution of environment and socio-economic system underlines the need to consider their joint sustainability. Today there are widespread calls for a paradigm shift from wealth to sustainability. It is important to flesh out the core spirit of the SDGs—the determination to leave no one behind—by adding a further vision of building a society where all can socially and economically prosper leaving no one behind.

INTRODUCTION

Environment provides basic services essential to humanity such as supplying materials, energy and absorbing waste products, supporting life. Environmental economics deals with the issues related with excessive, unethical or immoral behavior of human with the environment. It is an application of scientific theories and general application of welfare economics. It evolves the development that meets the need of the present without compromising the ability of future generations to meet their own needs. An environmentally sustainable system maintain a stable resource base, avoiding over-exploitation of renewable resource systems and depleting non-renewable resources to the extent that investment is made in adequate development and enhance the quality of life with equitable distribution and provision of social services including health and education. So these three areas economic, environmental and social are interrelated. Solution to one problem can make another problem worse. Now a days- developing countries are facing both environmental crisis and development crisis. On one side there is increase in the economic problems of poverty, unemployment, inadequate infrastructure, overcrowding of places and on the other side environmental degradation has grown further. The exuberant life style and wasteful consumption threatens the ecological balance on the earth. Cutting down of trees for fuel, ships, buildings and for other economic reasons threatens the atmosphere. It has resulted in global warming and slows down the green house effect. The increasing of CO₂ imposed damage on the economy, particularly on vulnerable sectors including agriculture, the coastal zones, the human morality and natural eco-systems. With the warmer climate, the sea level is rising and coastal areas are sinking posing threat to humanity. Warmer temperature is also damaging agriculture. Climate change is leading to decreased soil moisture, increased incidence of pests and diseases and many other global issues.

Land, rivers, even whole seas have been converted into sewer and industrial dumps. Increased industrialization leads to littering of plastics, chemicals, oil spills into the sea threatening all marine life. As a consequence lot of the world's Marine species are already extinct or are on the verge of extinction. Humans have been responsible for major habitat changes leading to genetic and more species diversity. More the species living in an ecosystem the higher the productivity and the greater is its ability to withstand drought and other kinds of environment stress. Technological advancement for the comfort of mankind is disturbing the ecological balance. The exploitation of biodiversity for life style of the industrialized world is a sure recipe for ecological disaster. Economic Growth leads to larger discharges of waste water and solid wastes per capita. Inadequate investment in waste collection and disposal mean that large quantities of waste enter both ground water and surface water. The increased demand for water for domestic, agricultural and industrial use means more interbasins transfers, lowering the ground water levels and less water for domestic use by an ever increasing population. According to U.N Comprehensive Fresh Water Assessment 1997, global water use has been increasing at more than twice

rate of population increase during this century. Using water resources in an unsustainable manner can hamper economic productivity and social development in underdevelopment countries. Environmental problems of shortage of water, forest, fertile lands and the like are very often the cause of violent conflicts in the world. There is need to manage limited natural resources in a careful manner as human welfare ultimately depends on ecological services. Ignoring environment will increase the risk of undermining long run prospects for development. The linkage between and co-evolution of environment and socio-economic system, underlines the need to consider their joint sustainability. The relationship between socio-economic determinants and environmental degradation has wide implications for evaluation and formulation of policy design to improve the environmental quality. Professor Amartya Sen, calls attention to the fact that genuinely secure and stable society cannot be realized without alleviating and, to the degree possible, eliminating sources of threat and insecurity to "the vital core of all human lives." The present paper focuses on causes and impact of environment degradation that instantly rob people of their livelihood, joy and happiness, disrupt and undermine the foundations of entire society.

ENVIRONMENTAL THREATS IN 21ST CENTURY

Since the start of twenty-first century, the world has seen series of massive natural disasters, from the Indian Ocean earthquake and tsunami in (2004), the Kashmir Earthquake (2005), the Myanmar cyclone (2008) and to the massive earthquake in Haiti in 2010, exacting a horrific toll in human life. Japan was struck by a devastating earthquake and tsunami in 2011, while earthquakes also hit New Zealand and Turkey; Thailand and the Philippines experienced deadly flooding; and severe drought afflicted Somalia and much of East Africa. In recent years the world is under the grip of COVID-19 Pandemic, This crisis has stuck almost all nations, sectors and aspects of society. The world till now not revived from the social and economic effects of pandemic. It is painful to observe the reality of people around the world. Many of them are in challenging situation, lost jobs, lost loved ones; fighting depression and anxiety. People who are already in a vulnerable position have found their circumstances more difficult. The pandemic has brought greater financial hardship to many households; young people are also finding themselves further burdened by student debt or unable to gain opportunities to develop the skills they need for the careers they desire. Further, studies indicate that future career prospects are looking bleak for more and more students, with 40 percent expressing uncertainty and 14 percent harbouring actual fear about what the future might hold. The pandemic has placed an unprecedented burden on healthcare system, increased poverty, unemployment and disparity. The crisis has forced many women to put their careers on hold or take a leave of absence in order to care for sick family members and others close to them. Moreover there are increasing cases of domestic violence against women. In addition, a vast proportion of those who have lost jobs have been women with less paid wages that has intensified gender inequality.

The pandemic impacted the children and youth in the form of disrupted educational services and the loss of learning opportunities due to school closures. One study shows that as many as 1.6 billion students have been impacted. The loss of learning hours is not the only consequence of school closures. Because of the abrupt termination of daily interactions with friends, countless children are finding it hard to feel a tangible sense of progress and hope for the future, resulting in emotional and psychological distress as they become ensnared in an epidemic of loneliness and loss of motivation. School closures also result in suspension of the provision of school meals, a lifeline that provides children from economically distressed families and communities with a much-needed source of nutrition. There are growing concerns that there is increase in the number of children suffering from the effects of malnutrition, outcomes such as anaemia and low body weight, due to the prolonged absence of school meals. This kind of wide-ranging and long-term disruption to classroom learning being experienced simultaneously around the globe is without parallel in the history of the modern school education system. Many children were unable to access the necessary means for distance learning. Still enormous numbers of young learners stranded on the wrong side of the digital divide, it is estimated that only 5 percent of refugees across the globe have managed to find their way into university or other programs of higher education. Another problem is split of the social fabric due to social distancing. After living in isolation during novel corona virus, it has been difficult to engage in society, build trust and mutual connect

Recent threat on environment occurs with the Ukraine-Russia War. The unintended consequences of science and technology are on full display--in the large numbers of people forced to evacuate their homes, in the grave and

still unmitigated scope of radioactive contamination, and in the as-yet-unknown long-term effects on people's health. The loss of human life, the wounding of dignity, and the destruction of the familiar nature and ecology of the community--such are the cruel outcomes wrought by War leading to environmental degradation. People's lives, livelihoods and dignity is also be grievously undermined by War. The increasing number of refugees in neighbouring countries leads to economic disturbances and identity crisis of humans. There is nothing pathetic than losing one's identity and dignity. Environmental destruction has badly impacted population's health, food supply and livelihood. The price of wheat is already soaring globally because of the disruption to Ukrainian agriculture, while air and water pollution cross borders. The increasing emissions due to military activity, the spillage and toxic clouds caused by the destruction of industrial and fuel storage facilities, contamination of water and soil from heavy metals and chemicals from bombs and weaponry, and even the destruction of crops and wildlife - the impact is staggering. Nuclear weapon is constant threat to all countries of world. If the nuclear weapons development continues and the constant stream of new means of confronting other countries may lead to constant friction and restraint among various countries of the world. Nuclear-weapon states and nuclear-dependent states need to face the stark reality that they are condemning themselves and the world to conditions of extreme and unending precariousness so long as they rely on nuclear deterrence rooted in mutual threat.

Today there are hundreds of millions of people without the basic human necessities like adequate food, shelter, clothing and health, and hundreds of millions more lack access to even elementary education. Youth are jobless and uninspired. They are constantly in despair. This is not only an intolerable situation in human terms, but it also has serious environmental consequences. The relentless pressures that arise where basic human needs are not met erode the resource base from which man must inevitably gain his sustenance. The destruction of forests, loss of fertile soil, loss of productivity through disease and malnutrition and the increasing pressure on fragile ecosystems through war and increasing population are increasing environment degradation on the whole planet. These things are as significant as the pollution created by industry, technology and over-consumption by the affluent. All of them lead to rapid depletion of natural resources. Today there are widespread calls for a paradigm shift from wealth to sustainability. To achieve this, there is need to revise and review current economic and environmental policies. Also there is need to interrogate the very nature of human civilization, the ways in which people or societies are organized directly to the manner in which we conduct our daily lives. It's a time to construct a society where people can confront and together overcome even the most severe challenges, creating a consciousness of solidarity that extends to the entire world. This year marks seven years since the adoption by the UN of the Sustainable Development Goals (SDGs) with their target year of 2030. Progress toward the realization of the SDGs has been greatly hampered by the pandemic and, in order to restart and accelerate that progress it is important to flesh out the core spirit of the SDGs—the determination to leave no one behind—by adding a further vision of building a society where all can socially and economically prosper leaving no one behind. , Helen Clark, Administrator of the United Nations Development Programme (UNDP), made the following powerful statement:” Sustainability is not exclusively or even primarily an environmental issue . . . It is fundamentally about how we choose to live our lives, with an awareness that everything we do has consequences for the 7 billion of us here today, as well as for the billions more who will follow, for centuries to come.”, sustainability is the work of constructing a society that accords highest priority to the dignity of life--the dignity of all members of present and future generations and the biosphere that sustains us.

SOLUTION TO ENVIRONMENT CRISIS

Although physical resources are finite, human potential is infinite, as is our capacity to create value as is our capacity to create value. The real significance of sustainability is a dynamic concept in which there is a striving or competition to generate positive value and share it with world and with future. The key is the sense of responsibility to those with whom we share the planet, our sense of responsibility towards the future;

GLOBAL ADVANCED VISION

A sense of responsibility toward the world or the future is not something that can be developed overnight, in isolation from the realities of daily living. If we cannot establish this within our immediate relationships and environment, we cannot hope to do so relative to the entire planet or the distant future. The word

"responsibility" indicates the ability or capacity to respond. It is through the persistent effort to strengthen and forge our capacity to respond to the evolving realities of the community that a sense of commitment toward all those with whom we share the planet and toward future generations is developed.

SETTING UP OF ENVIRONMENT BUILDING AGENCIES

There is need of the establishment of new international organization through the merger of United Nations agencies in the fields of the environment and development. This will better promote efforts for a sustainable global society centered on collaboration with the different sectors of civil society

ENCOURAGING AND EDUCATING YOUNGER GENERATION

Youth is a catalyst for promoting positive change among people toward the construction of a sustainable global society. Young people not only possess the strong desire to transform the world, they inherently possess the capacity to do so on a broad and expanding scale. We must always remind ourselves that the aspirations of forcibly displaced youth to pursue their education and achieve their goals are at least as strong as those of their peers living in less challenging environments. This should also involve the entire community, transforming the society into a site for lifelong learning in which the concerns and aspirations of all are shared and passed from generation to generation.

EDUCATION

There is need of the establishment of an educational framework promoting sustainability. This would raise awareness among individuals and enable people to move from empowerment to leadership within their respective communities. It would encourage individuals to act as protagonists within their local community and to treasure the inalienable dignity of all people and the irreplaceable value of all that surrounds us. The aim of the education is not only to gain generic knowledge of geographical implications of mountains and rivers or understand the ecological connections among the living inhabitants of oceans and forests or even to develop their general understanding of nature. The goal of the educational program as helping children "gain a distinct awareness of the complex and multifaceted forces at work within the natural and human realms in the local community and the relationships that shape the process by which they develop and grow. Education cannot be successfully promoted simply through classroom instruction, but requires the flexible and proactive involvement of the local community to create opportunities for people of all generations and all walks of life to learn together

STRENGTHENING THE GLOBAL SOLIDARITY

There is need for countries to transcend their differences and come together in solidarity to overcome environment crisis. The tragic loss of life and health accompany economic and social hardships. The most crucial thing is to forge bonds of solidarity from the realizations of connectedness and make these the basis for shared efforts to find a way out of the storm. There is urgent need to reweave the social fabric so that it can support people's lives in the years and decades to come. The spirit of leaving no one behind tends to be shared spontaneously. There is urgent need to share the responsibility to support people who are affected by war and natural disaster and helping them in rebuilding their lives, enabling them to regain a sense of hope, and in particular, for those who have been compelled to change their place of residence or work, to rediscover places where they can feel a sense of belonging. There should be no distortions in global society that have resulted in a "living gap" and a "dignity gap."

ELIMINATE THE THREAT OF NUCLEAR WEAPON

Presently the world is going through the havocs of War on truly unimaginable scale which would cause devastating long term effects on global scale. The planet continues to be wracked by violent conflict and civil unrest; people around the world face unacceptable threats to their lives and dignity in the form of poverty, hunger and environmental destruction, while the suffering caused by human rights violations and discrimination remains widespread. The key issue area to be addressed in this crucial time is to realize the abolition of nuclear weapon. Nothing is more devastating than the loss of people who have been an integral part of our lives--the parent who raised us, the partner who shared our joys and sorrows, the treasured child or grandchild, the close

friend or neighbour. In order to save all communities from this devastation, the abolition of nuclear weapons must be abolished.

REBUILDING THE SOCIETY

The areas and people which are dealing with the strains of life as evacuees, the loss of work not only represents a severing of the economic lifeline but can further undermine the spiritual grounding necessary to move forward. For this reason there is need to support people in rebuilding their lives, enabling them to regain a sense of hope, reweaving the society and in particular, for those who have been compelled to change their place of residence or work, to rediscover places where they can feel a sense of belonging. There is need to empower individuals, give them priority to secure the dignity and live in peace;

REDUCING THE GENDER INEQUALITY

No matter how critical the times or adverse the circumstances, human beings are inherently capable of working together to bring forth positive value and generate waves of change that can transform the era. The gender equality and women's empowerment are the keys to overcome the COVID-19 crisis and building an economy and society that sustains human dignity. There is need to remove income disparity between women and men to reduce the number of women living in poverty. It should also be emphasis on improving conditions for women working in the care economy.

GOOD GOVERNANCE

The weak institutions and poor governance are unable to implement the environmental policies effectively. Institutional quality is a magic option for environmental problems while described that the effects to enhance the growth may be improved further when harmonizing policies like institutional quality, absence of corruption, bureaucratic quality, prevailing law and order and accountability of bureaucrats are accompanied, therefore, institutional reforms can benefit both environmental and macroeconomic variables. There is positive relationship between environmental quality and institutions. It is believed that when people have freedom of information and political rights, it will increase the awareness about environmental interests which encourage the environmental legislation. The powerful and sound institutions improve the environmental degradation through relocation of dirty industries and providing guidance against the pollution. While the poor and weak quality institutions for environmental management put lot of challenges towards pollutants.

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THE ROLE OF SMALL SCALE INDUSTRIES IN RURAL DIVERSIFICATION

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India's development lies in the development of its rural areas, where about 69 percent of the households and 71 percent of the total population live. Rural areas, which consists of 60 percent of the total males and 61 percent of the total females as an economically active group (15-59 years) and 55 percent of the total males and 25 percent of the total females in the labour force, becomes essential to understand the growth pattern of the country as a whole (Government of India, 2014a). Moreover, it is essential to focus on rural growth pattern and the transformation, which the rural economy is passing through over a period of time (Reddy, Reddy, Nagaraj and Bantilan, 2014). The phenomenon of structural transformation is evident from the present situation of the economic development of the country, which has outpaced the role of industry and services over agriculture and allied activities. The rural areas are also going through the similar situation where the non-farm activities are growing at a faster pace than the farm activities.

Although agriculture occupies a pivotal place in the rural economy in terms of its contribution to employment generation, however, disaggregating rural employment growth in terms of farm and non-farm sectors would demonstrate that non-farm employment growth had been significantly higher than that of the farm sector over a period of time. Even though proportion of employment provided by the RNF (Rural non-farm) sector is an indicator of reduction in unemployment rate (directly) and increase in rural development (indirectly), still both the aspects are missing in the rural areas if we observe the RNF sector from the perspective of permanent employment, high productivity, lowering inequality and sustainable growth (Jha, 2006; Start, 2001; Binswanger-Mkhize, 2013). Thus, it is essential to understand the nature and pattern of employment in the RNF sector so that policy for employment generation can be designed accordingly.

When a rural economy diversifies, the workers may rise in status either as self-employed workers (at large scale) or as regular employees. At the same time, it is also possible that their status may be lowered to that of casual labors. While in most developed nations workers move to regular jobs or become self-employed; in developing countries like India, they move to the less advantageous position of casual labors (Government of India, 2014a). So, mere shifting from one lower-paid occupation to another lower paid occupation may not improve the employment situation rather may indicate to distress. Moreover, it is also important to know why an individual leaves his/her previous occupation and enters into the non-farm sector or simultaneously works in both the occupations. Such issue of occupational diversification is undoubtedly complex, and its determinants are difficult to identify (Buchenrieder and Mollers, 2006).

Small scale industries are those industries in which production, manufacturing and providing the services are executed on a small or micro scale. The Central Government has the authority to determine capital investment requirements for small-scale industries. These requirements are listed under the Industries (Development and Regulation) Act, 1951. A small enterprise in which investment in plant & machinery ranges between Rs. 25 lakhs to Rs. 5 crores is a small-scale industry.

In a country like India, the small scale industries play a very important role in generating employment, improving the financial status of people, development of rural areas and removing the regional imbalances.

Every small-scale industry plays a big role in the Indian economy. Apart from providing employment to crores of people, it has the added benefit of minimum capital requirements. The government also offers several tax benefits to SSI for this purpose.

Furthermore, they can exist in urban as well as rural areas. Small Scale Industries have been able to compete with large-scale industries and multinational corporations because of this. Due to reasons like these, they are of great importance.

The following are some specific roles that SSIs play in the Indian economy:

ROLE AND IMPORTANCE OF SMALL SCALE INDUSTRIES

1. Increases production
2. Increases total exports
3. Improves the employment rate
4. Opens new opportunities
5. Advances welfare

1. SSI Increases Production

India is one of the world's fastest growing economies in the world. Consequently, its production output is massive. It is pertinent to note that SSIs contribute almost 40% of India's gross industrial value.

These industries produce goods and services worth over Rs. 40 lakhs for every investment of Rs. 10 lakhs. Furthermore, the value addition in this output increases by over 10%.

Here is another interesting statistic about Small scale industries. The number of Small Scale Industries in India increased from around 8 lakhs in 1980 to over 30 lakhs in 2000.

This figure has grown even more in recent years owing to the government's 'Ease of Doing Business' policies.

As a result of this, the total industrial production output rose tremendously in the last few years. SSIs are, therefore, strongly responsible for the growth of India's economy.

2. SSI Increases Export

Apart from producing more goods and services, SSIs have been able to export them in large numbers as well.

Almost half of India's total exports these days come from small-scale businesses.

35% of the total exports account for direct exports by SSIs, while indirect exports amount to 15%.

Even trading houses and merchants help SSIs export their goods and services to foreign countries.

3. SSI Improves Employment Rate

It is important to note firstly that Small Scale Industries employs more people than all industries after agriculture.

Almost four persons can get full employment if Rs. 10 lakhs are invested in fixed assets of small-scale sectors.

Furthermore, SSIs employ people in urban as well as rural areas.

Consequently, this distributes employment patterns in all parts of the country and prevents unemployment crisis.

4. SSI Open New Opportunities

Small-scale industries offer several advantages and opportunities for investments.

For example, they receive many tax benefits and rebates from the government. The opportunity to earn profits from SSIs are big due to many reasons.

Firstly, SSIs are less capital intensive. They even receive financial support and funding easily.

Secondly, procuring manpower and raw materials is also relatively easier for them. Even the government's export policies favour them heavily.

5. SSI Advances Welfare

Apart from providing profitable opportunities, Small Scale Industries play a large role in advancing welfare measures in the Indian economy as well.

A large number of poor and marginalized sections of the population depend on them for their sustenance.

These industries not only reduce poverty and income inequality but they also raise standards of living of poor people. Furthermore, they enable people to make a living with dignity.

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IMPACT OF SKILL INDIA ON EDUCATION SECTOR: A PERSPECTIVE

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ABSTRACT

Education plays an important role in building nations and decides the future of the citizens and the destiny of its society. The impact is going to be a durable one in terms of growth and development of the state and subject. The role of education and its importance can't be ignored in the present scenario. Most regions in the world will reach a saturation point in terms of the number of years of schooling that workers complete, but there is still much improvement to be gained in the skills acquired within those years. Moreover, Technology and jobs are changing rapidly; update knowledge, skills and lifelong learning play a significant role in the economic development of the country. Education as a source of growth and increasing productivity, further research is needed on how to make the sector more productive in terms of the relevant skills acquired. The skills required to be successful may be primarily different from those of the 20th century or the industrial revolution.

Keywords: Education, skill India, NEP, Technology

INTRODUCTION

Education is a method of supporting the acquisition of knowledge, skills, values, and beliefs. As a result, education defines the country's future because it has the ability to change everything. We've encountered a variety of ideas, including naturalism, realism, idealism, and modern philosophies, as well as philosophers such as Jhon Dewey, Arbinto Gosh, Rabindranath Tagore, MK Gandhi, and Nehru, who believed in both conventional and new learning methods. Knowing something isn't enough to make a difference; you also need the ability to execute it well. Now, the new ministry has launched the "Skill India Mission" to help the youth meet their domestic needs while simultaneously contributing to the nation's economic progress. Jobless, school dropouts, graduates, uneducated, and others will benefit from our project. Every year, over 28 million young people join India's workforce. According to a study done by the National Sample Survey Office, India's jobless rate reached a 45-year high of 6.1 percent in 2018. When the COVID pandemic struck, the country was already experiencing economic decline. The pandemic has radically changed the country's economic environment. A startling 121.5 million employment losses were reported in the first month of the lockdown in April 2020, according to the Centre for Monitoring Indian Economy (CMIE). Despite the fact that the loss has decreased from 100.3 million in May 2020 to 29.9 million in June 2020 and now to just 11 million in July 2020, it remains significant. According to the Associated Chambers of Commerce and Industry of India (ASSOCHAM), just 20% of the five million students who graduate each year find work in India. The 2019 'India Skills Report' by Wheebox, People Strong, and CII confirms the preceding figure, stating that just 46% of Indian students are employable.

Industry leaders have frequently expressed their dissatisfaction with the lack of alignment between what is taught in classrooms and what is expected in the workplace. The Government of India established the Ministry of Skill Development & Entrepreneurship (MSDE) and programs under its purviews, such as the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Skill India, SANKALP, and National Skill Development Mission, among others, to address the skill gap.

Despite these programs, roughly 58 percent of unemployed graduates and 62 percent of unemployed post-graduates cite "non-availability of jobs matching their skill and education" as the key cause for their unemployment, according to 2016 research by the Labor Bureau. Further research is also needed into how to make education systems more productive.

Literature review

The researchers have made an extensive review of the literature to understand the importance of skill development in India.

Seema Pandey (2016) conducted a study on "Improving skill development & employability potential through higher education, research & innovations in India". The objective of the study was to collect lessons learned from past policy interventions, how higher education institutes can contribute to the successful skill development of the country which is the flagship program of the government, and observed that in India, both the government sector and the private sector have realized the critical role education plays in building skilled manpower and in turn boosting economic growth.

S. C. Patil & Prof. Amaresh B Charantimath (2021) states that "Employability through Skill Development Programs - An Overview of the Importance of Employability Skills," according to the report. The study's goal was to understand the requirement for employability skills and to investigate the skill gap between wanted and possessed abilities. According to the report, skill shortages can be filled through training, education, and short-term courses. Despite the efforts, there is still a lot of room for abandoned information to be transformed into skills. Various ambitious government of India initiatives, such as Make in India, Atmanirbhar Bharat, and 5 trillion-dollar economy ambitions, can be realized by collective efforts.

Vidhyadhar T. Banajawad & Mukta S. Adi (2020) concluded that skill development is currently gathering momentum and it is now evident that education and skills are fundamental in bettering employment opportunities, shrinking poverty, boosting productivity, and promoting environmentally sustainable rural development. India for rural development in a real sense. Thus, education/skill development is an immediate and important requirement for developing countries with large youth populations such as India.

Anita Swain & Sunita Swain's (2020) "Skill Development in India: Challenges and Opportunities" was the subject of research. The study's goal was to examine data from the National Skill Development Corporation. It was concluded that India, the world's second-most populous country with a youth population of around 60%, has a 'demographic dividend' that needs to be capitalized on in order to reap the benefits that can add value to the country's economy and also support the 'Make in India' campaign by providing skilled workforce in the country. The 'Skill India' mission calls for a greater emphasis on entrepreneurship skills in order to boost employment creation in the country. The Government of India has launched various initiatives such as PMKVY, DDU-GKY, and others in order to make Indian youth skilled and employable. Such plans should be made known to Indian young, and they should take advantage of them.

Chandra Sekhar Dash, Shilpa Dash (2020). "Skill Development Mission and the Skill Landscape of India: - An Empirical Study" was the title of the study. The goal of the study was to analyze India's skill landscape in the wake of rising technological disruptions, global upheaval, and labor mobility across borders. Despite the admirable and noteworthy qualities of the 'Skill India Mission,' the difficulties of gender inequality, sectoral imbalance in skilling, training, and placements persisted, according to the conclusions of the study. Training and industry connection placement facility in school is essential. Skill development is critical to adapting and matching the present requirements of young in rural India in order to achieve true rural development. As a result, education/skill development is a critical requirement for emerging countries with huge populations.

Anita Swain & Sunita Swain (2020) conducted a study on "Skill Development in India: Challenges & Opportunities". The study intended to analyze the data sourced from National Skill Development Corporation. It concluded that India, the 2nd populous country in the world with around 60% youth population, has a 'demographic dividend' and needs to capitalize on it for reaping the benefit which can add value to the economy of the country and also support 'Make in India' campaign by providing the skilled workforce in the country. The 'Skill India' mission requires more focus on entrepreneurship skills for enhancing job generation in the country. Various schemes like PMKVY, DDU-GKY, etc. have been launched by the Government of India for making Indian youth skilled and employable. Indian youth should be aware of such schemes, get the required training, and make themselves employable.

Chandra Sekhar Dash, Shilpa Dash (2020) "Skill Development Mission and the Skill Landscape of India: - An Empirical Study" was the title of the study. The goal of the study was to analyse India's skill landscape in the context of growing technology disruptions, global transformation, and worldwide workforce mobility. Despite the admirable and noteworthy elements of the 'Skill India Mission,' the difficulties of gender inequality, sectoral imbalance in skilling, training, and placements persist, according to the study's results.

Impact of skill India on education sector

The notion of skill development was first introduced in India after independence in 1956 with the first Industrial Policy, which initially focused on the formal Technical and Vocational Training Education and Training (TVET) sector with designated technical and vocational education institutions. The Apprenticeship Act was enacted in 1961 with the goal of giving practical training to technically qualified people in a variety of trades and developing new skilled labor. The Indian Education Commission (Kothari Commission) was established in 1964 with the goal of overhauling the Indian education system by establishing policies and guidelines for its development. In 1966, the National Labor Policy was established. The first National Policy on Education was drafted in 1968. The Ministry of Labor established the first Industrial Training Institute (ITI) in 1969. India's National Education Policy was framed way back in 1986 and modified in 1992.

Over the last three decades, significant changes have taken place in India's education system in almost every segment of the sector. Still, there remain many problems ranging from inadequate enrolment to quality issues to lack of equity and insufficient infrastructure. At this juncture, the National Education Policy (NEP) 2020 has attempted to diagnose the problems plaguing the sector and provides innovative solutions to the problems right from the pre-school level to higher education courses. India should consider establishing a framework for integrating skill development and vocational education within the educational system. In this regard, the new National Education Policy 2020 (NEP) aims to restructure India's educational system completely. By creating a National Higher Education Qualification Framework (NHEQF), which will be coordinated with the National Skills Qualification Framework (NSQF) for ease of mobility between streams, the NEP 2020 aspires to gradually incorporate vocational education into the mainstream 'The NEP 2020 aspires to exploit the full potential of India's demographic dividend in accordance with Sustainable Development Goal 4, which aims to "provide inclusive and equitable quality education and encourage lifelong learning opportunities for all." Secondary schools will engage with ITIs, polytechnics, local enterprises, and other organizations to integrate vocational education into their educational offerings. In collaboration with business and civil society organizations, higher education institutions will offer vocational education.

By 2025, the initiative seeks to expose at least half of pupils in schools and higher education institutions to vocational training. The vocational education target areas will be determined based on a skills gap analysis and a mapping of local opportunities. To oversee the initiatives, the MHRD will form a National Committee for the Integration of Vocational Education (NCIVE), which will be made up of specialists in vocational education and officials from Ministries and Industries.

The NEP 2020 is undoubtedly a positive start in the right direction; however, it must be accompanied by significant structural changes in the current learning ecosystem in order to ensure learners' complete growth. over the last few years, the foundations for an effective, efficient, and sustainable skill development ecosystem have been set; now it's as per a Bloomberg Economic article and its projections, India's GDP will grow from \$2.7 trillion in 2019 to \$5 trillion by 2025 and \$8.4 trillion by 2030. Whether we achieve it or not depends on how we capitalize on this decade and how effectively we eliminate the causes of disruptions. We must utilize this opportunity to rebuild ourselves rationally and critically with greater impetus. The task is herculean but not impossible. The distance between a probable future and a possible future is always shortened by resilience and determination. Making our youth future-ready is a call that we can't miss! Time to build on them.

According to a UNICEF report from 2019, at least 47% of Indian youth will not have the education and skills required for employment in 2030. According to another report, only 20% of the five million students who graduate each year find work in India. More studies and forecasts highlighting the terrible situation of Indian youth's employment prospects in the fast-changing global scene would not be surprising. The fundamental cause of low employability is that there is frequently a demand-supply mismatch between the skills obtained by

students and the skills required by employers (agriculture, trade, industry, etc). Thus, the main concern for the policymakers is to address not only just the issue of provision of adequate employment opportunities for the youth but also increasing their employability as per the current and future trends in the workplace.

The proposed vocational skill exposure beginning in the middle and secondary grades through internship opportunities with local industry, businesses, artists, craftspeople, and professionals, among others, is a welcome step toward laying the foundation for early technical education and would speed up the country's skilling efforts. As a result, the NEP envisions a renewed focus on encouraging creativity and curiosity in young minds in order to make school and college curricula more skill-oriented, resulting in the transformation of our youth into concrete global resources.

As a result, skill development is a never-ending process that never comes to a halt. To achieve our Hon'ble Prime Minister's goal of an Atmanirbhar Bharat and a truly "knowledge-based economy," India must develop innovative and sophisticated capabilities that go beyond automation, computers, and electronics.

CONCLUSION

Greater late than never, the announced NEP should provide the government's Skill India effort a boost, allowing it to build a strong workforce with better life skills, problem-solving abilities, critical thinking, scientific vigor, and other talents to address the challenges of the future. By enhancing employment and inclusive growth, skill development is a major driver of poverty reduction. It promotes a cycle of high production, more job chances, increased income, and overall development. The government has spent the previous few years laying the groundwork for a long-term skill development ecosystem; now is the opportunity to build on that foundation by utilizing the NEP to reap the benefits of our unique demographic dividend.

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FARMERS' SUICIDES IN INDIA: A CONSEQUENCE OF AGRARIAN CRISIS

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ABSTRACT

The unremunerativeness of agriculture, grinding indebtedness and farmer suicides is the today's most distressing phenomenon in India. The farming sector had been facing several problems which compounded to become the genesis of contemporary agrarian crisis. The combination of high cost of production, low market price, and non-availability of easy credit had contributed to debt burden. The present study has been attempted to reveal that the most tragic face of India's agrarian crisis manifested in the increasing number of farmer suicides. The agrarian crisis caused by indebtedness is not new to India but its fallout is most pernicious in its new dimensions. A continuing trend of farmer suicides' had currently been witnessed in Indian economy which was a sign of distress and hopelessness among the Indian farmers.

INTRODUCTION

Agriculture holds a key place in the development of the country. Because, agricultural development leads to the rural economic development, improvement in the living standard of the people, eradication of the poverty, and malnutrition prevalent in the country and also for attaining several economy wide goals for the overall development of the Indian economy (Chand and Parappurath, 2011). So, agriculture is not just a profession, it is rather a tradition and a philosophy that shaped the economic life of the people. Therefore, agriculture is central to all strategies for the planned socio economic development in India. The development of the agricultural sector is essential for self sufficiency, household food security, equity in distribution of income and wealth etc. (Tarique, 2009).

But, the Report of the Expert Group on Agricultural Indebtedness appointed by the Ministry of Finance revealed that, there had been a distinct slowdown in growth rate of agriculture. The declining share of agriculture in national product, stagnant technology, declining profitability, weakening support systems to farming, rising input prices, and declining public investment in agriculture has made cultivation highly risky and unremunerative. It was concluded that Indian agriculture had been passing through a 'severe crisis' (Government of India, 2007).

The agrarian crisis being experienced today in India is an unprecedented phenomenon. It has affected all the segments of agriculture and sections of peasantry (Pillai, 2007). Among the features of current agrarian crisis, the most severe is the deceleration in the growth rate of agriculture. This resulted in widespread rural distress and large number of farmers' suicides in the different parts of the country (Government of India, 2007).

This crisis situation has emerged in agriculture because of the rising cost of agricultural production. This was not offset by either the Minimum Support Price or market prices. The combination of high cost of production, low market price, and non-availability of easy credit had contributed to debt burden which further got compounded by loans for social needs like marriages, education etc. The crisis became acute when farmers approached private moneylenders, who had been charging usurious rates of interest up to 60 per cent per annum. Due to non-repayment of accumulating burden of debt, the most tragic face of India's agrarian crisis manifested in the increasing number of farmer suicides. These suicides were not only in the areas of Andhra Pradesh and Vidharbha but also in the allegedly prosperous agricultural zones of Punjab and Karnataka. Farmers' suicides were no longer limited to the drought and poverty stricken areas of the country. Farmers in the most productive agricultural regions such as Karnataka, Punjab, West Bengal, Andhra Pradesh and Maharashtra were ending their lives because of their massive indebtedness (Sahai, 2005).

OBJECTIVES

In the light of above discussion the objectives of the present paper is

1. To examine the impact of crisis on agricultural sector.
2. To study the extent of farmer suicides in India.

DATA AND METHODOLOGY**Data Scope**

The present study is based on secondary sources of data, collected mainly from Accidental Deaths and Suicides in India (ADSI), National Crime Records Bureau and Pocket Book of Agricultural Statistics, Ministry of Agriculture and Farmers Welfare.

Research Methods

The following data tools and simple graphs, pie charts are used to analyse data.

i) Coefficient of Variation

This measure describes the variability in the data series around the means and computed as:

$$C.V = \frac{S.D}{Mean} \times 100$$

ii) Compound Annual Growth Rate (CAGR)

It is a useful measure of growth over multiple time periods and particularly used to compare growth rates from different data sets. It has been computed as:

$$Y_t = ab^t e^{ut}$$

Transforming the equation in linear form:

$$\log Y_t = \log a + t \log b + u_t$$

$$\log Y_t = \text{dependent variable}$$

$$t = \text{trend/time variable}$$

$$u = \text{stochastic disturbance term}$$

$$a \ \& \ b \text{ are constant}$$

and the compound growth rate is calculated as follows:

$$r = \text{antilog}(b-1) * 100$$

Where,

r = compound growth rate

b = estimated value of the ordinary least square (OLS)

FARMERS' SUICIDES IN INDIA

A continuing trend of farmer suicides' had currently been witnessed in Indian economy which was a sign of distress and hopelessness among the Indian farmers (Sajjad and Chauhan, 2012). "Farmer suicide in India is the intentional ending of one's life by a person dependent on farming as their primary source of livelihood." The responsible factor behind these suicides was the agrarian distress among the farmers which resulted into agrarian crisis in Indian agriculture. The poor returns from agriculture and absence of non-farm avenues of income also led to incidence of farmers suicides (Mishra, 2007).

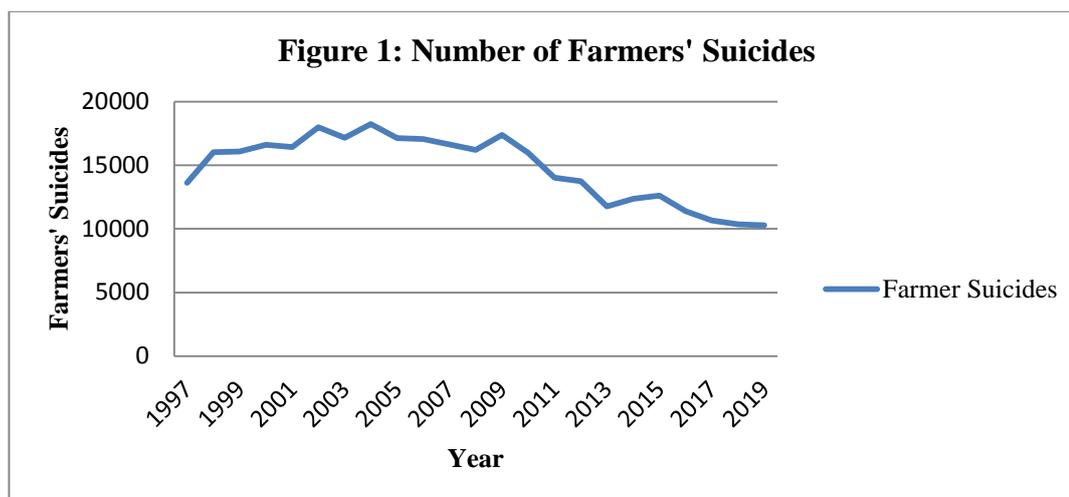
The general perception was that the unbearable burden of debt and competition from imports were indicative of agrarian crisis which led to farmers suicides. These suicides were intense mostly in low rainfall, poor irrigation regions of the economy (Das, 2015). Thousands of debt ridden farmers had committed suicide because of the crop failures. They were forced to sell their properties which they had kept for generations (Kumar, 2012).

The table 1 and figure 1 indicates about the number of farmers' suicides and all suicides in India for the period of 1997 to 2019. The number of farmer suicides is 13622 in 1997 which has been increasing till 2004 and after that it has been decreasing. The Compound Annual Growth Rate (CAGR) is (-4.88) which also shows the declining trend in farmers' suicides. The total number of suicides in the period 1997-2019 is 339643 and 12.08 per cent of all suicides in India. Nagaraj, 2008 also found the major factor behind these suicides in his study from 1997 to 2006, which distress in agrarian sector and resulted contemporary agrarian crisis in Indian agriculture. The data in table 1 highlights that after 2005, there is slight but continuous decline in farmer suicides except 2009 as in July 2006 Prime Minister announced a comprehensive rehabilitation package to provide relief to the distressed farmers (Government of India, 2007). But the problem of suicides is still acute and has serious impact on economy.

TABLE 1
NUMBER OF FARMERS' SUICIDES AND ALL SUICIDES IN INDIA
(1997-2019)

Year	Farmers' Suicides		All Suicides	
	Number of Suicides	As a percent of all suicides	Number of Suicides	Rate of Suicides (per 100,000 population)
1997	13622	14.2	95829	10.0
1998	16015	15.3	104713	10.8
1999	16082	14.5	110587	11.2
2000	16603	15.3	108593	10.8
2001	16415	15.1	108506	10.6
2002	17971	16.3	110417	10.5
2003	17164	15.5	110851	10.4
2004	18241	16.0	113697	10.5
2005	17131	15.0	113914	10.3
2006	17060	14.4	118112	10.5
2007	16632	13.6	122637	10.8
2008	16196	13.0	125017	10.8
2009	17368	13.7	127151	10.9
2010	15964	11.9	134599	11.4
2011	14027	10.3	135585	11.2
2012	13754	10.2	135445	11.2
2013	11772	8.7	134799	11.0
2014	12360	9.4	131666	10.6
2015	12602	9.4	133623	10.6
2016	11379	8.7	131008	10.3
2017	10655	8.2	129887	9.9
2018	10349	7.7	134516	10.2
2019	10281	7.4	139123	10.4
Total	339643	12.08	2810275	----
CAGR	-4.88	----	3.36	----

Source: Government of India, (various issues), *Accidental Deaths and Suicides in India* (ADSI), National Crime Records Bureau, New Delhi: Ministry of Home Affairs.



State-wise Incidence of Farmer Suicides and Indebtedness

The indebtedness has been known as one of the most infamous obstacles in the way of rural prosperity. The farmers took loans without paying attention to their repaying capacity. When farmers are not able to pay back these loans, even a small debt becomes a trap for them and makes it difficult for farmers to come out of it. Another problem is ancestral debt, which passes from generation to generation. Thus, many of the farmers start their career in farming with heavy debt burden (Kumari and Kumari, 2016).

The table 2 and 3 and figure 2 explain that the states with more indebted agricultural households have more farmers' suicides. In Andhra Pradesh 92.9 per cent of agricultural households were indebted which was highest of all the states (table 2). The number of farmers' suicides in the state was 1029 which is third highest of all states in 2019 (table 3). The highest number of farmer suicides was in Maharashtra with 3927 (table 3) and in the state 57.3 per cent of the agricultural households were indebted (table 2). Similarly, states like Telangana, Tamil Nadu, Karnataka and Kerala had higher percentage of indebted agricultural households (table 2). As far as the number of farmer suicides was concerned, the Karnataka state is second highest (1992) and some other states like Madhya Pradesh, Chattisgarh, Tamil Nadu, Telangana and Punjab had higher number of farmer suicides as shown in table 3. The coefficient of variation in both the tables shows the variability in Indebtedness and farmer suicides among all the states, which are 267.3 and 283.09 respectively.

A situation assessment survey by NSSO in 2003 had revealed that the states with high proportion of indebted farmers had recorded high incidence of farmers' suicides such as Andhra Pradesh, Maharashtra, Karnataka, Punjab, Kerala and Tamil Nadu (Sajjad and Chauhan, 2012). According to Chindarkar (2007) the highest number of farmers' suicides had been reported in Andhra Pradesh. The main causes which had driven many a farmer to commit suicides were poverty, indebtedness, crop failures and drought in the State.

TABLE 2

ESTIMATED NUMBER OF INDEBTED AGRICULTURAL HOUSEHOLDS IN INDIA

Sr. No.	State	Estimated Number of Agricultural Households ('00)	Estimated Number of Agricultural Households having loans ('00)	Percent of Agricultural Households indebted
1	Andhra Pradesh	35968	33421	92.9
2	Arunachal Pradesh	1080	206	19.1

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3	Assam	34230	5995	17.5
4	Bihar	70943	30156	42.5
5	Chhattisgarh	25608	9538	37.2
6	Gujarat	39305	16743	42.6
7	Haryana	15693	6645	42.3
8	Himachal Pradesh	8811	2457	27.9
9	Jammu and Kashmir	11283	3463	30.7
10	Jharkhand	22336	6464	28.9
11	Karnataka	42421	32775	77.3
12	Kerala	14043	10908	77.7
13	Madhya Pradesh	59950	27414	45.7
14	Maharashtra	70970	40672	57.3
15	Manipur	1762	421	23.9
16	Meghalaya	3544	84	2.4
17	Mizoram	758	47	6.2
18	Nagaland	2621	65	2.5
19	Odisha	44935	25830	57.5
20	Punjab	14083	7499	53.2
21	Rajasthan	64835	40055	61.8
22	Sikkim	674	97	14.4
23	Tamil Nadu	32443	26780	82.5
24	Telangana	25389	22628	89.1
25	Tripura	2445	559	22.9
26	Uttar Pradesh	180486	79081	43.8
27	West Bengal	63624	32787	51.5
28	All UTs	718	267	37.2
29	All India	902011	468481	51.9
	Coefficient of Variation (C.V)		267.39	

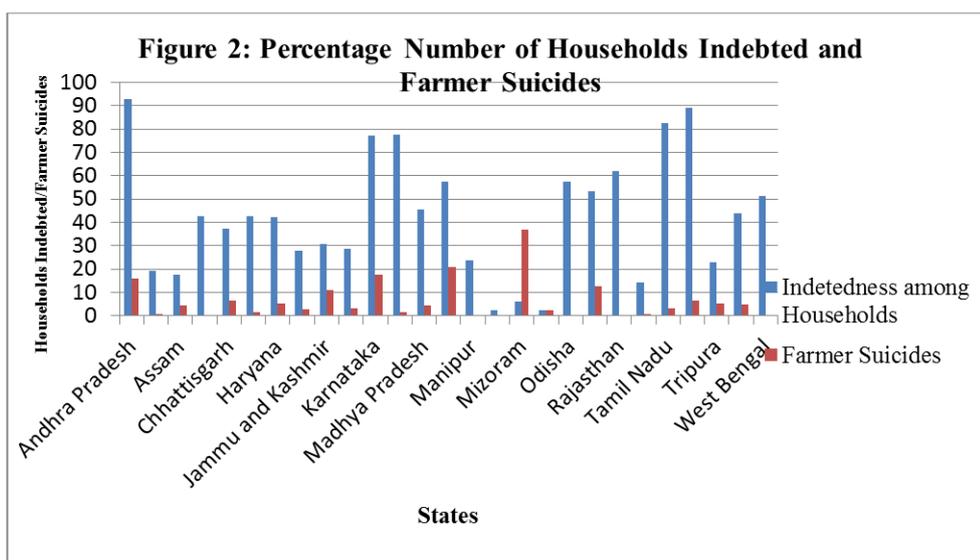
Source: Government of India (2019), *Pocket Book of Agricultural Statistics*, New Delhi: Ministry of Agriculture and Farmers Welfare.

TABLE 3
STATE-WISE NUMBER OF FARMERS' SUICIDES IN INDIA.

Sr. No.	State	Number of Suicides		Farmers' Suicides as a Per cent of all Suicides
		Among Farmers	Among all Population	
1	Andhra Pradesh	1029	6465	15.92
2	Arunachal Pradesh	1	112	0.89
3	Assam	107	2370	4.51
4	Bihar	0	641	0.00
5	Chhattisgarh	499	7629	6.54
6	Gujarat	118	7655	1.54
7	Haryana	219	4191	5.23
8	Himachal Pradesh	16	584	2.74
9	Jammu and Kashmir	31	284	10.92
10	Jharkhand	55	1646	3.34
11	Karnataka	1992	11288	17.65
12	Kerala	150	8556	1.75
13	Madhya Pradesh	541	12457	4.34
14	Maharashtra	3927	18916	20.76
15	Manipur	0	58	0.00
16	Meghalaya	1	198	0.51
17	Mizoram	26	70	37.14
18	Nagaland	1	41	2.44

19	Odisha	0	4582	0.00
20	Punjab	302	2357	12.81
21	Rajasthan	26	4531	0.57
22	Sikkim	2	220	0.91
23	Tamil Nadu	427	13493	3.16
24	Telangana	499	7675	6.50
25	Tripura	38	728	5.22
26	Uttar Pradesh	261	5464	4.78
27	West Bengal	0	12665	0.00
28	All UTs	12	3472	0.35
29	All India	10281	139123	7.39
	Coefficient of Variation (C.V)	283.0991	265.6589	

Source: Government of India (2019), *Accidental Deaths and Suicides in India (ADSI)*, National Crime Records Bureau, New Delhi: Ministry of Home Affairs.



Cause Wise Number of Suicides

The table 4 demonstrates the different causes of farmers’ suicides in India and clears that the highest number of farmer suicides in India was due to indebtedness. It shows that out of the different causes, highest number was 3097 (39 per cent as shown in figure 3) which depicted the number of farmers indebted. It was followed by farming related issues and family problems which were 1562 and 933 respectively. Thus, the farmer suicides because of farming issues were also high. Shiva and Jalees (2006) also concluded that the root cause of the farmer suicides was debt which was a reflection of negative economy.

**TABLE 4
CAUSE WISE NUMBER OF FARMERS SUICIDES IN INDIA.**

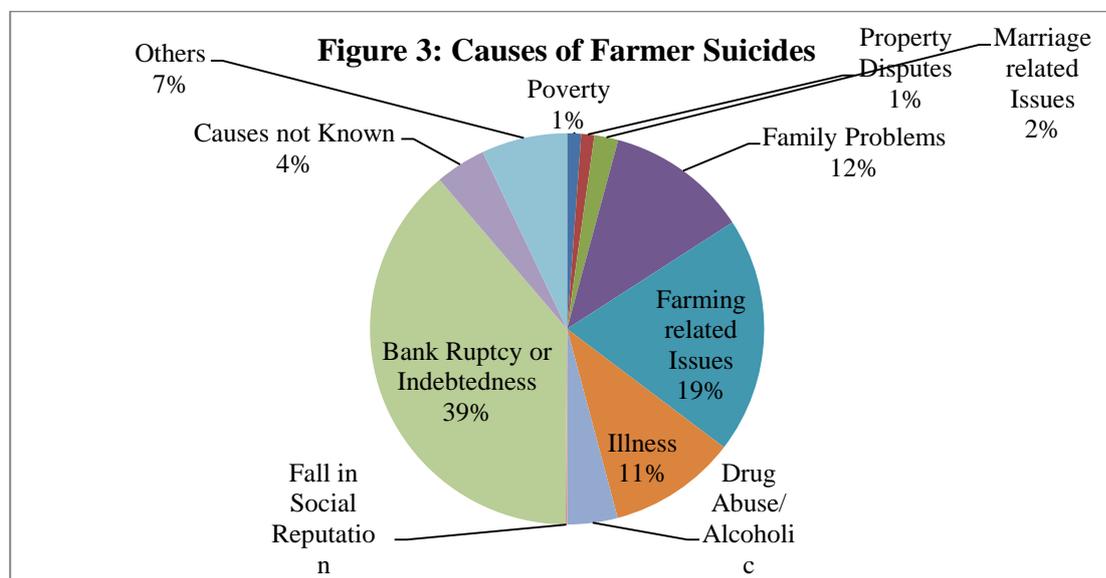
Causes	Number of Farmers suicides	Percentage to Total
Poverty	92	1.1
Property Disputes	86	1.1
Marriage related Issues	157	2.0
Family Problems	933	11.7
Farming related Issues	1562	19.5
Illness	842	10.5
Drug Abuse/ Alcoholic	330	4.1

Rural Diversification in Punjab: Perspectives and Challenges

Fall in Social Reputation	11	0.1
Bank Ruptcy or Indebtedness	3097	38.7
Causes not Known	334	4.2
Others	563	7.0
Total	8007	100.0

Source: Government of India (2015), *Accidental Deaths and Suicides in India (ADSI)*, National Crime Records Bureau, New Delhi: Ministry of Home Affairs.

Note: The data in table 4 is taken for 2015 because it was not published in subsequent reports by ADSI.



Land Holding Status-Wise Farmer Suicides

The next table represents the farmer suicides according to the land holding status of farmers. It is apparent from the table 5 that maximum number of suicides is in the category of small farmers which constitute 3618 farmer suicides i.e 45 per cent (figure 4). It is followed by marginal farmers (28 per cent) and medium farmers (25 per cent). And the lowest number is large farmers (2 per cent only).

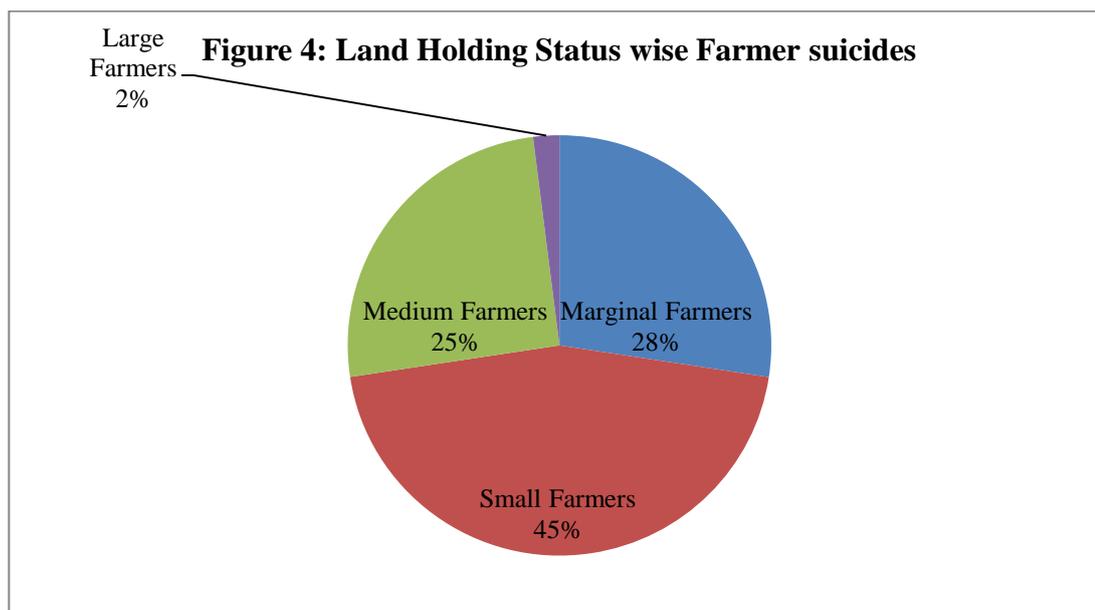
TABLE 5

LAND HOLDING STATUS - WISE DISTRIBUTION OF FARMER/CULTIVATORS SUICIDES

Land Holding Status	Number of Farmer Suicides	Percentage to Total
Marginal Farmers	2195	27.4
Small Farmers	3618	45.2
Medium Farmers	2034	25.4
Large Farmers	160	2.0
Total	8007	100.0

Source: Government of India (2015), *Accidental Deaths and Suicides in India (ADSI)*, National Crime Records Bureau, New Delhi: Ministry of Home Affairs.

Note: The data in table 5 is taken for 2015 because it was not published in subsequent reports by ADSI.



CONCLUSION AND POLICY IMPLICATIONS

It has been concluded from the present study that agrarian sector and all the peasantry sections are falling in a deep crisis which consequent into suicides among farmers. The results clearly explicate that there is a need to promote and regulate the economic activities, organizations and institutions which are sustainable.

- The sale of seeds, fertilisers and pesticides should be through village level Primary Agricultural Co-operative Societies (PACS). It will help in checking diversion of loans and use of spurious inputs purchased from commission agents. But there should be regular checks in these societies also to control the corruption.
- Credit facilities should be easily made available to the farmers at lower interest rates.
- Employment generation in rural areas can also become a means of revival of the rural economy.

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WEAK FORM OF EFFICIENCY FOR FINANCIAL MARKETS: A CONCEPTUAL FRAMEWORK

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ABSTRACT

Efficiency of financial marketplace relies upon how fast marketplace assimilates new information. In weak form of efficient market, contemporary rate displays all of the information contained in beyond rate. Hence, there aren't any linear in addition to non-linear dependences with the lagged values and price process has no memory, hence follows a random walk model. Existing studies investigated the weak form efficiency by using monthly data, daily data as well the intraday predictability characteristics of the financial markets using high frequency data. Majority of these studies found financial marketplaces to be weak form inefficient.

Key Words: Financial marketplace, high frequency data, price process, weak form inefficient.

I) INTRODUCTION

Eugene Fama in 1965 has discussed three forms of financial market efficiency: the weak form, the semi-strong form and the strong form efficiency. The weak form of efficiency is defined by the situation when current asset prices reflect all the information enclosed in the past price movement. Hence, future price movement cannot be forecasted by examining the past price movement. This also implies that it is not possible to obtain excess returns by studying the assets' prices history. (Ahmad, Ashraf, & Ahmed, 2006). If financial market does not follow weak form efficiency, it becomes predictable in nature. (Bessembinder and Chan, 1995). This predictable characteristic of the financial market provides the opportunity to investors or traders to earn supernormal profits. Various scholastic studies found asset market's to be least weak form efficient (Bessembinder and Chan, 1995; Coutts and Cheung, 2001). These studies bring out the success of technical trading strategies based on this inefficiency to produce abnormal profits to investors.

CONCEPTUAL FRAMEWORK

Majority of the previous studies provide evidence that the financial market is not weak form efficient. However, some of research work provides evidential support to weak form of efficiency which include Taiwan share market by Fawson et al. (1996); Hong Kong stock market by Cheung & Andrew (2001); Hungary, Germany, Ireland, Portugal, Sweden and the United Kingdom markets by Worthington & Higgs (2003); Dhaka Stock Market by Rahman et al. (2004).

The associated literature reveals various linear and non-linear dependencies in asset price behavior. Nonlinear dependence has been recognized across various financial markets (Al-Loughani & Chappell; 1997; Lim, Brooks, & Hinich; 2008). A large number of studies observed linear dependencies in financial data using serial correlation test (Laurence et al., 1997; Abrosimova et al., 2002; Irfan et al., 2010; etc.). Some researchers have used variance ratio test to investigate serial interdependence in asset's returns, volatility, volume etc. (Buguk & Brorsen, 2003; Worthington & Higgs, 2003; Hamid et al., 2010). Various researchers investigated weak form of efficiency using GARCH models which include Milionis & Moschos (2000); Abrosimova et al. (2002); Ahmad et al. (2006); Hameed et al. (2006); Magnus (2008); Guidi et al. (2011).

Majority of previous studies have used low frequency data (daily data) to test weak form efficient market hypothesis. Accessibility of high frequency data has grabbed the attention of researchers to re-test the efficiency of financial markets. Few studies have tried to re-examine the weak form of efficiency using high frequency data which include Niarchos and Alexakis (2003); Shmilovici et al. (2009); Wang and Yang (2010); Reboredo et al. (2012). Majority of these researchers found that financial market is weak form inefficient. However, Wang and Yang (2010) and Shmilovici et al. (2009) doubts for the existence of this efficiency. Wang and Yang (2010)

have scrutinized the intraday efficiency of futures market using four major energy futures: 1) crude oil, 2) heating oil, 3) gasoline and 4) natural gas. Out of these four futures, crude oil and gasoline futures was weak form efficient. Commenting on weak form of efficiency, Shmilovici et al. (2009) observed that the intraday forex market is predictable. However, this predictability is not enough to produce any profitable trading strategy.

CONCLUSION

Eugene Fama in 1965 has mentioned 3 varieties of financial marketplace performance: the weak form, the semi-strong form and the strong form efficiency. The weak form of efficiency is described via way of means of the scenario that financial asset replicate all of the data enclosed withinside the beyond asset price motion. Hence, current price motion cannot be forecasted via way of means of inspecting the beyond asset price motion. This additionally means that it isn't always feasible to achieve extra returns via way of means of reading the assets' price motion history. Existing studies tried to investigate this weak form efficiency have used monthly data, daily data as well the intraday predictability characteristics of the financial marketplace using high frequency data. Majority of these studies found financial Marketplaces to be weak form inefficient.

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PROBLEM OF AGRICULTURAL FINANCE IN PUNJAB

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ABSTRACT

The development strategies in India have aimed at enhancing agricultural productivity and profitability for farmers. The low economic growth in the country was perceived to be due to the lack of capital resources, especially in the rural areas. A vicious cycle of low capital, low productivity, low incomes, low savings and consequently, a weak capital base was perceived to be operating, perpetuating a permanent poverty syndrome. Agricultural Finance has played a vital role in supporting agricultural production in India. The Green Revolution characterized by a greater use of inputs like seeds, fertilizers and other inputs, increased credit requirements, which were provided by the agricultural financial institutions. Though the outreach and the amount of agricultural credit increase over the years, several weaknesses have crept in which have affected the viability and sustainability of these institutions. Furthermore, antiquated legal framework and the outdated tenancy laws have hampered flow of credit and development of strong and efficient agricultural financial institutions. During the economic reforms period the performance of agricultural finance in India reveals that though the overall flow of institutional credit has increased over the years but there are still several gaps in the system like inadequate provision of credit to small and marginal farmers, paucity of medium and long-term lending and limited deposit mobilization and heavy dependence on borrowed funds by major agricultural credit purveyors. These have major implications for agricultural development as also the well-being of the farming community. As the title suggests, the aim of this study is to explore the problems and policy requirements in the domains of Farm financing. Attempts are made in this article to examine the Government's agricultural policy measures in the country. The study also attempts to trace the various sources of agricultural finance in Punjab as well as the numerous agricultural policies that have been enacted as a result of agricultural finance.

Keywords: Agricultural Finance, Agricultural Productivity, Economic Reforms, Marginal Farmers.

INTRODUCTION

Indebtedness has been acknowledged as one of the most well-known uncertain blocks in the way of rural prosperity. It is a tumor, self-continuing, hateful and depressive. It decreases agricultural production, humiliates social awareness, aggravates inequalities in the distribution of socioeconomic opportunities and benefits, arrests social progress and misdirects social efforts.

Within the given institutional structure of the Indian society it is felt that a cure for indebtedness is extremely difficult, if not impossible. It is so because poverty, coupled with unequal distribution of economic resources, breeds indebtedness, which in turn, consolidates the causes of poverty and distributional injustice. This vicious circle can, of course, be broken, but it requires a strong social will and a manifestation thereof in determined efforts to eradicate the problem of rural poverty and indebtedness.

There is a pressing need for identification of the weaker links of the said causal chain that makes the vicious circle. A prudent strategy to break the circle would attack these weaker links. The task of identification of the weaker links necessitates social research to be carried out. We must note that the problem of rural indebtedness is not sociological, economic or political problem in isolation; it is a serious and crucial problem that has its roots in the social, political and economic texture of the society.

According to a well-known saying, “Indian Farmer borne in debt lives in debt and dies in debt”. There is nothing wrong in borrowing especially when the funds are required for productive purposes. Every loan is a debt, and when, the borrower does not repay the loan promptly and goes on accumulating it, he becomes indebted. Indebtedness arises when the Income of the Farmers is not sufficient to repay the debt incurred or when he spends the borrowed funds on unproductive purposes and does not save for future emergencies.

SOURCES OF CREDIT FOR FARMERS IN PUNJAB

The financial needs of the farmers are met through loans borrowed from moneylenders, cooperative credit societies and from Government. For long-term requirements the farmers depend upon the moneylenders, lands mortgage Banks and the Government. The financial needs of the farmers are classified according to the time of duration for which credit is needed as follows:

Short Term Credit: Generally, these loans are very small and are taken for a crop seasons for a maximum period of one year. These are taken from Traders, commission agents, and cooperative societies. Interest rates on Short Term Loans taken from commission agents are very high and sometimes go up to 50% p.a.

Medium Term Credit: Period of medium term loans ranges from two to five years. The purpose for which such loans might be used include the reclamation of land, bounding and other land improvements necessary for the cultivation of crops, the construction and maintenance of small irrigation works. Medium term loans are taken from Cooperative societies, moneylenders, relatives and friends and Government Interest Rate depends upon the source of loans and varies from 10% to 25% p.a.

Long Term Credit: Any loan exceeding Five years is a Long term Loan. Loans for purchase of Land, Tractors and other costly machinery are taken for long period. These loans are taken from Commercial Banks, Moneylenders, Friends, and relatives. The Interest Rates varies from 6% to 10% p.a.

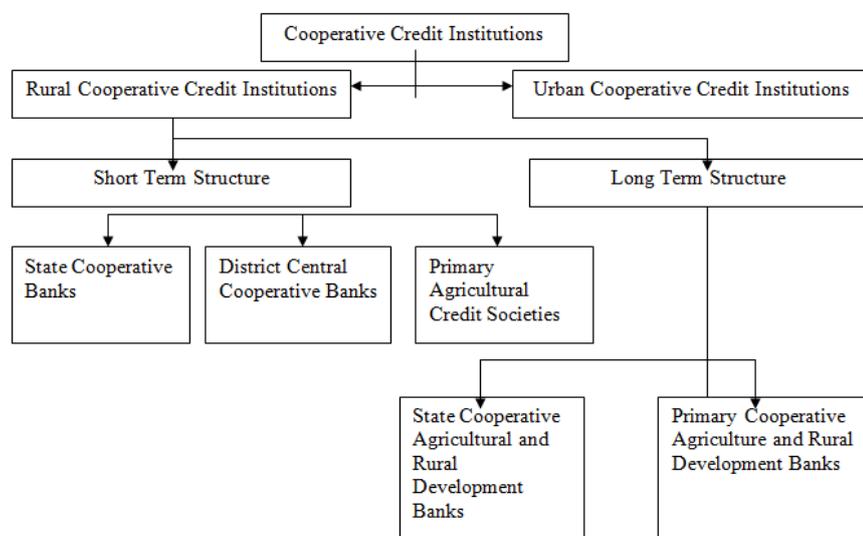
All the available sources of rural credit are generally grouped into two sectors:

Formal or Organized Sector: A number of Institutional Agencies are engaged in the task of providing Institutional Finance. Private Agencies in Rural Finance have come down due to effective working of the Institutional agencies. Government started various schemes and modified the credit structure for strengthening the Rural Credit System and making it more Development oriented. There has not only been increase in the number of Primary Agricultural Credit Societies and commercial Banks but also a significant increase in agricultural Credit advance by them in the last four Decades. The Commercial Banks, The Regional Rural Banks and Co-operative Credit Institutions have made valuable contribution in this regard.

Commercial Banking System: Commercial Banks are extending increasing Financial Support to Agriculture both directly and indirectly. The credit facilities made available by the banks to the priority sectors have increased.

Regional Rural Banks: The programme of establishing Regional Rural Banks (RRB) was initiated in 1975 to create a new set of Banks which were expected to combine in themselves the low cost profile and local feel of the Cooperative credit system and the commercial Banks for exclusively assisting the weaker section of the Rural Community. The main objective of the Regional Rural Bank is to provide credit and other facilities particularly to the small and marginal farmers, agricultural laborers, artisans and small entrepreneurs so as to develop Agriculture, Trade, Commerce and Industry and other productive activities in the rural area. The share of RRB's in institutional credit to Agriculture has been increasing.

CHART 1.1
SOURCES OF CREDIT PROVIDERS IN PUNJAB



The Cooperative Credit System: The cooperative movement started in India with a view to providing agriculturists funds for agricultural operations at low rates of Interest and protects them from the clutches of Money lenders. A cooperative credit society commonly known as the primary agricultural credit society may be started with 10 or more persons normally belonging to a village. This system comprising the short term and Long Term credit structure has expanded considerably. Cooperative Finance is the Cheapest and the best source of Rural Credit. The rate of interest is quite low.

Primary Agricultural Credit Society: PACs deals directly with farmer borrowers grant short term and medium term loans and also undertakes distribution and marketing functions. The management of the society is under an elected body consisting of President, Secretary and Treasurer. Loans are given for short periods normally for One year for carrying out agricultural operations and rate of Interest is Low.

Informal or Unorganized Sector: The share of Non Institutional agencies in Agricultural credit provided to the farmers has declined. The major defect in financing by Private sources is that they provide credit at high rate of Interest for Unproductive and Consumption purposes which is unsuitable in the context of planning for Large production. Despite a perceptible increase in the flow of rural credit from institutional sources, the share of the informal sector, notably traditional moneylenders and traders, in farmers' outstanding debts remain as high as 43.3 per cent at the all-India level. This share is higher than the national average in several agriculturally progressive states, including Punjab, Andhra Pradesh, Tamil Nadu and Rajasthan.

The inter-linked transactions take place largely because the lenders are usually engaged in the marketing of farm inputs, consumer goods and agriculture output, along with money lending. This has negative implications for agriculture development and cripples farmers' capacity to return loans and come out of debt traps. There are following types of agencies in the Informal or unorganized sector which provide finances to the farmers:

Money Lenders: There are two types of Money lenders in the Rural Areas. There are Agriculturists Money Lenders who combine Farming with Money lending, the village shopkeepers also act as money lenders, besides there are professional money lenders, whose only occupation or profession is money lending.

Commission Agents: Commission Agents supply funds to the farmers for productive purposes much before the crop matures. They force the farmers to sell their produce at low prices and they charge a heavy commission for their funds.

Relatives and Friends: Farmers generally borrow from their own relatives in cash or in kind to help them tide over the temporary difficulties. These loans are generally contracted in an informal manner. They carry low or no interest and they are returned soon after the harvest.

The Farmers in Punjab generally borrow for agriculture operations, to support his family, to buy additional land, to make improvement in his land, to pay off his old debts and for various family obligations and so on. Indebtedness in rural household in Punjab is often finds its genesis in the borrowing on account of certain exigencies like accident or illness of a member of the household or a pressing need for certain social occasion like marriage, etc. First, because a household hardly saves enough to meet such needs and second, because there is no provision for institutional borrowing in such cases, the only source of loan is the local money lender who charges exorbitant interest for such a loan. Now the borrower does not have enough resources or income to enable him repays the debt, the principal multiplies itself rapidly to ensnare him in the cobweb of usury. More often than not, he makes a provision of repayment by either mortgaging his land or his labour captivating his sources of income to disable him pay his debt off. Very soon he is drowned in debt.

Sometimes indebtedness originates in the loan incurred for productive activities as well. We know well that farming in most of regions of India is to gamble with nature. If not the flood, then the drought, and if the farmer is lucky, then an untimely rainfall. A farmer who has financed cultivation by borrowing has now a scant chance of paying off his debt. If he has succeeded in raising some production, he is forced to dispose it off to the lender.

The Following are main reasons for the indebtedness of the farmers in Punjab

- 1) The main cause of indebtedness of farmer is his poverty and since the farmer has no savings of his own, he has to borrow for his productive and unproductive needs.
- 2) Agriculture is mostly dependent on rainwater for irrigation. Sometimes, the crops fail because of the failure of the monsoon or because of the floods or other natural calamities etc.
- 3) When he has to make some improvement on his land as bounding, construction of well etc. or when he has to buy costly implements, he is forced to borrow. Just as poverty forces him to borrow, as also, it is his poverty which forces him to save so little to paying off his debts.
- 4) In the present times, the cost of farming has gone up substantially but the relevant returns on the sale of the produce have not grown in the same proportion thus causing the losses to the farmers.

The low productivity in Agriculture which is a result of Illiteracy, general socio-economic backwardness, slow progress in implementing land reforms and inadequate or inefficient finance and marketing services for farm produce.

The average size of land holdings is very small and is subject to fragmentation, due to land ceiling acts and in some cases, family disputes. Such small holdings are often over-manned, resulting in disguised unemployment and low productivity of labour.

Adoption of modern agricultural practices and use of technology is inadequate, hampered by ignorance of such practices, high costs and impracticality in the case of small land holdings.

Irrigation facilities are inadequate, which result in farmers still being dependent on rainfall, specifically the Monsoon season. A good monsoon results in a robust growth for the economy as a whole, while a poor monsoon leads to a sluggish growth. Farm credit is regulated by NABARD, which is the statutory apex agent for rural development in the subcontinent. On an average, per capita debt on the households is Rs. 158 that amounts to about 20% of the per capita income. It is a substantial burden on which they have to pay about 12% per month rate of interest. At this rate, the principal would be double within 8-9 months. But this is only an initial point of the distributive effects of indebtedness. Facts reveal that about one third of the total agricultural

output is sold immediately after harvest, a large portion of which goes out for paying off the debt or interest on it. The debtor has to dispose off the produce at the harvest price, which is at the lowest.

Further, that about a half of the total land owned by the village household is mortgaged against loan and about 50% of the agricultural labour households have mortgaged their labour to work for the lenders. These figures are indicative of the adverse distributive effects of indebtedness on the rural tribal community. The dynamics of land and resources accentuating inequalities ultimately affect the pace of development of the rural society and in this dynamics indebtedness is playing a powerful instrumental role that we must recognize before it is too late.

CONCLUSION

The above analysis clearly defines the reasons as to why the farmers need credit i.e. mainly to fulfill their two needs i.e. productive and unproductive needs. Productive needs mean those needs, which help them increase the output and thus the Income. The major examples of such investments are increase in the Land Holding, purchasing of modern machinery which consumes less time and give more results like thresher, tractors, tube well machines, improved fertilizers and quality seeds etc. On the Other hand, the credit, which is taken for unproductive purposes, does not increase the income of the farmer, thus it becomes difficult for the farmer to return the loan taken and this is the root cause of farmer's indebtedness.

The governments have a critical role to play in development of agricultural and rural financial institutions. It is also clear that the revitalization of the state owned rural financial institutions is possible without a wholesale structural and ownership change. The following could be a broad policy framework for governments with regard to the revitalization of agricultural and rural finance:

1. The state has a role in formulating a policy which supports effective financial intermediation, reduces financial transaction costs and increases the access of farmers to financial services, facilitates the enforcement of collateral mechanisms and develops a proper regulatory and supervisory framework for different types of financial institutions.
2. A policy of pushing agricultural credit should be supported by a policy to make agricultural activities themselves remunerative by an appropriate set of mechanisms and instruments, including investments in basic rural infrastructure like roads, electricity, communications and irrigation.
3. The state should not impose indiscriminate loan targets on these institutions and also allow them the freedom to charge market determined interest rates.
4. The state has to withdraw from the direct control and micro management of the rural financial institutions without prescribing policies, programmes and targets, and create an enabling environment for these institutions to function with the requisite operational freedom.
5. The state has a role in promotion of viable technologies through research and in promotion of support services like input supply, extension, marketing, information and training.
6. The intervention of the state in rural financial institutions has to be minimal and indirect. A sense of autonomy coupled with accountability is the best way to ensure performance. This too should be in realm of the central banks rather than the state.
7. Instead of mandating to lend to agriculture, the state should create an environment in which such lending becomes a business proposition to financial institutions. Under such conditions both private and state- owned financial institutions would take to rural lending willingly. Wholesale remission of debts, insistence on subsidized interest rates and statements discouraging loan repayments can vitiate this environment.

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ਪੰਜਾਬ ਦੀ ਆਰਥਿਕਤਾ (ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਸੰਦਰਭ ਵਿੱਚ)

ਪਰਦੀਪ ਕੌਰ

ਸਹਾਇਕ ਪ੍ਰੋਫੈਸਰ, ਖਾਲਸਾ ਕਾਲਜ ਫਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ

ਮਨੁੱਖ ਦੁਆਰਾ ਭਾਰਤੀ ਸਮਾਜ ਦੀ ਕੀਤੀ ਵਰਗ ਵੰਡ ਮਹਿਜ਼ ਜਾਤੀਗਤ ਵਖਰੇਵਿਆਂ ਦੇ ਉਭਾਰ ਦੀ ਕੇਂਦਰੀ ਵਜ੍ਹਾ ਨਹੀਂ ਬਲਕਿ ਇਸ ਵੰਡ ਰਾਹੀਂ ਆਉਣ ਵਾਲੇ ਸਮਿਆਂ ਵਿੱਚ ਪੈਦਾ ਹੋਣ ਵਾਲੀਆਂ ਆਰਥਿਕ ਵੰਡੀਆਂ ਦਾ ਰਾਹ ਵੀ ਨਿਸਚਿਤ ਹੋ ਜਾਂਦਾ ਹੈ। ਸਮਾਜ ਵਿਚਲੇ ਧਰਮ, ਅਰਥ, ਕਾਮ ਤੇ ਮੋਕਸ਼ ਦੇ ਸੰਕਲਪ ਉੱਚੀ ਧਿਰ ਦੇ ਹੱਕ-ਹਕੂਕ ਦੇ ਅਖ਼ਤਿਆਰ ਵਿੱਚ ਆ ਜਾਂਦੇ ਹਨ। ਸਭ ਤੋਂ ਨਿਮਨ ਵਰਗ ਨੂੰ ਨਾ ਸਿਰਫ਼ ਸਮਾਜਕ ਦਾਇਰਿਆਂ ਵਿੱਚੋਂ ਬਾਹਰ ਰੱਖਿਆ ਜਾਂਦਾ ਹੈ, ਬਲਕਿ ਆਰਥਿਕ ਵਸੀਲਿਆਂ ਨੂੰ ਪੈਦਾ ਕਰਨ ਦੇ ਹੱਕ ਤੋਂ ਵੀ ਵੰਚਿਤ ਰੱਖਿਆ ਗਿਆ। ਇਸ ਗ੍ਰੰਥ ਦੀ ਮਾਨਤਾ ਅਤੇ ਮਹੱਤਵ ਦਾ ਅੰਦਾਜ਼ਾ ਇਸ ਗੱਲ ਤੋਂ ਹੀ ਲਗਾਇਆ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ‘ਹਿੰਦੂ ਧਰਮ ਸੰਬੰਧੀ ਵਿਵਾਦਾਂ ਵਿੱਚ ਹੁਣ ਵੀ ਕਾਨੂੰਨ ਗ੍ਰੰਥ ਦੇ ਰੂਪ ਵਿੱਚ ਇਸ ਦੇ ਪ੍ਰਮਾਣ ਕਚਹਿਰੀਆਂ ਵਿੱਚ ਮੰਨਣਯੋਗ ਹਨ।’¹ ਸਦੀਆਂ ਤੋਂ ਇਹੋ ਜਿਹੇ ਕਾਨੂੰਨੀ ਤੇ ਜਾਤੀਗਤ ਵਖਰੇਵਿਆਂ ਵਿੱਚ ਫਸੇ ਭਾਰਤੀ ਸਮਾਜ ਵਿੱਚ ਆਰਥਿਕ ਬਣਤਰ ਨੂੰ ਵਾਚਣਾ ਇੱਕ ਗਹਿਨ ਅਧਿਐਨ ਦੀ ਮੰਗ ਕਰਦਾ ਹੈ। ਇਸ ਖੋਜ-ਪਰਚੇ ਦਾ ਮਕਸਦ ਪੰਜਾਬੀ ਸਾਹਿਤ ਵਿੱਚੋਂ ਇਹੋ ਜਿਹੀ ਆਰਥਿਕ ਬਣਤਰ ਦੇ ਪ੍ਰਭਾਵਾਂ ਨੂੰ ਦ੍ਰਿਸ਼ਟੀਗੋਚਰ ਕਰਨਾ ਹੈ।

‘ਕਿਸੇ ਵੀ ਸਮਾਜ ਵਿੱਚ ਅਰਥਿਕ ਬਣਤਰ ਸਭਿਆਚਾਰਕ ਤਬਦੀਲੀ ਅਤੇ ਵਿਕਾਸ ਦਾ ਬੁਨਿਆਦੀ ਆਧਾਰ ਹੁੰਦੀ ਹੈ ਪਰੰਤੂ ਆਰਥਿਕ ਬਣਤਰ ਦੀ ਸਥਿਤੀ ਦੇ ਨਾਲ ਇਹ ਜਾਣਨਾ ਆਵਸ਼ਕ ਹੁੰਦਾ ਹੈ ਕਿ ਪਰਉਪਕਾਰ ਦੀ ਪੱਧਰ ’ਤੇ ਆਰਥਿਕ ਬਣਤਰ ਵਿੱਚ ਲੋਕ-ਮਨ ਕਿੰਨਾ ਖੁਭਿਆ ਹੋਇਆ ਹੈ। ਉਸ ਤੋਂ ਕਿੰਨਾ ਅੱਗੇ ਜਾਂ ਕਿੰਨਾ ਪਿੱਛੇ ਹੈ’²। ਇਸ ਸੱਚ ਤੋਂ ਇਨਕਾਰ ਨਹੀਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਕਿ ਜਦੋਂ ਅਸੀਂ ਮਾਨਵੀ ਅਸਤਿੱਤਵ ਨੂੰ ਅਧਿਆਤਮ ਤੇ ਦੁਨਿਆਵੀ ਕੋਟੀਆਂ ਵਿੱਚ ਰੱਖ ਕੇ ਵਾਚਦੇ ਹਾਂ ਤਾਂ ਆਰਥਿਕਤਾ ਦੁਨਿਆਵੀ ਜੀਵਨ ਦੀ ਚੂਲ ਬਣ ਕੇ ਉੱਘੜਵੇਂ ਰੂਪ ਵਿੱਚ ਆਪਣੇ ਕੇਂਦਰੀ ਮਹੱਤਵ ਵੱਲ ਇਸ਼ਾਰਾ ਕਰਦੀ ਹੈ। ਸਾਡੇ ਵੈਦਿਕ ਕਾਲ ਤੋਂ ਲੈ ਕੇ ਆਧੁਨਿਕ ਕਾਲ ਦੇ ਸਾਹਿਤ ਤੱਕ ਦੀ ਹਰ ਵੰਨਗੀ ਆਰਥਿਕਤਾ ਦੇ ਪੰਜਾਬੀ ਮਾਨਸਿਕਤਾ ਅਤੇ ਸੰਸਕ੍ਰਿਤੀ ’ਤੇ ਪਏ ਪ੍ਰਭਾਵਾਂ ਦੀ ਕੰਨਸੋਅ ਦਿੰਦੀ ਹੈ। ਸਾਹਿਤ ਤੇ ਸਮਾਜ ਦਾ ਬਹੁਤ ਨਜ਼ਦੀਕੀ ਦਾ ਰਿਸ਼ਤਾ ਹੈ। ਇਹ ਇੱਕ ਕ੍ਰਮ ਕਿਰਿਆ ਵਿੱਚ ਬੱਝੇ ਹੁੰਦੇ ਹਨ। ਸਾਹਿਤਕਾਰ ਸਮਾਜਕ ਜੀਵ ਹੋਣ ਦੇ ਨਾਤੇ ਸੰਵੇਦਨਸ਼ੀਲ ਨਜ਼ਰੀਏ ਰਾਹੀਂ ਆਸ-ਪਾਸ ਦੇ ਜੋ ਵਰਤਾਰੇ ਵੇਖਦਾ ਹੈ, ਉਸ ਨੂੰ ਸਾਹਿਤਕ ਰਚਨਾ ਵਿੱਚ ਪ੍ਰਸਤੁਤ ਕਰਦਾ ਹੈ। ਇੰਝ ਸਾਹਿਤ ਆਪਣੇ ਸਮਿਆਂ ਅਤੇ ਸਮਿਆਂ ਤੋਂ ਪਾਰ ਦੇ ਯਥਾਰਥ ਨੂੰ ਸਾਂਭ ਕੇ ਆਉਣ ਵਾਲੀਆਂ ਪੀੜ੍ਹੀਆਂ ਨੂੰ ਤਤਕਾਲੀਨ ਸਮਾਜ ਦੇ ਵਰਤਾਰਿਆਂ ਤੋਂ ਜਾਣੂੰ ਕਰਵਾਉਣ ਦਾ ਜ਼ਰੀਆ ਬਣਦਾ ਹੈ। ਇਹ ਜ਼ਰੂਰੀ ਹੋ ਜਾਂਦਾ ਹੈ ਕਿ ਇਹੋ ਜਿਹੀਆਂ ਸਾਹਿਤਕ ਕਿਰਤਾਂ ਵਿੱਚੋਂ ਉਨ੍ਹਾਂ ਵਿਕੋਲਿਤਰੇ ਵੇਰਵਿਆਂ ਨੂੰ ਸਮਝਣ ਦੀ

ਚੇਸ਼ਟਾ ਕੀਤੀ ਜਾਵੇ ਜੋ ਨਿਰੋਲ ਇਤਿਹਾਸਕ-ਤੱਥ ਜਾਂ ਡੈਟਾ ਦੇ ਰੂਪ ਵਿੱਚ ਮਹਿਜ਼ ਸਮੱਸਿਆਵਾਂ ਦੀ ਪੇਸ਼ਕਾਰੀ ਨਾ ਹੋ ਕੇ ਭਾਵਨਾਵਾਂ ਨਾਲ ਲਬਰੇਜ਼ ਲੋਕ-ਮਨ ਦੀਆਂ ਉਨ੍ਹਾਂ ਪੇਸ਼ਕਾਰੀਆਂ ਵੱਲ ਇਸ਼ਾਰਾ ਕਰਦੀਆਂ ਹਨ, ਜਿਨ੍ਹਾਂ ਨਾਲ ਸਾਧਾਰਣ ਮਨੁੱਖ ਜ਼ਮੀਨੀ ਤੇ ਹਕੀਕੀ ਪੱਧਰ 'ਤੇ ਹੱਡੀਂ ਦੇ ਚਾਰ ਹੋਇਆ ਹੈ।

ਵਿਸ਼ਿਸ਼ਟ ਸਾਹਿਤ ਦੇ ਹੋਂਦ ਵਿੱਚ ਆਉਣ ਤੋਂ ਪਹਿਲਾਂ ਲੋਕ-ਸਾਹਿਤ ਦੀ ਲੰਮੀ ਪ੍ਰੰਪਰਾ ਰਹੀ ਹੈ। ਪੀੜ੍ਹੀ-ਦਰ-ਪੀੜ੍ਹੀ ਮੌਖਿਕ ਰੂਪ ਵਿੱਚ ਇਹ ਸਾਹਿਤ ਲੋਕ-ਮਨ ਦੀ ਅਭਿਵਿਅਕਤੀ ਕਰਦਾ ਰਿਹਾ ਹੈ। ਆਰਥਿਕ ਵਰਤਾਰੇ ਰਿਸ਼ਤਾ ਨਾਤਾ ਪ੍ਰਬੰਧ, ਨੈਤਿਕ ਮੁੱਲ-ਪ੍ਰਬੰਧ ਅਤੇ ਮਨੁੱਖ ਦੇ ਵਜੂਦ ਦੀ ਸਲਾਮਤੀ ਨੂੰ ਕਿਵੇਂ ਪ੍ਰਭਾਵਿਤ ਕਰਦੇ ਹਨ, ਲੋਕ-ਸਾਹਿਤ ਦੀਆਂ ਵਿਭਿੰਨ ਵੰਨਗੀਆਂ ਨੇ ਇਸ ਦੀ ਭਰਪੂਰ ਪੇਸ਼ਕਾਰੀ ਕੀਤੀ ਹੈ। ‘ਬਾਰੂੰ ਬਰਸੀ ਖੱਟਣ ਗਿਆ ਸੀ, ਖੱਟ ਕੇ ਲਿਆਂਦਾ...’ ਇਸ ਕਾਵਿਕ ਉਕਤੀ ਨਾਲ ਸ਼ੁਰੂ ਹੋਣ ਵਾਲੀਆਂ ਬੋਲੀਆਂ ਦੀ ਪੰਜਾਬੀ ਲੋਕ-ਸਾਹਿਤ ਵਿੱਚ ਭਰਮਾਰ ਹੈ, ਜਿੱਥੇ ਅਗਲੀ ਗੱਲ ਕਮਾਈ ਕਰ ਕੇ ਆਉਣ ਤੋਂ ਬਾਅਦ ਤੁਰਦੀ ਸੀ ਤੇ ਇਸ ਕਮਾਈ ਲਈ ‘ਬਾਰੂੰ ਬਰਸਾਂ’ ਦੀ ਦੂਰੀ ਵੀ ਮਨਜ਼ੂਰ ਸੀ:

ਘਰੇ ਹੋਣਗੀਆਂ ਰੋਟੀਆਂ

ਤਾਂ ਭੱਜੀਆਂ ਆਉਣਗੀਆਂ ਵਹੁਟੀਆਂ।

ਵਰਗੇ ਲੋਕ-ਅਖਾਣ ਵੀ ਇਸੇ ਸਥਿਤੀ ਵੱਲ ਇਸ਼ਾਰਾ ਕਰਦੇ ਹਨ ਕਿ ਸੁਖੀ ਦੰਪਤੀ ਸੰਬੰਧਾਂ ਦਾ ਆਧਾਰ ਵੀ ਆਰਥਿਕਤਾ ਨਾਲ ਜੁੜਿਆ ਹੈ, ਜਿੱਥੇ ਮਰਦ ਕਮਾ ਕੇ ਜੀਵਨ ਦੀਆਂ ਮੁੱਢਲੀਆਂ ਜ਼ਰੂਰਤਾਂ ਨੂੰ ਪੂਰੀਆਂ ਕਰਨ ਤੋਂ ਅਸਮਰੱਥ ਹੋ ਜਾਂਦਾ ਹੈ, ਉੱਥੇ ਨਿਰੋਲ ਪਿਆਰ ਦਾ ਸੰਕਲਪ ਵੀ ਗੈਰ-ਹਾਜ਼ਰ ਨਜ਼ਰੀਂ ਆਉਂਦਾ ਹੈ। ਆਰਥਿਕਤਾ ਦਾ ਐਸਾ ਸੰਤਾਪ ਜਿੱਥੇ ਸਦੀਆਂ ਤੋਂ ਇਹੋ ਜਿਹੀਆਂ ਬੋਲੀਆਂ ਤੇ ਅਖਾਣਾਂ ਵਿੱਚ ਪ੍ਰਸਤੁਤ ਹੁੰਦਾ ਆਇਆ ਹੈ, ਉੱਥੇ ਆਧੁਨਿਕ ਸਾਹਿਤ ਵਿੱਚ ਵੀ ਆਰਥਿਕ ਖੁੜ੍ਹਾਂ ਨੂੰ ਹੰਢਾਉਂਦੇ ਪਰਵਾਸੀ ਮਨੁੱਖ ਦੇ ਰੁਦਨ ਨੂੰ ਵਰਤਮਾਨ ਸਮਿਆਂ ਵਿੱਚ ਸੁਣਿਆ ਜਾ ਸਕਦਾ ਹੈ:

ਜੋ ਵਿਦੇਸ਼ਾਂ 'ਚ ਰੁਲਦੇ ਨੇ ਰੋਜ਼ੀ ਲਈ

ਉਹ ਜਦੋਂ ਦੇਸ਼ ਪਰਤਣਗੇ ਆਪਣੇ ਕਦੀ

ਕੁਝ ਤਾਂ ਸੇਕਣਗੇ ਮਾਂ ਦੇ ਸਿਵੇ ਦੀ ਅਗਨ

ਬਾਕੀ ਕਬਰਾਂ ਦੇ ਰੁੱਖ ਹੇਠ ਜਾ ਬਹਿਣਗੇ।³

ਇਹ ਵਿਡੰਬਨਾ ਹੀ ਹੈ ਕਿ ਆਜ਼ਾਦੀ ਤੋਂ ਪਹਿਲਾਂ ਤੇ ਬਾਅਦ ਵਿੱਚ ਵਿਕਾਸ ਦੀਆਂ ਸਿਖਰਾਂ ਨੂੰ ਛੂਹਣ ਦੇ ਦਾਅਵੇ ਕਰਨ ਵਾਲੇ ਦੇਸ਼ ਕੋਲ ਆਪਣੀ ਜਨਤਾ ਦੇ ਆਰਥਿਕ ਵਸੀਲੇ ਪੂਰੇ ਕਰਨ ਦੇ ਸਾਧਨ ਵੀ ਮੌਜੂਦ ਨਹੀਂ। ਇਨ੍ਹਾਂ ਵਸੀਲਿਆਂ ਦੀ ਪੂਰਤੀ ਲਈ ਰਿਸ਼ਤਿਆਂ ਦੇ ਨਿੱਘ ਤੋਂ ਵੰਚਿਤ ਹੋ ਮਨੁੱਖ ਪਰਵਾਸ ਦੀ ਰਾਹ 'ਤੇ ਹੈ। ਇੱਕ ਵਾਰ ਘਰੋਂ ਬਾਹਰ ਕੱਢੇ ਪੈਰਾਂ ਦੀ ਵਤਨ ਵਾਪਸੀ ਇੰਨੀ ਸੁਖਦ ਨਹੀਂ। ਆਰਥਿਕ ਸੰਪੰਨਤਾ ਹਿਤ ਜੋ ਫ਼ੈਸਲੇ ਮਨੁੱਖ ਲੈਂਦਾ ਹੈ, ਉਨ੍ਹਾਂ ਦੇ ਭਾਵੁਕ ਤੇ ਮਾਨਵਤਾ ਘਾਤੀ ਪਰਿਣਾਮਾਂ ਨੂੰ ਪੰਜਾਬੀ ਸਾਹਿਤ ਵਿੱਚ ਬੜੇ ਮਾਰਮਿਕ ਢੰਗ ਨਾਲ ਪ੍ਰਸਤੁਤ ਕੀਤਾ ਗਿਆ ਹੈ। ਜੇ ਇੱਕ

ਪਾਸੇ ਪਾਤਰ ਦੀ ਕਵਿਤਾ ਵਿੱਚ ਆਰਥਿਕ ਵਸੀਲਿਆਂ ਦੀ ਪੂਰਤੀ ਹਿਤ ਮਾਂ ਦੀ ਮਮਤਾ ਦੇ ਨਿੱਘ ਤੋਂ ਵੰਚਿਤ ਹੋ ਜਾਣ ਦਾ ਝੋਰਾ ਪ੍ਰਸਤੁਤ ਹੈ ਤਾਂ ਦੂਜੇ ਪਾਸੇ ਰਾਮ ਸਰੂਪ ਅਣਖੀ ਦੇ ਨਾਵਲ **ਪਰਤਾਪੀ** ਵਿੱਚ ਔਲਾਦ, ਇਸ ਦੇਸ ਦੀ ਮਿੱਟੀ ਵਿੱਚ ਅਤੇ ਜੜ੍ਹਾਂ ਨਾਲ ਜੁੜੀ ਹੋਣ ਦੇ ਬਾਵਜੂਦ ਆਰਥਿਕ ਸੰਪੰਨਤਾ ਦੀ ਪੂਰਤੀ ਹਿਤ ਨੈਤਿਕ ਪੱਧਰ 'ਤੇ ਪਤਨ ਦੀ ਕਗਾਰ 'ਤੇ ਹੈ:

ਜ਼ਮੀਨ ਜਾਇਦਾਦ ਦਾ ਇਹ ਕਿਹਾ ਮੋਹ ਸੀ। ਮਾਂ ਉਹ ਦੋਵਾਂ ਦੀ ਸੀ ਪਰ ਆਰਥਿਕ ਲਾਲਚ ਵੱਖਰਾ-ਵੱਖਰਾ। ਗੁਰਦੇਵ ਉਸ ਨੂੰ ਮਰਨ ਨਹੀਂ ਦਿੰਦਾ ਸੀ-ਹਰਦੇਵ ਉਸਨੂੰ ਹਮੇਸ਼ਾ ਮਰੀ ਲੋੜਦਾ।⁴

ਆਰਥਿਕ ਪੱਖੋਂ ਖੁਸ਼ਹਾਲ ਹੋਣ ਦਾ ਸਵਾਰਥੀ ਜਜ਼ਬਾ ਕਿਵੇਂ ਰਿਸ਼ਤਿਆਂ ਨੂੰ ਖੋਰਾ ਲਾਉਂਦਾ ਹੈ, ਇਹ ਬੋਲ ਇਸ ਗੱਲ ਦੀ ਪ੍ਰੋੜਤਾ ਕਰਦੇ ਹਨ। ਇਹ ਮੰਨਿਆ ਗਿਆ ਹੈ ਕਿ ਔਲਾਦ ਦਾ ਸਭ ਤੋਂ ਨਜ਼ਦੀਕੀ ਰਿਸ਼ਤਾ ਮਾਂ ਨਾਲ ਹੁੰਦਾ ਹੈ ਪਰੰਤੂ ਉਹ ਮੰਜ਼ਰ ਕਿੰਨਾ ਖੌਫ਼ਨਾਕ ਹੈ, ਜਦੋਂ ਮਾਂ ਸਲਾਮਤੀ ਤੇ ਮੌਤ ਦਾ ਪੈਂਡੂਲਮ ਬਣ ਕੇ ਔਲਾਦ ਦਰਮਿਆਨ ਇੱਕ ਦਿਸ਼ਾ ਤੋਂ ਦੂਜੀ ਵੱਲ ਝੁਲ ਰਹੀ ਹੈ।

ਸਾਹਿਤ ਵਿੱਚ ਆਰਥਿਕਤਾ ਕਾਰਨ ਔਲਾਦ ਦਾ ਮਾਪਿਆਂ ਨਾਲ ਨਿਰਮੋਹਾ ਰਿਸ਼ਤਾ ਵਿਆਪਕ ਰੂਪ ਵਿੱਚ ਪ੍ਰਸਤੁਤ ਹੋਇਆ ਹੈ। ਇੱਕ ਹੀ ਮਾਂ-ਪਿਉ ਜਾਏ ਜਦੋਂ ਵਿਭਿੰਨ ਪਰਿਸਥਿਤੀਆਂ ਦੇ ਤਹਿਤ ਜੀਵਨ ਲਈ ਵੱਖੋ-ਵੱਖ ਚੁਣਾਵ ਕਰਦੇ ਹਨ ਤਾਂ ਉਨ੍ਹਾਂ ਦੇ ਸਮਾਜਕ ਤੇ ਆਰਥਿਕ ਰੁਤਬੇ ਵਿੱਚ ਭਿੰਨਤਾ ਆਉਣੀ ਸੁਭਾਵਕ ਹੋ ਜਾਂਦੀ ਹੈ ਪਰੰਤੂ ਇਹ ਸੁਭਾਵਿਕਤਾ ਸੰਕਟ ਉਦੋਂ ਬਣਦੀ ਹੈ ਜਦੋਂ ਆਰਥਿਕ ਖੁਸ਼ਹਾਲੀ ਤੇ ਆਰਥਿਕ ਤੰਗੀ ਦੂਰੀਆਂ ਅਤੇ ਰਿਸ਼ਤਿਆਂ ਵਿਚਲੀ ਕੜਵਾਹਟ ਦਾ ਬਾਇਸ ਬਣਦੀ ਹੈ। ਅਜਿਹੀ ਸਥਿਤੀ ਵਿੱਚ ਮੋਹ ਭੰਗ ਹੁੰਦਾ ਹੈ, ਨੈਤਿਕਤਾ ਦੀਆਂ ਸੀਮਾਵਾਂ ਦਾ ਉਲੰਘਣ ਹੁੰਦਾ ਹੈ। ਪ੍ਰਸਿੱਧ ਕਹਾਣੀਕਾਰ ਵਰਿਆਮ ਸੰਧੂ ਆਪਣੀਆਂ ਰਚਨਾਵਾਂ ਰਾਹੀਂ ਇਸ ਉਲੰਘਣ ਨੂੰ ਮਾਰਮਿਕ ਨਤੀਜਿਆਂ ਸਹਿਤ ਪ੍ਰਸਤੁਤ ਕਰਦਾ ਹੈ। ਉਸ ਦੀਆਂ ਕਹਾਣੀਆਂ **ਆਪਣਾ-ਆਪਣਾ ਹਿੱਸਾ** ਅਤੇ **ਅੰਗ-ਸੰਗ** ਇਸ ਦੀ ਮਿਸਾਲ ਹਨ। **ਆਪਣਾ-ਆਪਣਾ ਹਿੱਸਾ** ਕਹਾਣੀ ਵਿੱਚ ਬਿਸ਼ਨ ਸਿੰਘ ਦੇ ਤਿੰਨ ਪੁੱਤਰ ਤੇ ਇੱਕ ਧੀ ਹੈ। ਵੱਡੇ ਦੋ ਭਰਾ ਆਪੋ ਆਪਣੀ ਕਰਨੀ (ਮਿਹਨਤ ਤੇ ਸਮਗਲਿੰਗ) ਨਾਲ ਆਰਥਿਕ ਪੱਖੋਂ ਖੁਸ਼ਹਾਲ ਜੀਵਨ ਜੀ ਰਹੇ ਹਨ। ਜਦੋਂ ਉਨ੍ਹਾਂ ਦੀ ਮਾਂ ਮਰਦੀ ਹੈ ਤਾਂ ਵਿਚਕਾਰਲਾ ਪੁੱਤਰ ਕਰਮ ਸਿੰਘ ਉਸ ਨੂੰ ਸਮਾਜਕ ਪ੍ਰਤਿਸ਼ਠਾ ਦਾ ਆਡੰਬਰ ਸਿਰਜਣ ਦੀ ਖਾਤਰ 'ਵੱਡਾ' ਕਰਨਾ ਲੋੜਦਾ ਹੈ ਤਾਂ ਵੱਡਾ ਪੁੱਤਰ ਸਵਰਨ ਸਿੰਘ ਖਾਮੋਸ਼ ਅਤੇ ਅੱਧ ਪਚੱਧੀ ਹਾਮੀ ਭਰਦਾ ਹੈ ਪਰੰਤੂ ਵਿਡੰਬਨਾ ਦਾ ਭਾਗੀ ਸਭ ਤੋਂ ਛੋਟਾ ਪੁੱਤਰ ਘੁੱਦੂ, ਜੋ ਨਿਮਨ ਕਿਰਸਾਨੀ ਕਾਰਨ ਆਰਥਿਕ ਸੰਕਟ ਨਾਲ ਜੂਝ ਰਿਹਾ ਹੈ, ਬਣਦਾ ਹੈ। ਉਹ ਆਪਣੇ ਭਰਾਵਾਂ ਦੇ ਅਖੌਤੀ ਪਰਉਪਕਾਰਾਂ ਪਿੱਛੇ ਛੁਪੀ ਮਨਸ਼ਾ ਨੂੰ ਜਾਣਦਾ ਹੈ ਪਰੰਤੂ ਉਸ 'ਚੋਂ ਬਾਹਰ ਨਿਕਲਣ ਦਾ ਜਦੋਂ ਉਸ ਨੂੰ ਕੋਈ ਰਾਹ ਨਹੀਂ ਲੱਭਦਾ ਤਾਂ ਉਸ ਨੂੰ ਸਿਵਾਏ ਕੋਰੇ ਜਜ਼ਬਾਤਾਂ ਤੋਂ ਹੋਰ ਕੋਈ ਰਾਹ ਸੁੱਝਦਾ ਨਹੀਂ:

“ਜੇ ਬਹੁਤੀ ਗੱਲ ਐ... ਤਾਂ ਬੁੱਢੜੀ ਦੇ ਫੁੱਲ ਤੁਸੀਂ ਗੰਗਾ ਪਾ ਆਉ... ਤੇ ਐਹ ਬੁੱਢੜਾ ਬੈਠਾ ਤੁਹਾਡੇ ਸਾਹਮਣੇ ਜਿਉਂਦਾ ਜਾਗਦਾ...” ਉਸ

ਬਿਸ਼ਨ ਸਿੰਘ ਵੱਲ ਇਸ਼ਾਰਾ ਕੀਤਾ—“ਇਹਦੇ ਮੈਂ ਕੱਲ੍ਹਾ ਈ ਗੰਗਾ ਪਾ ਆਉ...”

ਤਿੰਨੇ ਪਿਉ-ਪੁੱਤ ਹੈਰਾਨ ਹੋਏ ਉਸ ਦੇ ਮੂੰਹ ਵੱਲ ਵੇਖ ਰਹੇ ਸਨ। ਪਰ ਉਹ ਰੁਕਿਆ ਨਹੀਂ।

“...ਸੱਚੀ ਗੱਲ ਆ... ਅਜੇ ਆਪਣੀ ਪੁੱਜਤ ਨੂੰ... ਤੇ ਜੇ ਇਹ ਸੌਦਾ ਵੀ ਨੂੰ ਮਨਜ਼ੂਰ ਤਾਂ ਸਰਦਾਰ ਜੀ... ਔਹ ਕਿਲ੍ਹੀ ’ਤੇ ਮੇਰੇ ਤੀਜੇ ਹਿੱਸੇ ਦੇ ਫੁੱਲ ਲਿਆ ਕੇ ਟੰਗ ਲਿਉ... ਜਦੋਂ ਮੇਰੀ ਪਹੁੰਚ ਪਈ... ਮੈਂ ਆਪੇ ਪਾ ਆਉ...”⁵

ਅਜਿਹੀ ਹੀ ਵਿਰੋਧੀਭਾਸੀ ਸਥਿਤੀ ਨੂੰ ਸੰਪੂਰਨ ਅੰਗ-ਸੰਗ ਕਹਾਣੀ ਵਿਚ ਪੇਸ਼ ਕਰਦਾ ਹੈ। ਲੇਖਕ ਇਹ ਸਾਬਤ ਕਰਦਾ ਹੈ ਕਿ ਖੂਨ ਦੇ ਰਿਸ਼ਤਿਆਂ ਵਿਚ ਆਰਥਿਕਤਾ ਦਾ ਰੰਗ ਇਸ ਕਦਰ ਘੁਲਿਆ ਹੁੰਦਾ ਹੈ ਕਿ ਜਦੋਂ ਵੀ ਕਿਸੇ ਜੀਅ ਕਾਰਨ ਇਹ ਰੰਗ ਫਿੱਕਾ ਪੈਂਦਾ ਪ੍ਰਤੀਤ ਹੁੰਦਾ ਹੈ ਤਾਂ ਮੋਹ ਤੇ ਪਿਆਰ ਦਾ ਰੰਗ ਖੁਦ-ਬ-ਖੁਦ ਧੁੰਦਲਾ ਪੈ ਜਾਂਦਾ ਹੈ। ਕਹਾਣੀ ਦਾ ਪਾਤਰ ਕਰਤਾਰ ਸਿੰਘ ਰਾਤ ਬਹੁਤਾ ਨਸ਼ਾ ਪੀ ਲੈਣ ਕਾਰਨ ਮਰ ਜਾਂਦਾ ਹੈ। ਪਿੱਛੇ ਉਹ ਵਿਧਵਾ ਪਤਨੀ, ਦੋ ਪੁੱਤ, ਦੋ ਧੀਆਂ ਤੇ ਕਰਜ਼ਾ ਛੱਡ ਜਾਂਦਾ ਹੈ, ਜੋ ਅਮਰੀਕ ਨੂੰ ਵੱਡਾ ਪੁੱਤ ਹੋਣ ਕਾਰਨ ਚੁਕਾਉਣਾ ਪੈਣਾ ਸੀ। ਕਰਤਾਰ ਸਿੰਘ ਨੇ, ਵਿਦੇਸ਼ ਗਏ ਪਿਉ ਵਲੋਂ ਜੋ ਕੁਝ ਵੀ ਬਣਾਇਆ ਸੀ, ਉਸਨੂੰ ਸ਼ਰਾਬ ਤੇ ਅਫੀਮ ਦੇ ਨਸ਼ੇ ਵਿਚ ਉਜਾੜ ਦਿੱਤਾ ਸੀ। ਇਹ ਭੇਦ ਉਸਦੀ ਔਲਾਦ ਸਾਹਮਣੇ ਹੌਲੀ-ਹੌਲੀ ਨਸ਼ਰ ਹੁੰਦਾ ਹੈ ਕਿ ਉਹ ਜ਼ਮੀਨ ਵੀ ਗਹਿਣੇ ਧਰ ਗਿਆ ਹੈ। ਅਜਿਹੀ ਸਥਿਤੀ ਵਿਚ ਉਨ੍ਹਾਂ ਨੂੰ ਮਰ ਗਏ ਪਿਉ ਦਾ ਦੁੱਖ, ਸੁੱਖ ਵਿਚ ਵਟਦਾ ਪ੍ਰਤੀਤ ਹੁੰਦਾ ਹੈ:

“ਇਸ ਹਿਸਾਬ ਨਾਲ ਤਾਂ ਜਿਹੜੀ ਦੋ ਕਿੱਲੇ ਬਚਦੀ ਸੀ... ਜੇ ਜਿਉਂਦਾ ਰਹਿੰਦਾ ਤਾਂ ਉਹ ਵੀ ਗਹਿਣੇ ਪੈ ਜਾਣੀ ਸੀ ਤੇ ਪਿੱਛੇ ਰਹਿ ਜਾਣਾ ਸੀ...” ਗੱਲ ਅਮਰੀਕ ਦੇ ਮੂੰਹ ਵਿਚ ਹੀ ਸੀ ਕਿ ਮਹਿੰਦਰ ਬੋਲ ਪਿਆ, “ਪਿੱਛੇ ਰਹਿ ਜਾਣਾ ਸੀ ਠੁਣ-ਠੁਣ ਗੁਪਾਲ! ਓ ਮੈਂ ਤਾਂ ਆਹਨਾਂ ਭਾਅ ਜੀ! ਅਜੇ ਵੀ ਵੇਲੇ ਸਿਰ ਮਰ ਗਿਆ। ਚੰਗਾ ਈ ਹੋਇਆ ਇਹ ਵੀ...” ਮਹਿੰਦਰ ਗੱਲ ਕਰਕੇ ਫਿੱਕਾ ਜਿਹਾ ਹੱਸਿਆ। ਉਸ ਦੇ ਹਾਸੇ ਵਿਚ ਨਾ ਹੀ ਕੋਈ ਖੁਸ਼ੀ ਸੀ ਤੇ ਨਾ ਹੀ ਕੋਈ ਦਰਦ!

ਅਜੀਬ ਤਰ੍ਹਾਂ ਦਾ ਇਕ ਬੇਰੰਗ ਹਾਸਾ। ਹਨੇਰੇ ਵਿਚ ਹੀ ਪਰਿਵਾਰ ਦੇ ਹੋਰ ਵੀ ਇਕ ਦੋ ਜੀਅ ਹੌਲੀ ਜਿਹੇ ਹੱਸੇ। ਇੰਜ ਲੱਗਦਾ ਸੀ, ਜਿਵੇਂ ਉਹਨਾਂ ਨੂੰ ਮਹਿੰਦਰ ਦੀ ਆਖੀ ਗੱਲ ਸਰਬਸੰਮਤੀ ਨਾਲ ਪਰਵਾਨ ਸੀ ਤੇ ਉਹ ਇਸ ‘ਘਰ ਦੇ ਸਾਈਂ’ ਦੇ ‘ਵੇਲੇ ਸਿਰ’ ਤੁਰ ਜਾਣ ’ਤੇ ਜਿਵੇਂ ਸੁਰਖਰੂ ਹੋਏ ਮਹਿਸੂਸ ਕਰ ਰਹੇ ਹਨ।⁶

ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੀਆਂ ਵੱਖ-ਵੱਖ ਵਿਧਾਵਾਂ ਵਿਚ ਆਰਥਿਕਤਾ ਕਾਰਨ ਪਏ ਪ੍ਰਭਾਵਾਂ ਦੇ ਬੇਸ਼ੁਮਾਰ ਹਵਾਲੇ ਮੌਜੂਦ ਹਨ। ਜਿੱਥੇ ‘ਬਾਣੀਏ ਨੇ ਅੱਤ ਚੁੱਕ ਲਈ, ਸਾਰੇ ਜੱਟ ਕਰਜ਼ਾਈ ਕੀਤੇ’ ਵਰਗੀਆਂ

ਲੋਕ-ਬੋਲੀਆਂ ਪੰਜਾਬ ਵਿਚ ਕਿਸਾਨ ਦੇ ਕਰਜ਼ੇ ਵਿਚ ਫਸੇ ਹੋਣ ਅਤੇ ਵੱਧਦੀਆਂ ਆਤਮ-ਹੱਤਿਆਵਾਂ ਦੇ ਕਾਰਨਾਂ ਵੱਲ ਸਸ਼ਕਤ ਸੰਕੇਤ ਦਿੰਦੀਆਂ ਹਨ, ਉੱਥੇ ਧਨੀ ਰਾਮ ਚਾੜ੍ਹਕ ਜਦੋਂ ਕਹਿੰਦਾ ਹੈ ਕਿ ‘ਤੂੜੀ ਤੰਦ ਸਾਂਭ ਹਾੜੀ ਵੇਚ ਵੱਟ ਕੇ, ਲੰਬੜਾਂ ਤੇ ਸ਼ਾਹਾਂ ਦਾ ਹਿਸਾਬ ਕੱਟ ਕੇ, ...ਕੱਛ ਮਾਰ ਵੰਝਲੀ ਆਨੰਦ ਛਾ ਗਿਆ’⁷ ਤਾਂ ਸਥਿਤੀ ਸਪਸ਼ਟ ਹੋ ਜਾਂਦੀ ਹੈ ਕਿ ਕਿਸਾਨ ਦੇ ਜੀਵਨ ਵਿਚ ਆਨੰਦ ਦੀ, ਟਿਕਾਅ ਦੀ, ਖੇੜੇ ਦੀ ਅਵਸਥਾ ਤਦ ਤੱਕ ਨਹੀਂ ਆ ਸਕਦੀ, ਜਦੋਂ ਤੱਕ ਉਹ ਲੰਬੜਾਂ ਤੇ ਸ਼ਾਹਾਂ ਦਾ ਕਰਜ਼ਾ ਨਹੀਂ ਚੁਕਾ ਦਿੰਦਾ। ਇਹ ਆਰਥਿਕ ਸੰਕਟ ਦੰਪਤੀ ਸੰਬੰਧਾਂ ਨੂੰ ਵੀ ਸਮਝੋਤਾਵਾਦੀ ਬਣਨ ਲਈ ਜ਼ਿੰਮੇਵਾਰ ਬਣਦਾ ਹੈ। ਅਜਮੇਰ ਸਿੰਘ ਔਲਖ ਇਕਾਂਗੀ **ਇਕ ਰਮਾਇਣ ਹੋਰ** ਵਿਚ ਆਰਥਿਕ ਸੰਕਟ ਕਾਰਨ ਖੰਡਿਤ ਹੁੰਦੇ ਆਦਰਸ਼ਾਂ ਨੂੰ ਮਾਰਮਿਕ ਢੰਗ ਨਾਲ ਪ੍ਰਸਤੁਤ ਕਰਦਾ ਹੈ, ਜਿੱਥੇ ਸੀਤੋ ਜ਼ਮੀਨ ਦੇ ਟੁਕੜੇ ਹੋਣੋਂ ਬਚਾਉਣ ਲਈ ਛੁੜੇ ਜੇਠ ਦੀਆਂ ਹਰ ਤਰ੍ਹਾਂ ਦੀਆਂ ਜ਼ਰੂਰਤਾਂ ਪੂਰੀਆਂ ਕਰਨ ਲਈ ਆਪਣੇ ਸੁੱਚਪਨ ਨੂੰ ਦਾਅ ‘ਤੇ ਲਾ ਦਿੰਦੀ ਹੈ। ਦਲੀਪ ਕੌਰ ਟਿਵਾਣਾ ਦਾ ਨਾਵਲ **ਏਹੁ ਹਮਾਰਾ ਜੀਵਣਾ** ਵਿਚ ਸਰਵਣ ਦੁਆਰਾ ਮੁੱਲ ਦੇ ਕੇ ਵਿਆਹੀ ਭਾਨੋ ‘ਤੇ ਸਰਵਣ ਦੇ ਬਾਕੀ ਭਰਾ ਵੀ ਹੱਕ ਸਮਝਦੇ ਹਨ ਕਿਉਂਕਿ ਉਹ ਸਾਡੀ ਕਮਾਈ ਵਿਚੋਂ ਦਿੱਤੇ ਪੈਸਿਆਂ ਨਾਲ ਲਿਆਂਦੀ ਗਈ ਸੀ, ਜਿਸ ਦਾ ਸਿੱਟਾ ਸਰਵਣ ਦੇ ਕਤਲ ਦੇ ਰੂਪ ਵਿਚ ਨਿਕਲਦਾ ਹੈ। ਸੋ ਸਾਹਿਤ ਔਰਤ ਦੇ ਉਸ ਘੋਰ ਦੁਖਾਂਤ ਨੂੰ ਵੀ ਪ੍ਰਸਤੁਤ ਕਰਦਾ ਹੈ, ਜੋ ਉਹ ਆਰਥਿਕ ਦਬਾਅ ਕਾਰਨ ਹੱਡੀਂ ਹੰਢਾਉਂਦੀ ਹੈ:

ਕਾਮੇ ਮਾਂ ਬਾਪ ਦਿੱਤੇ ਕਾਮੇ ਨੇ ਜੰਮ

ਕਾਮੇ ਦਾ ਕੰਮ ਹੈ ਸਿਰਫ ਕੰਮ !

ਬਾਕੀ ਵੀ ਤਾਂ ਕੰਮ ਕਰਦੈ ਇਹੋ ਹੀ ਚੰਮ

ਉਹ ਵੀ ਇਕ ਕੰਮ ਇਹ ਵੀ ਇਕ ਕੰਮ!⁸

ਜਾਗੀਰਦਾਰੀ ਨਿਜ਼ਾਮ ਨੇ ਨਿਮਨ ਆਰਥਿਕਤਾ ਦਾ ਸੰਤਾਪ ਹੰਢਾਉਂਦੇ ਕੰਮੀਂ ਮਜ਼ਦੂਰਾਂ ਦੀਆਂ ਔਰਤਾਂ ਨੂੰ ਕਿਵੇਂ ਵਸਤੂ ਵਿਚ ਤਬਦੀਲ ਕਰ ਕੇ ਮਨਮਰਜ਼ੀ ਨਾਲ ਇਸਤੇਮਾਲ ਕੀਤਾ, ਆਰਥਿਕ ਅਧੀਨਗੀ ਦੇ ਤਹਿਤ ਉਸ ਦਾ ਅਸਤਿੱਤਵ ਕਿਵੇਂ ਰੌਂਦਿਆ ਗਿਆ, ਅੰਮ੍ਰਿਤਾ ਪ੍ਰੀਤਮ ਦੀ ਉਪਰੋਕਤ ਕਵਿਤਾ **ਅੰਨਦਾਤਾ** ਇਸ ਦੀ ਸਸ਼ਕਤ ਮਿਸਾਲ ਹੈ।

ਇਨ੍ਹਾਂ ਤਮਾਮ ਪਰਿਸਥਿਤੀਆਂ ਵਿਚ ਮਨੁੱਖ ਜਿਊਣ ਦੇ ਸਾਧਨ ਕਿਵੇਂ ਜੁਟਾਏ? ਸਮਾਜਕ ਤੇ ਆਰਥਿਕ ਪੱਧਰ ‘ਤੇ ਪਾੜੇ ਵੱਧ ਰਹੇ ਹਨ। ਅਮੀਰ ਹੋਰ ਅਮੀਰ ਹੋ ਰਿਹਾ ਹੈ, ਗ਼ਰੀਬ ਹੋਰ ਗ਼ਰੀਬ। ਅਜਿਹੀ ਸਥਿਤੀ ਦੇ ਨਤੀਜੇ ਕੀ ਹੋਣਗੇ? ਇਹ ਇਕ ਗੰਭੀਰ ਤੇ ਵਿਚਾਰਨ ਯੋਗ ਮਸਲਾ ਹੈ।

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SPORTS & PHYSICAL EDUCATION IN SOCIETY –AN OVERVIEW

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ABSTRACT

Physical Education and Sports are crucial parts of the educational system, despite the fact that they are rarely given the attention they deserve. Despite the fact that it has been part of the curriculum since the early stages of education, educational officials, professors, and students have never taken it seriously. Physical Education is the only job in which you may both talk and play. In the minds of the average people, physical education is big round, play & play, and no work. "Sportsman is the finest Ambassador of the Nation," Abraham Lincoln said in one of his speeches. As a result, the Physical Education Director/Teacher can also serve as our institution's/best university's ambassador. . In comparison to previous years, we can currently see a fall in physical education in education. One must overcome the obstacles and battles to enhance the structure and infrastructure status in the surrounding area in order to build the general discipline in physical education and sports.

INTRODUCTION

Physical Education and Sports are key pillars of education in any country, at any period. As a result, each country should make an effort to build a framework of action plans for the promotion and development of physical education and sports.

Sports, ironically, are enjoying a meteoric rise in popularity in the media around the world, especially in India, despite being severely ignored in the educational system. It promulgates the growth of physical education in a country, as well as the provision of resources for the nation and the design of assessment systems in educational developments. In comparison to previous years, we can currently see a fall in physical education in education. One must overcome the obstacles and battles to enhance the structure and infrastructure status in the surrounding area in order to build the general discipline in physical education and sports.

THE CURRENT STATE OF PHYSICAL EDUCATION & SPORTS IN NEW MILLENIUM

Despite member states' efforts to promote and improve Physical Education and Sports through international collaboration, its unique nature and relevance to education remains a cause of concern. Given the social importance and media coverage of sports, Physical Education and Sports have proven worrying (especially inside the educational system). Its influence may be observed in the movement in public policy toward high-performance and media-friendly sports by the Department of Physical Education and Sport (at a national level, across the public and private system). In the absence of a clear demarcation between the Ministries of Youth Affairs and Sports and the Ministries of Education, this is a notable example. The status of physical education and sports was discussed during the Physical Education World Summit in Berlin, which was sparked by reports indicating the critical state of physical education and sports in many nations. The following noteworthy conclusions emerged from a global comparative study that collected data and literature from approximately 120 nations.

- a. Physical Education in Educational Programs is given less time.
- b. Budget cuts, as well as a lack of financial, material, and personnel resources.
- c. The subject has a poor social status.
- d. Many countries lack adequate teacher training.
- e. Physical Education rules are not being followed properly.

THE ROLE OF PHYSICAL EDUCATION & SPORTS IN GLOBALIZATION: A CREATIVE MIND & THOUGHTS

Physical Education and Sports is a key link between Physical Education and Sports that must be preserved. The reciprocal guarantee highlighted the stipulations that, as such, Physical Education and Sports should be considered an integral part of education in all schools and colleges in a country, with sports being compulsory from elementary school through college level. In fact, quality education entails the provision of basic life skills, such as learning to read and write.

- (i) Self-discipline, innovation, and problem-solving
- (ii) Make use of interactive software (communication, physical and IT)
- (iii) To join and live in a variety of social groupings. Physical Education and Sports can help build all of these board-based life skills. As a result, it goes without saying that international organizations, state governments, and municipal governments must actively encourage physical education and sports. To protect the cause of Physical Education and Sports, the area of education must coordinate and simplify these efforts. In its efforts to enhance the situation of Physical Education and Sports worldwide, this will involve assisting in redressing the balance of Physical Education and sport in education.

IN INDIAN SOCIETY, PHYSICAL EDUCATION & SPORTS ARE IMPORTANT

Physical Education and Sports are crucial parts of the educational system, despite the fact that they are rarely given the attention they deserve. Despite the fact that it has been part of the curriculum since the early stages of education, educational officials, professors, and students have never taken it seriously. Physical Education is the only job in which you may both talk and play. In the minds of the general people, physical education is huge round, play & play, and no labor. "Sportsman is the finest Ambassador of the Nation," Abraham Lincoln said in one of his speeches. As a result, the Physical Education Director/Teacher can also serve as our institution's/best university's ambassador.

DEFINITION OF PHYSICAL EDUCATION:

Not only is it difficult to define Physical Education because it is a broad concept. Large and complicated, including a wide range of phenomena, yet it also has diverse meanings for different people. Someone has made the suggestion Physical Education is defined by what Physical Educators do. J.P. Physical Education, according to Thomas, is "education through physical activity." activities for the children development of a child's complete personality and its fulfillment Body, mind, and spirit perfection. Despite the fact that the definitions differ, They continue to place a lot of focus on diverse things. Have a lot of similarities. The following are a few of them: Physical Education is a stage in the overall process of education. It is the totality of one's experiences. as well as the answers to them. Participation in large muscular activity grew experience and developed reflexes. Physical Education's main goal is to help people develop holistically — physically, mentally, socially, and morally. It's the same situation as in General Education. Physical Education is possibly the only area of education in India that has not received adequate attention.

We've always focused on the academic components, leaving the physical side mostly unaffected. As a result, an increasing number of Indians are ignoring their bodies, for whom Physical Education is akin to physical training, and whose physical condition is not what it should be, and who are becoming 'soft'. Maintaining and improving the health of the students in our schools and colleges is one of the primary goals of any Physical Education programmer. And the School has a responsibility to ensure that all students achieve and maintain optimum health, not just from a moral standpoint, but also because optimum health will make the educational experience much more meaningful.

When a child is healthy, he learns more easily and effectively. Even one's ideals play a role in promoting or harming one's health. Unfortunately, a substantial percentage of people suffer from 'value illnesses,' which means they know what they should do to stay healthy but don't. Even though they are aware that tobacco smoking can lead to lung cancer death, they continue to smoke. They are aware of how alcohol impairs driving skills, but they continue to drive while inebriated. They recognize the importance of regular exercise in weight

management, yet they do nothing to change their sedentary lifestyle. As a result, education and health and medical authorities have long recognized the importance of incorporating Physical Education exercises into the school curriculum. The foundation of proper habits, attitudes, and appreciations toward all physical activities, including play, is laid during the formative and rapidly growing period of elementary school-age, and desirable citizenship traits are acquired, so that in adulthood he will be equipped with the knowledge, sound thinking processes, physical stamina, and emotional maturity to live effectively in an ever-changing and highly complex society. In this regard, instructors have a significant role to play in effectively responding to the situation.

WHAT ARE THE BENEFITS OF STUDYING PHYSICAL EDUCATION AND SPORTS?

Studying Physical Education and Sports entails not only discussing performance, technique, and records from a journalistic standpoint, but also examining some of the implicit assumptions about Physical Education and Sports held by the general public. Despite its importance, sports have mostly served as a means of 'escape' rather than a means of instruction. A sport has long been thought of as a way to escape the stresses of ordinary life. Inquire of several buddies as to why they participate in sports. The reaction will almost certainly include the words "fun" or "enjoyment."

ANALYSIS:

If Physical Education is not required, every college or university should offer it as an elective subject, with 60 percent of the emphasis on theory and 40 percent on practice. Another point of view is that all first-year students should participate in a minimum Physical Education curriculum, such as the National Physical Fitness Test, or they will be denied a degree. Colleges of Physical Education with 4- to 5-year degree programmes, such as the Indian Institute of Physical Education and Sports Science, should be established (IPESS). Physical Education and Sports are viewed not just as a playground, but also as a laboratory in which each discipline's theories can be put to the test, and/or as a phenomenon whose worth, value, and impact on people and society must be constantly assessed.

RECOMMENDATIONS & SUGGESTIONS:

1. Revision and reconstruction of Physical Education curricula in light of societal needs.
2. A unified agency offers a periodic refresher training for Physical Education personnel.
3. Collaboration with leading educational and physical education agencies to update and upgrade the subject and related areas. The required Physical Education standard must be strictly implemented and monitored.
4. For total evaluation and feedback, an honest and true appraisal mechanism is required.
5. Physical Education and Sports as a subject of study can be just as engaging and enjoyable as participating in sports.
6. Both games may be equally gratifying once the rules, subject matter, and 'spirit' are understood. Physical Education, like general education, is for the people.
7. In the lives of the common man, 'recreation' is as important as 'reading, writing, and arithmetic.' Physical activities are referred to as 'Physical Education' when the emphasis is on the means employed, such as large muscles, or as 'Recreation' when the emphasis is on the attitude that "life is worth living" (joyful) or the utilization of free time.

CONCLUSIONS

We should follow the 3 'D' philosophies in our profession: discipline, dedication, and determination. Young people are the country's true riches. Youth engagement is required for any programmer to be successful. As a result, to enable a person to live a happy, enjoyable, and healthy life, He should play games on a regular basis in his life as a member of society. To ensure development, sports and various exercise programmes are used. Physical Fitness and gain abilities in sports and games, which have been proven to be beneficial. a value that is

carried over from one year to the next. On the other side, society should offer sufficient resources. Possibilities to its members so that they can participate in a variety of activities of their choosing, and thereby develop or maintain a high degree of competence. Physical fitness is important. Excellence in sports will not improve unless the 'General Standard of Health' improves. In order to assure 'improvement of performance at competitive sports,' Physical Education and Sports activities in educational institutions should focus on 'Health Related' and 'Performance Related' areas. Thus, Physical Education entails supporting a systematic all-round development of the human body by scientific technique, as well as maintaining exceptional Physical Fitness in order to reach one's desired life goals. As a result, any Physical Education organization should begin by instilling a positive attitude and self-confidence in Physical Educators. Physical Education should not be limited to the periphery of schools/colleges, but should extend into classrooms and become the focus or central point of the educational system.

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REDEFINING HANDLOOMS- INDIA'S HANDLOOM SECTOR DISCOVERS ITS OWN PATH

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ABSTRACT

Handloom industry cannot survive on traditional strength and there has to be a makeover to attract a new generation of customers. The Indian handloom industry has undergone a significant revival since years of support from the Government, to give the weavers the real value for their expertise. From social media campaigns to celebrities promoting handloom wears to designers actively collaborating with the handloom industry and dedicating entire line of collections to handloom fabrics. In today's world of technological advancement, marketing is pertinent to the growth and development of handloom industry. India's ace designer and textile conservationist boost the sale of handloom products.

Keywords- handloom, conservationist, promoting, employment, designers, initiatives

INTRODUCTION

The handloom industry today is not just source of employment for the underprivileged weaving community but is gradually gaining a brand value of its own. Handloom fabric is not only winning attention of the masses to the classes but is also what is perhaps branding our country's fashion globally.

Union Ministry of Textiles taking initiatives to protect and promote handloom sector. One of the major initiatives taken to promote handlooms is the launch of India Handloom brand (IHB) by PM Modi in 2015. The PM initiated the 'India Handloom Brand (IHB)' logo with a vision to "brand handloom products" for distinction and protection in the sea of much cheaper powerloom fabrics. With the resurgence of textile-oriented policies and programs from Make In India to Khadi-focused movements as well as the focus on woven techniques like Benaresi brocades - there is a revival of traditional handlooms and the future looks very promising," The real challenge is to create awareness among the weavers for their creative and market potential, and skill them to be businessmen not craftsmen.

One of the biggest plus points going in favour of handlooms today is the fact that they are truly sustainable and environment-friendly. Experts and most of the eminent fashion designers are of the view that sustainability is the way to take fashion forward. They consensually agreed to the fact that some of the dying heirloom techniques and the vibrant handloom sector need immense support from the fashion industry to sustain. According to many designers who are trying to revive the handloom had a vision to create a viable supply chain, so that weavers can get a share in the profit. There is a new momentum and new designers are coming up and getting involved, which is putting more focus on reviving dying heirloom techniques. In today's date Indian handlooms are going global in a big way and have found support from the designer community too.

The new story of India's fashion is not design, it is textiles. And a new group of designers is changing the handloom story with design interventions that have transformed how urban India looks at handloom. Designers believe that the only way to go forward is to create consortiums and take full responsibility to train and empower the weavers for both domestic and international brands. Many designers have made their careers synergising fashion with handloom with a focus on its timelessness. Young designer who has become synonymous with handloom and is also associated with the IHB generate employment across villages to ensure that 'karigars' can work from their homes, enjoy home food and see their kids grow. Designers who work with handloom are making it aspirational. They employ over one million people in the largest crafts revival and sustenance effort ever initiated.

Make in India event by the Fashion Design Council of India (FDCI) featured various designers who worked with Banarasi textiles to create contemporary and traditional clothing. The textile panorama spanned across regions and states of the Gujarat, North-East India, Maharashtra, Jharkhand, Karnataka, Andhra Pradesh, Telangana and Assam. The fashion show featured designs from a combination of 31 established and emerging designers and master craftsmen and weavers from across different textile traditions, languages and states of India. The fashion shows were fully supported by stalwarts from the fashion industry, including designers like Anita Dongre, Manish Malhotra, Ritu Kumar and Tarun Tahiliani among others. The shows presented a compelling story of the textiles of India, focusing on innovations in handloom craft.

Other fashion biggies like Raghavendra Rathore, Deepthi Ganesh and Anamika Khanna translated various elements picked onto their designs and taking a personal interest in supporting handloom weavers. Designers have passion towards handlooms, and uplifting the artisans of rural India. Designers had ensured that their couture works with more and more with Indian artisans.

The story of the evolution of cottons in India was showcased by designers such as Anavila Misra, mastercraftsmen Chaman Siju from Kutch and Richana Khumanthem from Manipur as well as Wendell Rodricks for Goa Kunbi Cotton Handlooms. The rich legacy of Indian silk included Banarasi Silks by Sanjay Garg, Meghalaya Ryndia Silk by Daniel Syiem and Tussar handlooms from Jharkhand by Shruti Sancheti. Rahul Misra and Rajesh Pratap Singh among others showcased the story of evolution of Wool.

The brand Gaurang Shah represents a reinvention of Heritage Handwoven sarees. It is the first brand in India to introduce the indigenous weaves to mainstream fashion. All the local artisans across the country are a part of the brand Gaurang Shah and the brand also supports the socio-economic growth of the artisans. Ritu Kumar tried to bring back the beautiful work of Handloom and the local artisans to highlight during fashion shows. Rahul Misra, the first designer to showcase at the Paris Haute Couture Week with traditional Indian Crafts. He works around Weaves and traditional fabrics like silk, Chanderi, Kerala's cotton Handloom and many more. He also gathered local artisans from all over the country to make the best work. payal Khandwala label has been producing textiles and fabrics by reviving the Indian Handloom. She gives it a contemporary makeover to the traditional handlooms to attract the millennials. The production of handloom saris is important for economic development in rural India.

CONCLUSION

Handloom is art, someone's story, heritage, culture and the pride of our nation. Designer's aim is to create awareness for handlooms and want to give modern silhouettes to handloom and directly connect them to the younger generation. If government of India makes incredible Indian textile campaign based on their diverse handlooms, it would make a lot of difference. The face of Indian handloom is fast changing and the future looks very promising. The handloom sector's products are finding acceptance by international textile community and are being identified as of top-notch quality. The current generation of designers and also consumers understand the exclusivity and distinctiveness of the Indian handloom. National Handloom Day, celebrated to signify the importance of the age-old handloom techniques. On this day, the government and other organizations honor the handloom weaving community for their immense contribution to the socio-economic development of the country.

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ROLE OF INFORMATION TECHNOLOGY IN AGRICULTURE AND RURAL DIVERSIFICATION

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ABSTRACT

Information technology can be defined as a set of various technical tools and resources used to communicate, broadcast, deposit and handle information. Information technology include computers, internet, networking hardware and software, satellites, broadcasting technologies (radio and television), and telephony (land lines and cellular). In addition to this, it requires services and functions linked with it for instance web portals, email, SMS, video-conferencing, etc. In short information technology is helpful to communicate the knowledge. In developing countries like India where Agriculture is a major contributor to GDP, it cannot be ignored in an era of rapid transformation. Information technology refers to how we use information, compute and communicate information to the people The role of information technology is, users need with the right information, in right form, in right time. The generation and application of agricultural knowledge is progressively important, particularly for small and marginal farmers, who require relevant information in order to improve, sustain, and diversify their farm enterprises.

Keywords: Agriculture, Farming, Information Technology, Rural Population, Internet

INTRODUCTION

Information and communication technology in agriculture (ICT in agriculture), also known as **e-agriculture**, focuses on the enhancement of agricultural and rural development through improved information and communication processes. More specifically, e-agriculture involves the conceptualization, design, development, evaluation and application of innovative ways to use information and communication technologies (ICTs) in the rural domain, with a primary focus on agriculture. ICT includes devices, networks, mobiles, services and applications; these range from innovative Internet-era technologies and sensors to other pre-existing aids such as fixed telephones, televisions, radios and satellites. Provisions of standards, norms, methodologies, and tools as well as development of individual and institutional capacities, and policy support are all key components of e-agriculture.

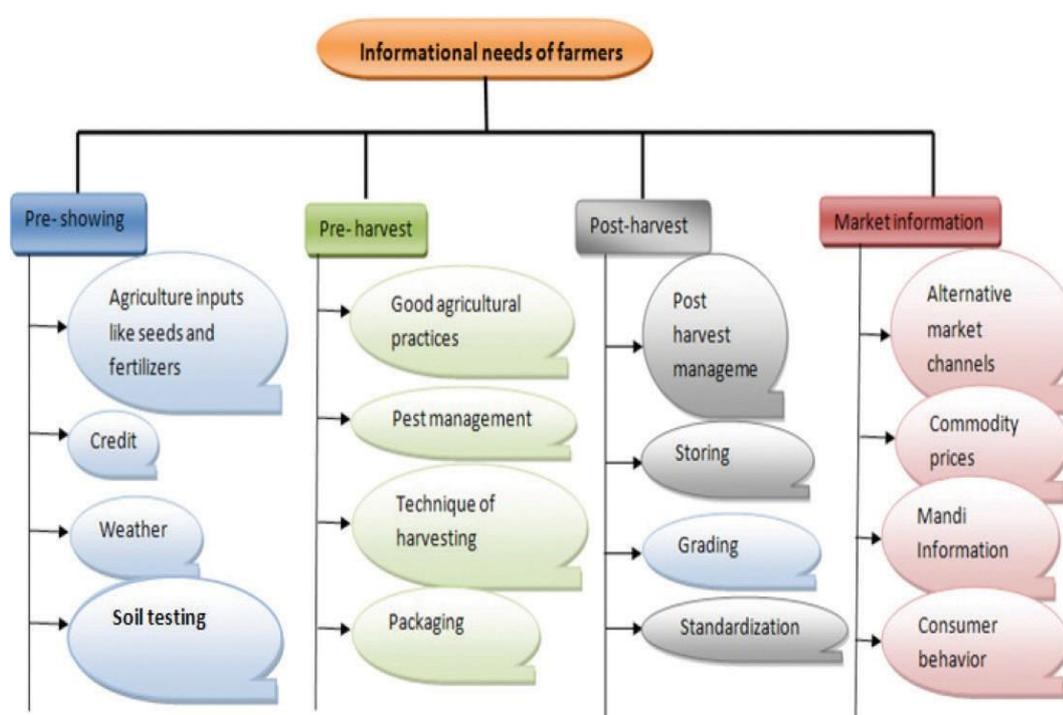
Many ICT in agriculture or e-agriculture interventions have been developed and tested around the world to help agriculturists improve their livelihoods through increased agricultural productivity and income, or by reducing risks. Some useful resources for learning about e-agriculture in practice are the World Bank's e-sourcebook ICT in agriculture – connecting smallholder farmers to knowledge, networks and institutions (2011), ICT uses for inclusive value chains (2013), ICT uses for inclusive value chains (2013) and Success stories on information and communication technologies for agriculture and rural development have documented many cases of use of ICT in agriculture.

A unique opportunity to spread information by public and private collaboration is provided by rapid development of ICTs in developing nations. Increased efficiency, reduced costs and enhanced productivity determines the role of ICTs in agriculture. Development of information systems based on farmer's requirement should be given highest priority and focus of systems should be on new challenges addressed from deregulation and globalization of agriculture sector

INFORMATIONAL NEEDS OF FARMERS

Access to reliable, timely and relevant information can help significantly and in many ways to reduce farmers' risks and uncertainty, empowering them to make good decisions. However, whether or not this access leads to an impact often depends on issues related to markets, institutions, policies and resource availability. Several studies have shown that the wide availability and multiple sources of information have not significantly changed farmer's behaviour towards new technologies and information. This is attributed to lack of knowledge or understanding of farmers' perspectives and needs on the part of information providers. Informational needs of farmers are summarized below in Figure 1.

Figure 1 : Informational Needs of Farmers



ANDROID APPS FOR FARMERS LAUNCHED BY MODI GOVERNMENT

Narendra Modi Government has launched several android apps for farmers and agriculture market. The applications aim to provide information about the latest agriculture trends, equipment, technologies and methods being used. The android apps for farmers can be downloaded from the official website mkisan.gov.in or from the Google Play store. Below is the list of all android apps launched by Narendra Modi's Government for farmer.

1. Kisan Suvidha

This app has been developed to aid farmers to provide information related to current weather or the weather coming in the next 5 days, market value, traders, agro counselling, plant safety, IPM

practices etc.

2. Pusa Krishi

Pusa Krishi app helps farmers to know the cultural practices of various types of crops and information about those.

3. M Kisan Application

This android app allows agriculturists and stake holders to gain information provided by experts and government officials. The portal can be utilized even without registering.

4. Shetkari Masik Android App

The app can be used to download Shetkari Masik magazine and can be read without internet connectivity. "Shetkari Masik" magazine is published in the agricultural sector by department of agriculture Maharashtra since 1965.

5. Farm-o-pedia App

This app is developed for rural Gujarat and helpful for agriculturists and any other involved in agricultural business. It provides valuable information about crops as per soil and season, crop wise information, weather information and domestic animals' management.

6. Crop Insurance Android App

Insurance premium for notified crops can be calculated using this app based on area, coverage amount and loan amount in case of loanee farmers. It also provides information about sum insured, premium details and subsidy information about advised crop in advised area.

7. Agri Market

This mobile app uses GPS technology to provide market price of the crops within 50 km area. Market price of any other market can be obtained by putting the GPS oY.

INITIATIVES OF ICT FOR FARMING AND RURAL DEVELOPMENT

Under National Agriculture Technology Project (NAPT), Information and Communications Technology (ICT) set-up is crafted in NARS by Academic Registration Information System (ARIS) in order to bring information management culture. Nearly 400 Academic Registration Information System (ARIS) cells have been established by NARC. These cells comprise of workstation for personal computer, server, UPS, switches, routers, LAN cable, internet connection, hubs and other major equipments. The basic foundation needed to link all Indian Council of Agricultural Research (ICAR) institutes and State Agricultural Universities (SAUs) has already been created. These cell are likely to enhance the use of IT in agricultural research, teaching and extension all over the nation. With the help of Library Improvement and Networking Programme of NATP the libraries of NARS has been improved with Information and Communications Technology (hardware, software, LAN. Internet, digitization, on-line/oY-line resources etc). Under ATMA, ICT has been implemented for farming extension activities. To strengthen the KVKs under NATP e-Extension 200 KVKs and 8 Zonal Coordinating Units were connected through internet and intranet for enabling these KVKs to deliver extension through internet. These KVKs will be established as data center.

Till date publically available Indian ICT services delivery models in farming sector are very less and most of them are private like knowledge centers of MSSRF (http://www.mssrf.org/specialprogrammes/mission_2007_NA/namain.htm), e-Choupal of ICT, ikisan of Nagarjuna Fertilisers and Chemicals Ltd. and Parrys corner. Besides a number of agribusiness corporates like TAFE, Mahindra and Mahindra and a many more are accepting ICT in their business. The initiatives of private sector are very significant and demanding representing the strong existence of corporate in agribusiness. Dairy Information Services Kiosk of NDDDB and wired village

WARANA are often quoted examples of cooperative sector.

THE MAJOR INITIATIVES OF GOVERNMENT BASED ICT DELIVERY SERVICES ARE

1. Assam government has under taken a project ASHA (www.assmagribusiness.nic.in) which has spread all over the state with the help of large ICT network.
2. Two different initiatives have been taken up by Kerala i.e. kisan kerala (www.kissankerala.net) and e-krishi (www.ekrishi.org/web/main/).
3. Rajiv Internet Village services are started by Andhra Pradesh government in collaboration with ikishan to provide agribusiness services. IIT Hyderabad is working on e-sagu (<http://agriculture.iit.net/esagu/esagu2004>).
4. Kisan Sochna Kendras are in under consideration of Uttarakhand government while first Agribusiness Information Center has been inaugurated by Haryana government.
5. Comprehensive Agrinet has been pursued by Tamilnadu and Maharashtra. Telephonic help lines have been launched by several SAU's.
6. Bhoomi project of Karnataka government is one of the most successful public sector projects and is under consideration in several other states.

ITC e-chaupal

Attempts made by grain trading company 4000 e-chaupals (kiosks) were started in villages to support grain procurement and agriculture. ICT pays for grain trading

OTHER INITIATIVES

Grant/Assistance Driven

- ” MS Swaminathan Center (Centered on agri. and fishery use in Pondicherry)
- Tara-haat (Centered on rural business)
- Akshaya (In Kerala with government assistance)
- Gyaandoot (In Madhya Pradesh focused on e-governance)
- Rural e-seva (In Andhra Pradesh near east Godavari focused on e-governance)
- Warana Wired village (By NIC in Maharashtra)

For Profit Initiatives

Drishtee (works on already available infrastructure)

ICTs have several models in Indian agriculture which have made noteworthy change in the supply of facilities in Indian agriculture like, setting up of Kissan Call Centers, Gyandoot Project, Bhoomi Project, Village Knowledge Centers, AGMARKNET etc.

Kissan Call Centers (KCCs)

Launched by Department of Agriculture and Co-operation on January 21, 2004. The principal technology taken in are:

Computer cabinets with internet facility. Telephone line with high bandwidth (preferably 128 kbps ISDN line). Headphone aided telephones with teleconferencing facility (if needed).

The main objective of KCCs is to provide extension services in local language to agriculturists. The help line number (1551) can be dialed by the farmers to get the information from the agriculture

graduates. If farmer is not satisfied with the answer initially provided, call can be transferred to level II and level III executives making KCCs an important gateway for farmers. The services are free of cost and they are provided answers in the local language. If needed extension scientists or agriculture scientists visit the farmer's field to resolve the problem.

Village Knowledge Centers(VKCs)

M S Swaminathan research foundation launched village knowledge centers in Pondicherry in 1998. Making the rural population of Pondicherry food secure is the main aim behind the establishment of VKCs. For the fulfillment of this aim, technical information regarding agricultural inputs is provided the farmers. It provides information on daily basis about the market price from government as well as private bodies. It takes care about providing quality seeds and guides farmers about crop rotation system, fertilizer and pesticide use. VKCs have identified 13 districts with huge potential for agri-business in Pondicherry where government is going to invest Rs. 170 cr.

AGMARKETNET

Directorate of Marketing and Inspection (DMI) and National Information Center (NIC) jointly developed AGMARKETNET. AGMARKETNET is sponsored by DMI and NIC. With the establishment of nation-wide information network, the efficiency of marketing has been increased because timely information of about various market activities is obtained and distributed.

How Information is acquired by AGMARKETNET?

AGMARKETNET is linked with 670 farming practice market and 40 state agricultural marketing boards and directorates. The whole market AGMARK portal provides information on daily basis to its concerned states and the information is send to AGMARKETNET for the state's AGMARK. National Information System (NIS) maintains all the softwares. Agricultural and Processed Food Product Export Development Authority (APEDA), National Agricultural Co- operative Marketing Federation of India Ltd. (NAFED), Food Corporation of India (FCI), Central Warehousing, and Small Farmers Agri-Business Consortium (SFAC) are the principal operators of AGMARKETNET portal.

Limitations in ICT Implementation and Feasible Solutions

Apart from huge capability of ICT in improving agriculture, there are drawbacks that make implementation and spread of ICT difficult in agricultural sector. Limitations in implementation and use of ICT in agriculture and rural area are explained by various scientists (Rao, 2003; Mittal, 2012). These limitations are as follows:

Lack of Knowledge about Advantages of ICT

People of rural area lack computer and internet facilities leading to lack of awareness about ICT benefits. On the other hand, providers of ICT and government officials are doubtful about the choice of rural population to say yes to ICT.

Clumsy and Messy Development of Systems

Specialized agency should be created for development of information system for improvement of agriculture and management system. Supporting the agricultural community is the main aim of the agency. Such agencies have consultative roles in the areas like user interface, overall system design, and content delivery mechanism and information kiosks setting standards.

Language Barriers and System Use Easiness

The easiness of system use to implement ICT in agriculture determines the success strategy of ICT implementation system. In most of the cases ISs supporting farming are not difficult to handle and proper internet facilities are not available in the rural area. A graphical presentation should be delivered to make the things understandable and easy to use. Language barrier is another problem

associated with the use of ISs services by rural population. Native language based command line should be made in order to handle this problem.

Connectivity

In developing countries, expenditure on computers and internet is not in the affordable range of the poor or rural population of the country. Internet access availability is also low in rural area as compared to urban area because most of the internet service providers provide service in urban areas. Although in the last few years a great advancement has been made in the connectivity of rural areas. For the successful implementation of ICT in rural areas proper internet connection is mandatory. With the huge investment of private ISPs in town and cities now it has become possible to connect villages in large numbers. As satellite technology is very expensive the cellular network is the most powerful network to connect the remotest rural areas.

Network Bandwidth

Available bandwidth is another limitation even when telephone and other communication services exist. It is not possible to load graphics in low bandwidth which are required for simple representation things which are understandable to rural population and farmers. Transfer of dynamic information from locations and storage of static information in kiosks could be an answer to this problem.

Information Distribution Points

For effective use of internet services, massive use of information kiosks is vital. This type of kiosks should be planned as electronic supermarket. Other services to people living in rural area like distance learning, training, rural e-mail center, expert chat sessions and e-government are provided in addition to information services. Transformation of rural information kiosks to communication gateway for farmers and the other population is the main aim of these programmes.

CONCLUSION

Agriculturist and government officials working for agricultural improvement should to be capable of making efficient use of Information and Communications Technology in order to handle new situations which may arise by the whole or incomplete deregulation of agricultural market, decline of protective events of government, opening of agri product market, up and down in agricultural environment and use export opportunities. Better decision making enabled by quality information can be helpful in improving the quality of rural life. The difference or inequality among urban and rural life can be minimized by making the rural areas digitally efficient. Rapid advancement in ICT ensures development and spreading of digital services in agriculture. National strategies should be formulated for application and usage of ICT in agriculture. The strategy formulation process can be catalyzed by national coordination agencies with a consultative role. Single institution alone is not capable of successful implementation of ICT in rural areas and agriculture. Therefore, industries like fertilizer and food which are having a high influence on agriculture should mutually start and inspire application of ICT in agriculture.

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ROLE OF SIKHS IN FREEDOM STRUGGLE AND VARIOUS SIKH MOVEMENTS

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Sikhism is the fourth largest religion in India contributing 1.7% of the population and has existed since the late 15th century. The Sikhs are predominantly located in Punjab State, but are also present in many other parts of India. It is the fifth largest organized religion in the world after Christianity, Islam, Hinduism and Buddhism, and the fourth largest in India with 25-30 million adherents worldwide. Sikh history is rich and full of sacrifices made by Sikhs for the cause of freedom, justice and peace. Sikhs resisted persecution from the Mughal Empire for hundred years. Foreign invaders like Abdel, Timor Shah, Nadir Shah, and British Empire all played their part in Sikh genocides. Maharaja Ranjit Singh founded the Sikh empire when he commanded the various Sikh misls. After the death of Maharaja Ranjit Singh in 1839 the Sikh Empire totally collapsed. The British government overtook the Sikh empire and control the Lahore kingdom in 1849. After that the Sikhs fought for freedom. **The First Anglo-Sikh War** was fought between the Sikh Empire and the British East India Company in 1845 and 1846 in and around the Ferozepur district of Punjab. **The Second Anglo-Sikh War** (First War of Sikh Independence) was a military conflict between the Sikh Empire and the British East India Company that took place in 1848 and 1849. But after these clashes Sikhs continuously struggling for their empire for their kingdom. This struggle came with different movements. Here we discuss these valuable movements which played a vital role in freedom of India.

NIRANKARI MOVEMENT

The movement was started by Baba Dayal Singh (1783-1855) a Sehajdhari Sikh whose main mission was to bring Sikhs back to the Adi Granth and nam-simaran. Baba Dayal Singh revived the purity in the Sikh form of marriage and funeral ceremonies, and discountenanced all Brahmanical superstitions associated with birth and death. He preached avoidance of intoxicants, abstinence from meat and bowing only before Guru Granth Sahib and worshipping only Nirankar the formless lord. Baba Dayal Singh, a man of a humble origin, preached against the rites and rituals that were creeping into Sikhism. He saw that Sikhism was being assimilated into Hinduism in front of his eyes. His main target was the worship of images against which he preached vigorously. He re-emphasized the Sikh belief in Nirankar the Formless One. From this, the movement originating from his message came to be known as the Nirankari movement. Sometime in the summer we heard of a movement... which from the representations we received, seemed to indicate a state of mind favorable to the reception of Truth. It was deemed expedient to visit them, to ascertain the true nature of the movement and, if possible, to give it a proper direction. On investigation, however, it was found that the whole movement was the result of the efforts of an individual to establish a new panth (religious sect) of which he should be the instructor. They professedly reject idolatry, and all reverence and respect for whatever is held sacred by Sikhs or Hindus, except Nanak and his Granth... They are called Nirankaris, from their belief in God, as a spirit without bodily form. The next great fundamental principle of their religion is that salvation is to be obtained by meditation of God. They regard Nanak as their savior, in as much as he taught them the way of salvation. Of their peculiar practices only two things are learned. First, they assemble every morning for worship, which consists of bowing the head to the ground before the Granth, making offerings and in hearing the Granth read by one of their numbers, and explained also if their leader be present. Secondly, they do not burn their dead, because that would make them too much like Christians and Musalmans, but throw them into the river." Many people at this time held the view that the British were trying to favor Sikhs by making sure that Sikhs were building institutions. The above comment by Ludhiana mission in 1853 discredits any such accusations since at that time British and Sikhs had just fought two lengthy wars. Also Nirankari movement was started four years after Anglo-Sikh war when

relations between Sikhs and British were very bad. British only favored Sikhs in early part of twentieth century when money and land for Khalsa college and other such institutions was granted by British (British also helped create institutions like Aligarh Muslim university and Benaras Hindu university, so Sikhs were not favored on the expense of others).

The Nirankaris helped to bring the Anand Marriage Bill in 1908-9 to the attention of the Sikh populace. Their fifth leader Hara Singh (1877-1971) started to reorganize the sangat and was succeeded by his eldest son Baba Gurbakh Singh. However because their emphasis was largely upon Guru Nanak's message, and the times were dominated by Singh Sabha Sikhs emphasizing Guru Gobind Singh's Khalsa, their voices went unheard. This was exacerbated by the shift from Sehajdhari (shaven) to Keshdhari (unshaven) Sikhs.

Finally with their inability to keep in step with the tumultuous social changes of the British Raj they were soon marginalized. Later they were divided into two groups, one the original Nirankari and the other Sant Nirankaris.

SINGH SABA MOVEMENT

In 1873, the Singh Sabha Movement was established with the aim of achieving a moral, spiritual and educational reawakening of the Sikh people. The basic aim of the founders of the Singh Sabha Movement was to impart the knowledge of the glorious heritage of the Sikh faith and its traditions to the younger generations. The movement sought to inspire the young with high moral standards of conduct so that they could become the best models of the community. The leaders were determined to alert the Sikh people to the corruption of Sikh values and practices, and they set about correcting detrimental deviations that had crept into social customs and religious practices. Because the Hindus held such an overwhelming majority, and such an ancient tradition, it had become difficult for the Sikhs to remain above Hindu superstitious beliefs and practices.

The original founders of the Singh Sabha movement were Sanatan or 'traditional' Sikhs, believing that the Panth certainly consisted of the followers of the Gurus but regarding it as a part of wider Hindu society. For the Sanatan Sikhs there was abundant room for variety within the Panth. Those who were not Khalsa members and who did not regard the Rehat as mandatory were just as entitled to call them-selves Sikhs as the Khalsa variety. Notable amongst the early Singh Sabha leaders were Prof. Gurmukh Singh and Giani Dit Singh, both of them members of the Lahore section. Gurmukh Singh was a professor at Oriental College in Lahore and Dit Singh, who proved to be a particularly prolific writer, was a Sikh of outcaste origins. Their backgrounds and interests help to explain the objectives of the Singh Sabha movement and also the methods, which it employed. The dominant objective was the reconstitution of the Panth as the dedicated casteless society intended by the Gurus. The means to this end were to be preaching, education, social reform and literature

When the British annexed the Punjab in 1849, they pushed through radical measures for the economic advancement of the area, concentrating on such things as improvements in communications and the extension of the canal system. They also encouraged education, giving aid to missionary schools set up in the province. A common British was that Sikhism was bound to 'merge back into Hinduism', for the British could perceive what they interpreted as abundant evidence of Khalsa decay. What this meant was that they were mistaking the more prominent kind of Sikhs for the whole of the Panth. It seemed obvious to them that there were plenty of signs of an indifferent observance of the Khalsa Rehat and many of them drew the conclusion that this must spell the end of Sikhism

Primary Objectives of the Singh Sabha Movement

The Singh Sabha Movement concerned itself with four main areas:

1. Establishment of Sikh schools and colleges
2. Organization and management of Sikh Gurdwaras by the congregation
3. Re-establishment of the Khalsa codes of conduct and lifestyle, as taught by the Sikh Gurus
4. Promotion of the political rights of the individual

Through publications and newspapers in Punjabi and by going into the villages, the Singh Sabha Movement altered and inspired the Sikh people to the urgency of re-kindling the true Khalsa spirit before it was

extinguished forever. The Singh Sabha Movement's accomplishments were many, but they did not come without the sacrifice of many lives along the way. Sikh schools were set up in villages and cities. Adults were taught Gurmukhi, to enable them to read the Guru Granth Sahib and other Panjabi literature. The Chief Khalsa Diwan, made up of representatives of various Singh Sabha and Diwans (congregations) in the Panjab, was set up in 1883. The Khalsa College was built in Amritsar in 1892 and a Sikh established the Khalsa Tract Society to publish books, poems, newspapers and magazines. These publications inspired adherence to religious principles, mutual help and infinite capacity to bear unbearable suffering at the hands of adversaries, self-discipline and the desire to serve, help and guide others.

GADAR PARTY MOVEMENT

Gaddar, commonly translated as "mutiny," was the name given to the newspaper edited and published for the Hindustani Association of the Pacific Coast which was founded at Portland, United States of America, in 1912. The movement this Association gave rise to for revolutionary activity in India also came to be known by the designation of Gaddar.

As land holdings were becoming uneconomical in the Punjab, the farmers started, by the turn of the century, going abroad to seek new pastures. East Asian countries where new opportunities were opening up offered attractive prospects. Farmers in considerable numbers started moving in that direction. Learning of still better prospects there they began trickling out to Canada and to the United States of America during the first decade of the twentieth century. They were mostly small farmers, ex-soldiers and artisans; as Sikhs they had no taboos against crossing the seas.

For the development of the Western Coast of North America, labor was required. The American and Canadian employers encouraged inflow of cheap and hardworking labor available from among the Chinese, Japanese and Indians (mostly Punjabis). By 1908, about 5,000 Indians had entered Canada. Almost 99% of the Indian immigrants were Punjabis, out of which 90% were Sikhs.

To help Indians in Chicago and New York, Americans established the Indo-American Society. Under its auspices was formed another forum – Indo-American National Association, which invited Indian students for, study in the U.S.A. and rendered them financial help. The forum also started an "India House" where Indian students were provided with free lodging and board. Many students of middle classes joined Berkeley University, in San Francisco. They had to earn to pay for their expenses. Lala Har Dayal (Stanford University), Sant Teja Singh (Harvard University) and Bhai Parmanand decided to get more students belonging to poor families for study in the U.S.A. and Canada. Bhai Javala Singh, Bhai Santokh Singh and Sant Vasakha Singh also joined hands and agreed to render financial help to the students. Along with the students many Indian rebels also found their way into the U.S.A. After some time, owing to financial difficulties, the Society disappeared but similar associations and India Houses sprang up in London and Paris.

AKALI MOVEMENT

The Akali Movement also known as Gurdwara Reform Movement came into full swing from the early 1920's. Its aim was to bring reform in the working and management of Sikh Gurdwaras.

The campaign which gained tremendous support, especially, from the rural masses, took the form of a peaceful agitation-marches, divans, religious gatherings, and demonstrations for Sikhs to assert their right to manage their places of worship.

The Gurdwaras, its property and wealth were being misused by the Mahants and Priests of the temple. With the establishment of British rule in Punjab, the lands and property attached to the Gurdwaras were entered against the names of the Priests or Mahants. Thus Mahants considered the Gurdwara as their personal property and misused the income of Gurdwara on drinking and loose living. Bad characters flocked around them as Chelas to lead easy and immoral lives. In this way the Mahants converted these sacred places of virtue and religion to centers for immoral life.

Gurdwara Reform Movement or Akali Movement was created to free the Sikhs historic Gurdwaras from these Mahants who were supported by the British rule. The Sikhs had to give supreme sacrifices and endure untold

brutalities to free to historic Gurdwaras like Tarn Taran, Nanakana Sahib and Guru-Ka-Bagh. In addition Sikhs had to fight for the freedom of faith and management of the Gurdwaras against the Government in respect of Gurdwara Rakab Ganj, Darbar Sahib, Amritsar, and Gurdwara Jaito.

In this movement the Sikhs faced with great calm and courage the cruelties and death inflicted on them by the British Government and the Mahants, supported by the British. Eventually the Gurdwara Reform Act was passed in July 1925 which placed all Gurdwaras in Punjab under Panthic control. This control was to be exercised through elected Panthic bodies viz, Shiromani Gurdwara Prabandak Committee and local Gurdwara Committees. Thus holy places were rid of the corrupt elements and practices and their income could be used for propagation of the Sikh faith and good of the community.

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ROLE OF MICRO, SMALL & MEDIUM ENTERPRISES (MSMES) IN THE RURAL DEVELOPMENT OF INDIA - A WAY FORWARD

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ABSTRACT

Micro, Small and Medium Enterprises (MSME) Sector is a power house of immense opportunity and is contributing significantly towards the growth of Indian rural economy. From time to time, government have supported this sector through various aspects. But still there is a gap between the support required and support available. If the existing problems of the MSME's are resolved, India can have a four-fold growth in its economy. The study undertaken have attempted to signify the role of MSME's in the rural development of India.

Keywords: Rural Development, MSME, Issues of MSME.

INTRODUCTION

MSME's have been often called as the building blocks of a nation as they assist in the generation of the large-scale employment, provides significant stimulus to the GDP growth of the nation and becomes the input providers to their larger counterparts (Mahajan and Sidhu, 2019; Khokhar et al., 2019). They are known to have been playing a lead role in growth story of the economy of a nation and socio-economic development by providing countless job opportunity to the masses, providing stimulus to the growth rate of GDP, assisting in decreasing the levels of poverty, fostering innovation and enabling the capability of the economy to cater effectively and efficiently to the needs and holistic development of whole industry (Cook, 2001; Demirgiic-Kunt, 2004; Boocock & Shariff, 2005; Krasniqi 2007; Kulkarni, 2008; Burgstaller & Wagner, 2015). Throughout the globe the government have now started paying the due attention and consideration to this sector for its significant addition to social and employment equity (Boocock & Shariff, 2005; Dalberg, 2011). But this has not been a scenario in the past. They have been often neglected, moreover misunderstood for their contributions. It has been the tireless efforts of the various researchers, that today this sector has been acknowledged for their contributions and this sector is receiving the due attention of the government.

The criteria used by the government of India to classify the MSMEs is different from the definition followed by the World Bank. Till July 01, 2020 it was based on the investment in plant and machinery and the type of the organization i.e. manufacturing or service. This definition was established in the Micro, Small and Medium Enterprise Development Act (MSMED Act) of 2006¹, to enable identification and facilitate development of MSMEs. Before this act, MSME's were collectively termed as Small-Scale Industries (SSIs) under the Industrial Development and Regulation (IDR) Act, 1951.

¹ Annual report of MSME (2015), The Government of India in February 2018, has proposed a new technique for defining the MSME.

Table 3: MSMED Act Old Definition of MSMEs

Enterprise Size	Manufacturing	Service
Investment in	Plant & Machinery	Equipment
Micro	Upto ₹ 25,00,000	Upto ₹ 10,00,000
Small	₹ 25,00,000 to ₹ 5,00,00,000	₹ 10,00,000 to ₹ 2,00,00,000
Medium	₹ 5,00,00,000 to ₹ 10,00,00,000	₹ 2,00,00,000 to ₹ 5,00,00,000

Source: The Gazette of India, June 16, 2006.

On June 01, 2020 the government officially revised the definition of micro, small, and medium enterprises to grant a unified description for all things related to taxation, investment, and more. The changed definition was implemented via an amendment to refine the business scenario for Indian MSME's. The Union Cabinet approved the amendment to change the criteria to classify MSMEs from "investment in plant and machinery" alone to "composite of investment and annual turnover."

Table 4: MSMED Act New Definition of MSMEs

Enterprise Size	Investment in Plant and Machinery or Equipment	Annual Turnover
Micro	Upto ₹ 1,00,00,000	Upto ₹ 5,00,00,000
Small	₹ 1,00,00,000 to ₹ 10,00,00,000	₹ 5,00,00,000 to ₹ 50,00,00,000
Medium	₹ 10,00,00,000 to ₹ 50,00,00,000	₹ 50,00,00,000 to ₹ 250,00,00,000

Source: The Gazette of India, June 01, 2020.

Role of MSMEs in India's Rural Economic Development:

MSEs have been treated as spine for countries which are still thriving for the development as they contribute towards the economical as well as social parameters. This segment, though being denoted as micro and small, have been representing a substantial fraction of the economy of the globe (Morris & Brennan, 2000). India is leading among the countries developing at an extremely fast pace. With a vast network of more than 63.3 million enterprises² across industries MSE's provides employment to 111 million people³, 80 per cent of the industrial jobs (Sinha, 2019) which in relation to size succeeds agricultural sector. It comprises 20.37a% businesses controlled through females and 51 a% rural businesses. This segment produces 45 a% of the yield of Indian industry and 40 a % of exports⁴, therefore leading to a contribution of 35% to the Gross Value of Output of India (Sinha, 2019). The aptitude of the Indian entrepreneur to revolutionize and to thrive for solutions despite various challenges of logistic, society and resources all over the country, the sector have constant growing frequency of more than 10 a % during the last decade (Iyer, 2018) and expected to contribute 50 per cent of the India's GDP (Dewan, 2019) surpassing the overall GDP growth of 8%⁵. The sector has the dexterity to nurture at a tremendous pace. Providing a variety of more than 8000 products and numerous services, the MSE sector in India is remarkably diverse in regards of size and levels of technology involved.

Employment

Next to agriculture, the SSI sector in India offers the largest job opportunities for the Indian population. In the small-scale market, the lakh rupee of fixed asset investment was projected to generate employment for four people. MSMEs play a crucial role not only in providing substantial employment opportunities at relatively lower capital costs than large factories, but also in helping to industrialize rural and backward regions, thereby eliminating regional imbalances and ensuring a more equitable distribution of national income and wealth. MSMEs are complementary to large factories as ancillary units and this sector contributes tremendously to the socio-economic development of the country. The sector makes a significant contribution to manufacturing production, employment and exports in the region. It is well known that the MSME sector provides optimal

² Annual Report Ministry of MSME 2018-19

³ Annual Report Ministry of MSME 2018-19

⁴ MSME Annual Report (2017)

⁵ Based on latest available data as per the 2017 MSME Annual Report, WBG – Intellect analysis

opportunities for both self-employment and wage employment outside of the agriculture sector. In addition to contributing to higher economic growth rates, the MSME sector contributes in countless ways to building a fair and stable society through the production of low-cost non-farm livelihoods, balanced regional development, gender and social equilibrium, environmentally sustainable development and to top it all off, recession-proofing economic growth, which is repeatedly driven by the sector.

According to the 73rd round of the National Sample Survey (NSS), during the period 2015-16, the MSME sector created 11.10 crore jobs (360.41 lakh in Manufacturing, 0.07 lakh in Non-captive Electricity Generation and Transmission, 387.18 lakh in Trade and 362.22 lakh in Other Services in rural and urban areas across the country). From India). Figure 3.2 Employment opportunities generated by MSMEs.

Figure 2: Employment generated by MSME's

Broad Activity Category	Employment (in lakh)		
	Rural	Urban	Total
(1)	(2)	(3)	(4)
Manufacturing	186.56	173.86	360.41
Electricity*	0.06	0.02	0.07
Trade	160.64	226.54	387.18
Other Services	150.53	211.69	362.22
All	497.78	612.10	1109.89

**Non-captive electricity generation and transmission*

Source: annual report (2019-20), ministry of micro, small and medium enterprises, govt. of India

MSME's promoting women empowerment

In developed countries, the status of women has improved enormously, and MSMEs are instrumental in fostering women's equality, albeit not equal to the inclusion of men, although still achieving some essential milestones. Traditionally, women have been engaged in non-monetary economic activities such as farming subsistence, raising children and domestic labor, etc. Now they are also engaged in monetary economic activities such as self-help groups, trade, labor, and business ownership, etc (Kpelai, 2013).

MSMEs contribution in Industrial Development

Approximately 90 percent of the overall industrial sector is the MSME sector, which also provides main input materials for large-scale industries. The MSME industry is heterogeneous and produces more than 6000 product forms (Annual Report). It actively uses natural resources as input materials and channels raw materials into large-scale industries as well (Wrigley). To meet industrial as well as household demands, it produces a wide range of goods. It manufactures the majority of items in the categories of clothing, food & beverages, furniture, metal processing, and textiles. Moreover, it also plays a major role in increasing exports and reducing imports to a minimum.

ISSUES FACED BY THE SECTOR

Besides this element, Micro and Small Enterprises have to face a large number of obstacles in their journey ranging from inadequate availability of timely funds from the formal banking sector, insufficient capital accompanied with poor awareness of access and utilization of different financial products/services (Adomoko et al., 2016). Entrepreneurs need finance for their businesses for various purposes, varying from the need for survival during the tough times to multiply the success in good times (Chitsimran et al., 2021). Finance is a tonic which fosters the creation of enterprises and permits them to yield benefit of prospects to nurture, engage labors and assist other enterprises and government through the payment of taxes (Duff, 2019). Still, the sector faces the issue of inadequate access to proper finance at proper times which leads to a threat for the growth, power to compete, and employment generation capability (Petersen & Rajan, 2002; Srinivas, 2005; Beck & Demirguc-Kunt, 2006; Sheshasayee, 2006; Beck, 2007; Ayyagari et al., 2008; Dogra & Gupta, 2009; Thampy, 2010; Allen

et al., 2012; Zaidi, 2013; Atkinson, 2017). The availability of the external credit for the new and small business is in extreme poor condition (Hashi and Krasniqi, 2011). As the contribution of MSE's is crucial of the growth of economy of the nation, fulfilling the credit requirement of this sector is the essential requirement. Additionally, this sector constitutes a large consumer segment for the banking sector which they are not in a position to lose to other alternative. Major reason for inadequate finance faced by the MSME are requirements of collaterals, credits at extensively higher rates, complex procedures adopted by the financial institutions till date, lack of symmetrical information, absence of required papers to support soundness and the absence of knowledge regarding the loans and other options (Vegholm and Silver, 2008, Hashi and Krasniqi, 2011, Gbandi and Amissah, 2014). Presently various researchers have already proved that entrepreneurs of this sector do not possess adequate awareness regarding the different financial schemes and policies provided by the government and also does not possess required financial literacy skills (Chawla, 2018; Adomako et al., 2016; Karadag, 2015).

CONCLUSION

Micro, Small and Medium Enterprises (MSME) Sector is a power house of immense opportunity and is contributing significantly towards the growth of Indian rural economy. From time to time, government have supported this sector through various aspects. But still there is a gap between the support required and support available. If the existing problems of the MSME's are resolved, India can have a four-fold growth in its economy. The study undertaken have attempted to signify the role of MSME's in the rural development of India.

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START UP POLICY FOR RURAL DIVERSIFICATION IN COVID SCENARIO

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ABSTRACT

This paper studied the policies and start ups taken by the government for the agriculture sector in covid scenario. As we know that the covid impacted the agriculture system extensively. Nevertheless the recent GDP estimates post covid scenario showcase robust and resilience in agriculture sector. This covid impacted almost all the sector related to the agriculture whether they are farming or non farming. This pandemic has weekend the social, physical and emotional havoc of all the stock holders of the Indian agriculture. In this paper we have discussed the various start ups and policies made by the government for the agriculture diversification.

Keywords - Agriculture policies, government schemes and initiatives.

INTRODUCTION

The covid -19 pandemic, which has led to loss of more than 5.15 lakh lives out of 4.3 crore cases in India. (As of march12, 2022) has also caused a global downturn. In this paper, we add to the growing literature related to the policies started by the government in the covid period for the agriculture sector. This pandemic has reminded us just how dependent we are on the agriculture sector. The agriculture sector is a facing a number of challenges due to this covid period. Every sector of the agriculture is deeply impacted by the covid wave. The sector itself, but also policy makers and other interest groups have responded continue to the challenges. Agriculture policy has also play an important role shaping the performance of the sector. Various agriculture polices helps to raise the agriculture productivity and improve the social welfare .It has played a key role the in the process of agriculture economic growth. All these policies and startups have been implemented to increase agriculture productivity which in turn, reduces poverty and food insecurity in this period of covid. Agriculture is the largest sector or contributors to the livelihoods of the rural people in India. Encouraging agricultural growth is therefore important aspects. (Dagar et al.(2020).Agriculture contribute a large portion in GDP growth. Different-different policies have been started by the government for their growth in the period of covid scenario. Agriculture sector in India is a big source of food.

LITERATURE REVIEW

SR.NO	RESEARCH TOPIC	METHODOLOGY USED	AUTHORS	RESULTS
1	Covid-19 risk management and technical efficiency of Farmers post migration of agricultural labour in India.	Maximum likelihood estimator (MLE), stochastic frontier analysis (SFA)	Dagar et al.(2020)	Farmers have enhanced their level of technical efficiency during Covid-19 by optimally utilizing family labour. Small agricultural land holders can reduce the level of input requirement by 41 percent for giving the same level of output if their cultivation practices are technically more efficient.
2	covid-19 on the global economy Deciphering the impact of corona virus	Tabular Analysis	Mohapatra et al. (2020)	Covid-19 has posed negative impact on the economies of the countries and made numerous impacts in agricultural sector affecting income and profit of farmers as well as distributors and consumers, which need serious government action

				and advanced research
3	Covid-19 pandemic on food security, agriculture, and livelihoods: A review of the evidence from developing countries		Workie et al. (2020)	Accessibility followed by availability of food has been seriously affected when compared to other security sectors of agriculture. Taking no action from higher authorities could pose serious problem. Capacity enhancement by implementation of newer risk management programs in agricultural sector must be planned. Reformation should be added through insulation of the livelihood of people through cash or food assistance programs for meeting the basic needs.
4	Online learning during lockdown period for covid 19 in India.		Jena (2020)	The web based education has been the worth chosen method of learning in this scenario. Educators are being helped for delivering better interactive sessions even being apart by distance. This platform has better prospective for a better swap in educational sector of modern generation. But still it is in need of proper training to all stakeholders.

OBJECTIVE-The objective of the paper is to study various start ups and policies made by the government for the rural diversification in the covid scenario.

RESEARCH METHODOLOGY-Considering the objective of study, descriptive type research design is adopted to have more accuracy and rigorous analysis of research study. Since the present paper is an explanatory research therefore it is based on secondary data of journals, articles, newspaper and magazines. The accessible secondary data is used for research study.

GENERAL FINDINGS

Start up policy for rural diversification in covid scenario

Introduction- department of agriculture, cooperation and farmer welfare, ministry of agriculture and farmer welfare has taken several measures to facilitate farmers and farming activities at field level to provide timely benefits to the farmers and all stakeholders across the country during the pandemic.

The ministry held several meetings with the states during the COVID -19 pandemic to maintain continuity in supply chain with the help of states .for the benefits of the farmers government has started various policies in COVID-19 scenario to give relieve the farmers from financial burden subsidies and expedited loan repayment and interest was deferred various kinds of exemption s are made in this period so that country could not face any problem related the food scaracity are started by the government which are as follows.

SECTION-1

SCHEMES RELATED TO AGRICULTURE

1. Rain fed Farming System - Following measures were undertaken during the Lockdown period:-

To review the progress of the implementation of the Per Drop More Crop component of PMKSY, video conferences with program implementing states were conducted during COVID-19 and it was advised to: Identify/start on line registrations of farmers well in advance for installation of Micro irrigation systems to cover various horticulture and agriculture crops. All efforts made to effectively utilize the unspent amount for undertaking approved activities. Ensured timely availability of funds to implementing agencies well in advance of the Kharif season. To propagate awareness among farmers to adopt online application /processing for micro-irrigation.

2. Rashtriya Krishi Vikas Yojana - Following measures were taken by the Division in the wake of the Covid-19 outbreak:-

- a. Revision in operational guidelines of RKVY-RAFTAAR-Certain relaxations were made in programme. components of the Operational Guideline of RKVY-RAFTAAR for utilization of RKVY funds during 2020-21 by State Government to minimize the impact of COVID-19 outbreak on the agriculture and allied sector.
- b. The Ministry made relaxation in operational guidelines allowing States /UTs to take formal approval of the concerned Chief Secretary without holding mandatory State Level Sanctioning Committee (SLSC) meeting in respect of the projects to be implemented during the current FY 2020-21, after receipt of approval of DAC&FW for these projects .Post facto approval of SLSC can be taken at a later date. The provision will be a onetime exception for the year 2020-21

The Ministry held a V.C. on 29.04.2020 with States /UTs to ascertain the status on submission of projects to be implemented under RKVY-RAFTAAR during 2020-21 and special projects proposed to mitigate the impact of COVID-19 outbreak on agriculture and allied sectors, for funding by DAC&FW. Many States took up projects to mitigate the effects of COVID-19 under the scheme.

3. Drought Management- Ministry of Agriculture and Farmers Welfare undertook several initiatives for Drought management during lockdown due to COVID-19.

Draft National Agriculture Management Plan(NADMP) prepared by the National Institute of Disaster Management (NIDM) on behalf of the Agriculture Ministry was sent to the National Disaster Management Authority(NDMA) for approval, under section 37(1) (c) of the Disaster Management Act,2005. NDMA has approved the NADMP. On the recommendation of DAC&FW,MHA included hiring of vehicles ,tractors with spray equipments for spraying of plant protection chemicals for pest control, hiring of water tankers and purchase of plant protection chemicals for locust control in the list of items and norms of assistance under SDRF/NDRF. A short video film on Social Distancing during agricultural activities was developed and shared with Doordarshan, DD- Kisan and the social media platform of the Department for wide publicity among farmers and all stakeholders across the country

All India Agri Transport Call Centre was launched in April, 2020. This Call Centre was set up for coordination between States for inter-state movement of perishables like vegetables & fruits and agriculture inputs.

IT Team of the Division has developed a portal for the Agriculture Infrastructure Fund Scheme in house. Preliminary work pertaining to setting up of an India Digital Eco system for Agriculture (IDEA) has been undertaken.

4. Sub-Mission on Agro forestry (SMAF) –

The following Standard Operating Procedures (SOP) for lockdown period onwards was prepared for implementation of SMAF: - States were suggested to ensure availability of quality planting material from the established Government as well as private nurseries for farmers. Shops providing planting material for growing seedlings may be kept open keeping in view the lockdown and should be included in the exempted categories. Individual farmers may be allowed to visit these nursery outlets to get planting material to be planted in their individual farms. A Webinar was conducted on 13th June, 2020 on Linking Agro forestry farmers with industry under the chairmanship of Sh. Sanjay Aggarwal, Secretary(AC&FW), Ministry of Agriculture and Farmers Welfare. It was an effort towards achieving some of the mentioned goals under Sub Mission on Agro- forestry being implemented by the Ministry of Agriculture and Farmers Welfare.

5. Agricultural Mechanization and Machinery

Keeping in view the scarcity of labour, the government encouraged farmers to adopt mechanical options for farm operations. The government had given exemptions for operationizing Custom Hiring Centers (CHCs) related to farm machinery and also provided farmers access to shops of agriculture machinery, its spare parts

and repairs. Intra and interstate movement of harvesting and sowing related machines like combined harvester and other agriculture/ horticulture implements facilitated the farming community during this critical situation.

Module of uberisation of logistics aggregators was launched by the Department on the e-NAM platform and it helped traders to find transporters available in their vicinity for faster movement of farm produce from mandi to other locations to .More than 11.37 lakh trucks and 2.3 lakh transporters were linked to this module.

6. Use of IT Platform/ App

Encouraged use of jaivikkheti.in app by farmers for ensuring sale of organic products from farmers to consumers online. Upgraded the JaivikKheti portal to accommodate aggregators and non-scheme third party certification buyers and sellers with verification provision and to make it multilingual. To ensure direct supply to consumers and to discuss Annual Action Plans Conducted 12 VCs through video app of NIC with states /Regional Councils/service providers/institutions of organic farming to address technical, marketing issues.

7. Seeds

Major work done by Seed Division during the lockdown period:

- (i) The lockdown imposed on 23rd of March, 2020, however with efforts of the Seed Division, DAC&FW shops of seed and other outlets opened since 25th March to ensure the availability of seed to farmers. Inter and intra state movement of seed was allowed.
- (ii) Seed Division has ensured availability of 153 lakh quintals seed among farmers against the requirement of 150 lakh quintals for Kharif 2020.
- (iii) The Breeder Seed Allocation of Kharif-2020 and Breeder Seed Indent of Kharif -2021 was finalized during this period to ensure smooth seed production operations in future also.
 - Facilitated the movement of more than 1 crore packets of cotton seed in different parts of India and more than 20,000 quintals of seed moved from Hyderabad to the Northern and Eastern regions of India.
 - The validity of Seed Dealers license expiring during the lockdown period was automatically extended till September, 2020.
 - Import permission granted for 6 months by EXIM committee was extended till September 2020.
 - Permission granted to allow seed certification and processing activities during lockdown to ensure availability of quality seed.

8. Formation and promotion of 10000 new farmers' producer organizations.

- Government of India has launched a new central scheme titled" formation and promotion of 10000 farmers produce organization till 2027-2028 with a total budgetary outlay of rs. 6865 cr.

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- It is launched by ministry of civil aviation to assist the farmers in transporting agricultural products so that improve s their value realization.
- To facilitate the marketing of agricultural and farm products of the northeastern states outside the region.

THE ECONOMIC SUVEY SUGGESTED-

- This survey suggested wide ranging measures for the farm sector to achieve the objective of doubling farmer's income including measures to encourage crop diversification and allied activities such as fisheries and diary, and policies to raise private investment in the sector.

SECTION-B

ANIMAL HUSBANDRY SCHEMES-

National live stock mission schemes-The focus of this schemes is on entrepreneurship development and breed improvement in poultry, sheep, goat, and piggery including feed and fodder development.

Animal husbandry infrastructure development fund- Govt has announced rs15000 crore animal husbandry infrastructure development funds under Atma nirbhar bharat abhiyan stimulus package.

National programme for dairy development- This scheme is to enhance the quality of milk and milk products and increase the share of organized milk procurement.

Supporting dairy cooperatives and farmer producer organizations engaged in dairy activities- Govt has announced Rs 303 crore to national development board till 2021 for implementation of the scheme.

Rashtriya gokul mission- It is started for development and conservation of indigenous breeds since December 2014. This scheme is also continued under umbrella scheme Rashtriya pashudan vikas yojana from 2021-2026 with a budget 2400 crore.

SECTION-C

SCHEMES RELATED TO FISHERIES

PRADHAN MANTRI MATSYA SAMPADA YOJANA-

- It is scheme for sustainable development of fisheries in the country Rs 2050 crore has been sanctioned for it.

Other initiative-

- Establishment of fish brood bank at sitamarhi.
- Aquatic disease laboratory at kishan ganj.
- One unit fish feed mill at Madhepura and two units of fish on wheels assisted at patna under blue revolution.
- Comprehensive fish production technology center at DR. RAJENDRRA PRASAD central agricultural university, pusabihar.
- Fisheries exports worth Rs. 1 lakh Cr by 2024-25. b. 200 lakh tones of fish production by 2022-23. c. 3,477 Sagar Mithras and 500 Fish Farmer Producer Organizations.

SECTION-D

SCHEMES RELATED TO BEEKEEPING

THE NATIONAL BEEKEEPING AND HONEY MISSION

- RS 500 crore from 2020-2023 is allocated to this sector .Under this scheme three mini missions under which main thrust will be given for setting up infrastructural facilities for overall development of scientific beekeeping in the country.

SECTION-E

Various others Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19

The worldwide outbreak of Covid-19 has not only posed severe threat to human health but also to the economy and disrupted agriculture supply chain in both, urban and rural areas. The immediate challenge that Covid-19 has posed to agricultural sector and various mitigate measures initiated in the country to ensure a sustainable food system is described as under.

- The Government of India has announced the payment of first installment of PM Kisan Yojana payment to farmers @ Rs. 2,000 upfront to farmers, benefitting over 8.7 crore Indian farmers.
- GoI has also announced that the wages under MGNREGS will be raised from Rs. 182 to Rs. 202 per day.
- The Reserve Bank of India (RBI) has announced a moratorium on agricultural term loans (including crop loans) till August 31, 2020. The extension of the six month moratorium on repayment of term loans means that borrowers would not have to pay the loan EMI installments during the moratorium period. The Indian Railways has been roped in to ease transport logistics of agricultural produce.

Govt. of India Package for Agriculture and Allied Sectors

- For the purpose of farm gate infrastructure for farmers, primary agricultural cooperative credit societies ,farmers producer organization, agricultural entrepreneurs starts up has been announced with the amount of rs 1 lakh crore
- A central scheme of rs 10000 crore has been initiated for the formalization of micro food enterprises under” vocal for local with global outreach” vision of honble Prime Minister. This will help various micro food enterprises to attain technical up gradation, FSSAI food standards, build brand and marketing.
- The government also announced Rs 20,000 crore for fishermen through the “Pradhan Mantri Matsya Sampada Yojana “for the development of marine and National Paper - PLP – 2021-22 3 inland fisheries. Out of this, Rs 11,000 crore will be earmarked for activities in marine, inland fisheries and aquaculture while Rs 9,000 crore for infrastructure creation such as fishing harbors, cold chain and markets.
- To support private investment in dairy processing, value addition and cattle feed infrastructure animal husbandry infrastructure development fund of rs 15000 crore has been envisaged.
- A fund of rs 4000 crore has been earmarked to the farmers for promoting the herbal cultivation in about 10 lakh hectares of area. So that farmer can generate additional national income. Along the bank of Ganga, a corridor of medicinal plants will be developed over 800 hectares’ area.
- For helping the 2 lakh beekeepers Rs 500 crore has been earmarked for beekeeping initiatives.

The government extended the ‘Operation Greens’ from tomato, onion and potato to cover all fruits and vegetables by providing an additional fund of Rs 500 crore. This money would go into providing subsidy on transportation from surplus to deficient markets as well as on storages including cold storages.

The Government of India has brought three ordinances aimed at strengthening marketing ecosystem for farmers by removing restrictions and bringing in enabling measures.

New Definition of MSMEs

- Micro Enterprise where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees
- Small Enterprise where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees
- Medium Enterprise where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

Rs.3 lakh Crore Collateral-free Loans for Businesses, MSMEs

- Emergency Credit Line to MSMEs from Banks & NBFCs up to 20% of entire outstanding credit as on 29.02.2020
- Borrowers with upto Rs. 25 crore outstanding & Rs. 100 crore turnover to be eligible
- 45 lakh units to resume business activity & safeguard jobs; scheme can be availed till 31 October 2020
- Loans to have 4 year tenor with moratorium of 12 months on Principal repayment
- Interest to be capped. No guarantee fee, no fresh collateral. 100% credit guarantee cover to Banks & NBFCs on principal & interest.234

“One-Product One-District Initiative” for better marketing and export in the Horticulture sector

- The Hon’ble Union Finance Minister, while presenting the budget for 2020-21 announced the ‘One-Product One-District’ initiative ‘for better marketing and export of horticulture crops’ and to foster coordinated development for enhancement of income of farmers. In order to enhance mobility and access to market, special rail and flight services for transportation of farm produce will also be initiated. These For the year 2020-21
- The target set for agriculture credit is Rs.15.00 lakh crore.
- Comprehensive measures for 100 water-stressed districts proposed.
- The government allocated Rs.2.83 lakh crore for agriculture and allied activities, irrigation and rural development.
- Government transfer Rs. 5,125 crore under PM Kisan Scheme to farmers amid covid-19 Relief Package.

Kisan Rail

- Kisan Rail to be setup by Indian Railways through PPP.
- Seamless national cold supply chain for perishables good is build up by government (milk, meat, fish, etc).
- Various trains like express and freight are started with having refrigerated coaches. It is launched on the date 1 feb 2020 by Indian railway through PPP its objective is to build a seamless national cold supply chain for perishable through refrigerators coaches in express and freight trains. To help the farmers to supply this good across the country.

Krishi Udan

- Ministry of Civil Aviation launched a krishi udaan scheme.
- By thus schemes both international and national routes to be covered.

Measures for organic, natural, and integrated farming

- Jaivik Kheti Portal is introduced to strengthen the organic product market.
- Integrated Farming Systems is started in rain-fed areas.
- Zero-Budget Natural Farming is started in various rural areas.
- Multi-tier cropping, bee-keeping, solar pumps, solar energy production in non-cropping season to be added.

Expansion of PM-KUSUM

- **20 lakh** farmers are targeted for setting up stand alone solar pumps in the fields.
- 15 lakh farmers are helped to solarise their grid and connected pump sets.
- Schemes has been started to set up solar power generation capacity on their land and sell it to grid

Village Storage Scheme

This village storage scheme runs by SHG to provide farmers a good holding capacity and also help to safe them in various circumstances.

DHANYA LAKSHMI SCHEME 1FEB 2020

- SHG AND WOMEN SHG will be promoted to become dhanya lakshmi using mudra yojna. This scheme is started during the covid scenario.

PRADHAN MANTRI KISAN MAAN DHAN YOJANA

This scheme is central scheme which is administrated by the cooperation and farmers welfare, department of agriculture, ministry of agriculture and farmers welfare and the government of India in partnership with life insurance corporations of India.

The government of India has introduced an old age pension scheme f 3000 per month for all land holding small and marginal farmers in the country namely the 'PRADHAN MANTRI KISAN MAAN DHAN YOJANA' as a voluntary and contributory pension scheme for the entry age group of 18-40 years.

This scheme aim is to provide minimum support price assurance to the farmers. This scheme is aimed at ensuring remunerative prices to the farmers for their product produced.

CONCLUSIONS

The upshot is that government has take various steps to boost up the agriculture system in the covid period. Various policies and funds are provided for this sector. Seminars and conference are conducted for it. Agriculture markets are like other sectors affected by the covid pandemic. To boost up all sector government take initiative for startups and funding for different farming and non farming sector. Initiatives taken by government help to maintain the balancing in agriculture sector.

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NINE PILLARS OF DIGITAL INDIA: JOURNEY TO ATAM NIRBHAR BHARAT

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ABSTRACT

Digital India is an umbrella programme that covers multiple Government Ministries and Departments. It weaves together a large number of ideas and thoughts into a single, comprehensive vision so that each of them can be implemented as part of a larger goal. The Digital India Programme has been launched with an aim of transforming the country into a digitally empowered society and knowledge economy. Digital India is a programme which was started to change India into a digitally empowered society. The Digital India would ensure that Government services are available to citizens electronically. Each individual element stands on its own, but is also part of the larger picture. Digital India is to be implemented by the entire Government with overall coordination being done by the Department of Electronics and Information Technology. The present study focused on growth of digitalization, nine pillars of digital India and growth in each sector. The much needed thrust to the nine pillars of growth areas, namely Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, e-Governance: Reforming Government through Technology, e-Kranti - Electronic Delivery of Services, Information for All, Electronics Manufacturing, IT for Jobs and Early Harvest Programmes. Each of these areas is a complex programme in itself and cuts across multiple Ministries and Departments.

Keywords: Digital India, electronically, e-Governance, e-Kranti, pillar

INTRODUCTION

India is one of the largest and fastest-growing markets for digital consumers, but adoption is uneven among businesses. As digital capabilities improve and connectivity becomes omnipresent, technology is poised to quickly and radically change nearly every sector of India's economy. That is likely to both create significant economic value and change the nature of work for tens of millions of Indians. . One of the seeming paradoxes of today's India is the desire of the country's leadership to achieve a technological breakthrough, and at the same time return to the traditional basics of Indian civilisation. The 'Digital India' program was launched with the vision of transforming India into a digitally empowering society and knowledge economy. The focus of Digital India is to combine Indian talent with information technology for providing government services to society.

Talking about the dream of digitally connecting India, PM Modi launched his ambitious Digital India project. The project aims to create a digitally empowered society and knowledge economy. The 'Digital India' initiative was launched on July 1, 2015. At the time of launching 'Digital India' campaign, honorable PM Narendra Modi commented

"I dream of a Digital India where high-speed digital highways unite the nation...I dream of a Digital India where 1.2 billion connected Indians drive innovation...I dream of a Digital India where government is open and governance is transparent...I dream of a Digital India where technology ensures government is incorruptible...I dream of a Digital India where rural economy has access to e-healthcare...I dream of a Digital India where world looks to India for the next big idea."

The Digital India Programme is a mission to prepare India for a knowledge future by making technology central to enabling change. The Digital India programme rests on nine pillars: Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, e-Governance Reforming Government through Technology, e-Kranti Electronic Delivery of Services, Information for All, Electronics Manufacturing, IT for

Jobs and Early Harvest Programmes. (Arun 2016) Major Sector under Digital India Programme : Communication Infrastructure and Services, Bharat Net BSNL Next Generation Network, BSNL Wi-Fi Services Products, Digital Locker National Scholarships Portal, Apps Digital India Portal, Mobile App & Book My Gov Mobile App Swachh Bharat Mission App Institutions and Policies National Centre for Flexible Electronics Centre of Excellence for Internet of Things (IoT) e- Governance Policy Initiatives Under Digital India Electronics Development Fund (EDP) Policy Indian Railway E Ticket SMS Service E Catering Online Reservation System State Transport Services.

One of India's significant achievements on the road towards technological progress is its success in the field of digitalisation. The distinctive features of Indian digital development, as well as the potential impact of India's digital transformation on global processes The scheme of digital India provides two-way platform where both customers and service providers will get benefits (Kedar, 2015). Since 2015, a rapid growth has been observed in use of digital devices/techniques and India has become the second largest digital economy out of seventeen digital economies. A number of features distinguish the digitalisation process in India from the digital transformation in other countries, including Russia, and therefore deserves special attention. One such important distinctive characteristic is the role of the state in this process, which has consistently laid the foundations for the digital transformation of the country, quickly creating the most important digital platforms and keeping them available to citizens and business as a public good. A lot has already been written about the system of biometric identification of citizens, which has now embraced more than 99% of India's population. It should be noted that this system, called "Aadhaar" (translated from Hindi as the base, foundation) allows for the identity of a person to be confirmed using a unique code, to which the biometric and other personal information of a citizen is linked. It turned out to be simple and effective, indispensable for government digital services and in demand among businesses. Today, an Indian needs his Aadhaar number to access any government service. With the help of this system, the state has significantly increased the availability, transparency and accuracy of social payments, including the payment of benefits, pensions, and scholarships. In particular, thanks to this system, the state was able to quickly provide financial assistance to internal migrant workers, one of the most vulnerable categories of citizens in the country, who, in the wake of the onset of the pandemic and the introduction of a strict nationwide lockdown, had to return to their places of permanent residence after losing jobs. Now the Aadhaar system is used in India for organising vaccinations. India's digitalisation also has a number of foreign policy aspects. Over the past few years, not only have the large imbalance towards Chinese imports in India increased, but the share of Chinese capital in high-tech digital companies in India has also rapidly increased. However, in 2020, after an acute crisis in Indian-Chinese relations, the Indian authorities took a number of measures to curb this trend, and today India competes with China not only for its own market, but also for the markets of other countries, first of all of the United States, offering all global players an alternative to Chinese production.

Digital devices which came into existence comprise smart watch, smart toothbrush, digital thermometer, smart television, smart phones, digital cameras, e-reader, drones and guided masters, digital helmet and so on. People are getting various online/digital services for completing their various daily routine functions such as online ticket booking services, online shopping, online health consultation services, digital banking/financial services, digilocker facilities, digital entertainment services etc. Digilockers are introduced in order to ensure authenticity of e-documents such as PAN card, passport, detail mark sheets and degree certificates and to alleviate the chances of fake documents (Arvind et al. 2015; Sharma, 2016). Marketers are using online social platforms in order to advertise their products and services. Students are getting online services to get admission and to gain knowledge.

GROWTH OF DIGITAL INDIA

It was in 1986, India went online for the first time. Back then, the Internet was only meant for the use of educational, research communities and defence purposes. During 1995, the VSNL opened the internet access to public by using modem. Now the game has changed most of the Indians have mobile phones which have internet access. In 2017, India had 331.77 million internet users and the figure is expected to grow 511.89 million internet users by 2022. Without considering the untapped potential, India is the second-largest online market worldwide after China. (Statistics Portal, N.D.) The 'Digital India' campaign was launched by Prime

minister Shri Narendra Modi in India on July 1, 2015. In addition to digital biometric identification, the Indian government has created other national digital platforms that respond to hundreds of millions of requests every day, both from government agencies and from private companies. The most important are the Unified Payments Interface (UPI), which was launched in India in 2016, the Electronic Customer Identification System (e-KYC), as well as the Electronic Document Storage System (DigiLocker) and the Electronic Signature System (eSign). All of these digital mechanisms operate on the API principle (Application programming interface), which allows businesses to effectively integrate them into their work. People who believe in using cash for financial transactions started to use digital payment methods after demonetization. Consequently, an era of cashless transactions has been started. Government also provided various types of incentives/offers/exemptions from service charges to lure people to use various modes of digital payment. This is also an initial step towards digital India. of UPI transactions Another wave of growth has been seen in digitalisation during COVID-19 pandemic. When physical movements were restricted, digitalization helps people in arranging essential goods through online shopping.

REVIEW OF LITERATURE

1. Olalere et al. (2013) studied the concept of digitalization, its significance, features and challenges for the broadcast media in Nigeria. The study also analyzed literatures on digitization and the extent to which it has impacted on the operations of broadcast media in Nigeria. The study was based on both primary and secondary sources. The primary source includes interviews with media experts and stakeholders while the secondary is sourced from libraries, archives, News papers, Magazines and other desk study.
2. Gupta and Arora (2015) studied the impact of digital India project on India's rural sector. The study found that many schemes have been launched in digital India to boost agriculture sector and entrepreneurship development in rural areas. Digital India programme has also set the stage for empowerment of rural Indian women.
3. Khan et. al (2015) studied that Digitization is the social transformation started by the massive adoption of digital technologies to share and manage digital information. They further concept of digitization along with the social economic and ecological benefits of digitization of knowledge and information.
4. Rani Suman (2016) concluded that the digital India project provides a huge opportunity to use the latest technology to redefine India the paradigms of service industry. It also pointed out that many projects may require some transformational process, reengineering, refinements to achieve the desired service level objectives.
5. Midha (2016) focused on barriers and remedies to prevent the challenges faced by the people. Vision, scope and pillars were also included. The study also discussed how the government services can be available to every citizen electronically and improve the quality of life of every citizen
6. Priyadarsini and Vijayaratnam (2016) discussed about components of Digital India and its nine pillars, adaption of 'look at Villages' policy and the smart villages driving towards smart India and the prerequisites of a smart villages cluster. Indian villages need to be more focused on basic things such as health care, sanity and education.
7. Gulati (2016) studied and domestic challenges that hamper the successful implementation of the program and suggest some feasible remedies to deal with it. The study also highlighted the opportunities that pave the way for achieving the program's aim of making India the preferred choice for digital activities by both global and domestic investors and also how far the "Digital India" model can prove to be an attraction for the investors to invest in the sectors which are yet to achieve their full potential in India.
8. Midha Rahul (2016) concluded that digital India is a great plan to develop India for knowledge future but its improper implementation due to inaccessibility and inflexibility to requisite can lead to its failure. Though digital India programme is facing number of challenges yet if properly implemented it

can make the best future of every citizen. So we Indians should work together to shape the knowledge economy.

9. Shamim (2016) studied about the concept of Digital India, initiatives taken by government to promote it, pillars of Digital India which are helpful in smart governance. The study also focused on social and government impact of digitalization. And finally challenges faced by digitalization are discussed.
10. Kaul and Mathur (2017) analysed the importance of financial literacy. The finding of the study identified the obstacles in the implementation of various programmes to make India financial literate and strategies to implement these policies effectively and efficiently. Impact of digitalization on a country can be assessed on the basis of its impact on the government, on the economy and the society. The digitalization has created new job opportunities, have led to innovation in every sector and also led to the growth of the economy. The government emphasised on the digitalization as it brings transparency, better control and better job opportunities.
11. Maiti and Kayal (2017) studied the impact of digitization on India's services and MSME sectors' development and growth. The performance of the services sector improved extensively since 2000 onwards. The study concluded that India's service sector and MSME segment have the high potential for future growth with digitization. The inclusive growth of both India's services sector and MSME segment give a boost to the volume of trade and India's share with the help of digitization.
12. Sheokand and Gupta (2017) introduced the Digital India campaign and Indian economy. The study also discussed pillars and various challenges faced in the implementation of the programme. Findings suggested that a digitally knowledgeable and empowered population can transform the economy. Digitalisation will lead to cost savings, increased output, better employment, enhanced productivity and literacy.

RESEARCH METHODOLOGY

Descriptive research is followed here. It helps to understand about the Digital India campaign and its effects. With the help of nine pillars of Digital India a model for Sustainable Development is developed. The secondary data obtained from sources such as research papers, newspaper, journals and magazine articles, media reports, government official sites, etc. Scholarly views, debates, writings in various magazines and journals have been used to conceptual description.

NINE PILLARS OF THE DIGITAL INDIA PROGRAMME

This program is based on nine pillars

1. **Broadband Highways:** Government aims to lay national optical fibre, to provide high speed broadband highways through fibre optics that connect all the remote areas, government departments, universities, research and development etc. The number of internet subscribers in India stands at more than 500 million while Paytm has around 20 million active users. Mobile broadband services have seen significant increase at compound annual growth rate of 17% between 2015 and 2017. According to report by McKinsey Global Institute (2017), number of subscribers has increased from 210 million in 2013 to 270 million in 2015 and 350 million in 2018. The number of users with 3 GB and 4 GB broadband increased from 330 million to 750 million thus improving efficiency and faster delivery of information (Medianama.com, 2019).

2. **Universal Access to Mobile Connectivity:** The Government took steps to ensure that by all villages are covered through mobile connectivity. India is fastest growing smartphone market and ranked in second position after China. It has close to 1200 million mobile subscribers thus accounting for almost 1170 million. In addition, country's tele-communication density has crossed 90% during 2017. According to report by Gyana (2019) all union territories are covered with mobile connectivity. To achieve objectives of this pillar, Indian government has strengthened connectivity within Andaman and Nicobar Islands by initiating 2164.23 km of Submarine Optical Fiber Cable. The internet penetration in India as on 2018 is shown in the figure 6, based on the report by IAMAI. The number of internet users in India as of June 2017 is 420 million which is higher than US total population. According to Kantar IMRB report in 2018, the total population in India is 132.42 crores in which 43

crores lives in cities or urban areas and rest 89.42 crores lives in rural area or villages. The growth rate of internet penetration in 2009 was 4%, in 2016 it was 27% and in 2018 it was 35% including both rural urban users. (Source-the power of internet and online in India by e Market Edu)

3. Public Internet Access Program: The Government aims to provide internet services to 2.5 lakh villages which comprises of one in every panchayat and 1.5 lakh post offices. These post offices will become Multi-Service centres for the people so the people living in rural areas do not need to go to cities for every small work and waste their small pennies which they earn working hard in fields. A report by World Bank revealed that over 41% of the world's population is connected through the use of the Internet. Year after year, India is steadily rising in terms of internet user base. Currently, internet penetration rate in India has risen from 7.5 % in 2010 to 29.55% in 2016. This is attributable to increase in smartphone penetration and installation of Wi-Fi hotspots. According to report by Statista.com (2018), Indian mobile services market share touched US\$37 billion in 2018, registering a compound annual growth rate (CAGR) of 5.2% between 2014 and 2018. In January 2022 there were **658.0 million users** of internet. India's internet penetration rate is 47% of the total population. The Government of India has installed Wi-Fi hotspot in most hotels, railway station and airports to create digital cities. Through this initiative, citizens have been able to get tickets online thus reducing queuing time.

4. E-Governance- Reforming Government through Technology: The Government aims to improve processes and delivery of services through e-Governance with UIDAI, payment gateway, EDI and mobile platforms, School certificates, voter ID cards will be provided online. This aims for a faster examination of data and will stop all the illegal activities happening in present. The government has developed portals where they publicize current achievement and completed projects for citizens to evaluate (Gurumurthy, Chami & Thomas, 2016). Through e-governance, India has improved its economy since citizens are able to evaluate and track progress of achievement thus closing loopholes for corruption in long run. Number of digital transactions increase from 1085 Cr in FY 2016-17 to 5,554 Cr in 2020-21, at a CAGR of 50.42%

5. E-Kranti- Electronic Delivery of Services This service aims to deliver electronic services to people which deals with health, education, farmers, justice, security and financial inclusion all the issues to be solved at one place. This Kranti will fully focus on digital knowledge program where education, health, farming, rights, financial and many more services will be delivered on a very high bandwidth. Physical boundaries no longer are a limitation when almost everyone and everything is a digital handshake away. e-kranti is national e-governance plan which falls under the category of the Digital India Programme. This pillar is considered vital for enhancing delivery of good governance, e-governance and easy governance in the country. The initiative was formulated by head of Electronics and Information Technology to facilitate electronic delivery of services via through a selection of Mission Mode Projects (Indiafilings.com, 2019). This pillar has performed substantially since citizens are able to access information from government electronically. Despite that, this programme has experienced serious challenges like digital divide, lack of last mile connectivity, lack of technology and infrastructure and poor identification of beneficiary. Such challenges have made this initiative not to achieve its objective by 2018. A total of 99.7% of India's adult population has already been enrolled in Aadhaar, (UIDAI CEO Saurabh Garg)

6. Electronic Manufacturing: This milestone will create a huge base for electronics manufacturing in India with the aid of digital technologies and skills. Target NET ZERO imports is a striking demonstration of intent. Electronics Industry is among major contributors to India's merchandise imports after petroleum product. It is forecasted that by 2030, Indians private consumer market would have reached \$9.6 trillion which accounts for 47% of its GDP (Telecomlead.com, 2018). Indian Government is anticipating reaching 100% electronic manufacturing within its territories in order to reduce importing cost as well as create employment to its youthful generation. This initiative was expected to boost growth by 7.9% in 2016-17 and eight percent during 2017-18. According to report by United Nations, this initiative stood at US\$ 167 billion FY18. Further, demand for electronic was projected to grow with Compound Annual Growth Rate of 41% during 2017 to touch anticipated value of US\$ 400 billion by 2020. This ambitious goal requires coordinated action on many fronts. The Government aims to put up smart energy meters, micro ATMs, mobile, consumer and medical electronics and all those electronic equipment's that we are presently importing from foreign countries and making their economy more sufficient to grow.

7. IT Training for Jobs: The Government is preparing to provide training and teaching skills to the youth for employment opportunities in the IT sector. This initiative seeks to train 10 million people in towns and villages for IT sector jobs in five years. It also aims to train 0.3 million agents to run viable businesses delivering IT services. This initiative aims at training youths about online jobs to reduce unemployment rates within the country. Most targeted groups are entrepreneurs and graduate students who have completed their studies. This initiative was anticipated to transform the way business is done in India. The Indian ecommerce market is forecasted to grow to US\$ 200 billion by the year 2026 from US\$ 38.5 billion 2017 (Chadha, Rai & Dugar, 2016). Most companies have embraced online sales due to increasing internet and Smartphone penetration. High internet use has triggered creation of application whereby customers can use to make orders and get products from their convenient destinations. The ongoing digital transformation in the country has increased India's total internet user base to 829 million in 2018 from 560.01 million during 2017. According to Kedar (2015), India has been creating at least 10000 jobs every month to fight unemployment rates within the region. This triggers generation of income leading to improved living standards as well as GDP rates in the country. As result, finances for supporting social amenities and infrastructure are available. According to the report by Nasscom, the formal IT-BPM sector currently stands at \$167 billion with exports reaching \$126 billion. It has added 600000 jobs in the last three years, employing 3.97 million people directly and almost 10 million people indirectly. Even in the situation of global slowdown, this sector continued to expand in India and added almost 1,00,000 jobs in financial year 2017-18.

8. Information to all: Hosting data online and engaging social media platforms for governance is the aim of the government. Information is also easily available for the citizens. My Gov.in is a website launched by the government for a 2-way communication between citizens and the government.

9. Early Harvest Programs: Government plans to set up Wi-Fi facilities in all universities across the country. Email will be made the primary mode of communication. Aadhar Enabled Biometric Attendance System will be deployed in all central government offices where recording of attendance will be made online” This programs consists projects which government is anticipated to complete within short time frames. They include biometric attendance, equipping all universities with Wi-Fi, IT platform for message and government greetings to greetings. For instance, Wi-Fi to all university initiative was completed by 2018. According to report by Agrawal and Sen (2017), almost 90% of India universities are equipped with internet facilities. In addition, government has created database to store citizen data online to avoid distortion or data loss.

CONCLUSION

India is aspiring to be a leader in different global technology platforms in order to fulfil that it is vital for digital technologies to be used to improve public services, deliver financial inclusion, etc. Technological advancement is necessary for developing nations. India has understood this secret and they have embraced digital India campaign to enhance effective communication between citizen and government while providing essential services with easiness. So far, digital India campaign is successful since it has assisted India dramatically by creation of job opportunities, improving literacy rates, eliminating corruption, technological advancements as well as boosting gross domestic product. It also improved the social and economic condition of people living in rural areas through development of non-agricultural economic activities apart from providing access to education, health and financial services. This further triggers economic development since finances to support social amenities and other public infrastructures are readily available. . With these initiatives by the government will help India to achieve the Sustainable Development Goals of UN within 2030.

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UNCELEBRATED HEROES WHO IGNITED THE FREEDOM MOVEMENT

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ABSTRACT

After 75 years of India becoming an independent nation, we today have the freedom to speak and walk without any restrictions or rules. We feel pleased by the thought of freedom that we experience. This feeling of contentment is the result of the sacrifices done by our freedom fighters while freeing our country from British rule. They were the ones who selflessly laid down their lives for the freedom of our nation. Some freedom fighters chose the path of non-violence and truth while others chose the path of violence to end the foreign rule. A symbol of patriotism and bravery, every freedom fighter has contributed to Indian Independence in one or the other way, to bring an end to British dominance and slavery.

Keywords India, Independence, Freedom Fighters, Freedom Movement, Uncelebrated Heroes.

1 INTRODUCTION

1.1 The Indian Independence

The Indian independence movement was a series of events during the British Raj, starting with the Indian rebellion of 1857, with the aim of ending British rule in India on the Indian subcontinent and it ended with India being partitioned and getting Independence in August 1947.

The first nationalistic revolutionary movement for Indian independence emerged from Bengal. It later took root in the newly formed Indian National Congress with prominent moderate leaders seeking the right to appear for Indian Civil Service examinations in British India, as well as more economic rights for natives. The first half of the 20th century saw a more radical approach towards self-rule by the Lal Bal Pal triumvirate, Aurobindo Ghosh and V. O. Chidambaram Pillai.

The last stages of the self-rule struggle from the 1920s was characterised by Congress' adoption of Gandhi's policy of non-violence and civil disobedience. Intellectuals such as Rabindranath Tagore, Subramania Bharati, and Bankim Chandra Chattopadhyay spread patriotic awareness. Female leaders like Sarojini Naidu, Pritilata Waddedar, and Kasturba Gandhi promoted the emancipation of Indian women and their participation in the freedom struggle. B. R. Ambedkar championed the cause of the disadvantaged sections of Indian society.

Some leaders followed a more violent approach. This became especially popular after the Rowlatt Act, which permitted indefinite detention. The Act sparked protests across India, especially in Punjab Province (British India) where they were violently suppressed in the Jallianwala Bagh massacre.

1.2 Contribution of Freedom Fighters in the Independence Movement

One cannot affirm the importance of freedom fighters. They were the one because of whom we were liberated from oppression. Whether their contribution was big or small, they're as important today as they were in those times. They stood against the Britishers so that their country and people could experience the joy of freedom. Our freedom fighters went on a war against the English. Though not trained, their only motive was to make their country independent, even if that meant laying down their lives in the war of independence.

1.3 Uncelebrated Heroes who sparked the Independence Movement

The fight against colonial rule was not an easy one. Despite their incredible contribution towards an independent India there were many freedom fighters who were never acknowledged for their brave efforts. They worked behind-the-scenes but their efforts went unrecognised and unappreciated. They also motivated other people to fight for the liberation of the country by making them aware of their rights and privileges. These freedom fighters are the strong pillars of the freedom movement. It is because of these freedom fighters we are free from any injustice.

2 OBJECTIVE OF THE STUDY

2.1 To study the various freedom fighters who are unacknowledged in the present times. .

2.2 To study the contributions of these freedom fighters in igniting the freedom movement.

3 RESEARCH METHODOLOGY

The present study is based on secondary data. Various secondary sources like History Books, Research Articles, Newspaper Articles, etc., have been analysed to collect information regarding the various freedom fighters & their contributions.

2.1 UNCELEBRATED FREEDOM FIGHTERS WHO KINDLED THE FREEDOM MOVEMENT & THEIR CONTRIBUTION

“चाहे जितनी भी तरह से कही जाए, और जितनी बार, आजादी की कहानी से कुछ छुट ही जाता है।”

(No matter how many ways and how many times it is said, some things always remain unsaid when it comes to stories of the freedom struggle) There are always heroes. The ones who stand up and fight. Some get the spotlight while some stay in the dark and contribute just as much as the others. This bodes true for India's freedom fighters as well. Those Freedom Fighters fought equally hard but never got any share of the limelight. Their only focus was seeing an independent India. Here, we see some of the greatest, yet uncelebrated heroes that led the Indian Independence Movement.

2.1.1 Bibi Gulab Kaur: Ghadar's Daughter

Bibi Gulab Kaur was leader of Ghadar Party in Manila, Philippines. She was born in 1890 in a small village in Sangrur, Punjab in a poor peasant family. She was married off at an early age to Mann Singh. Alongside 50 other Ghadarites, Gulab Kaur sailed for India from the Philippines on the SS Korea, before changing up to the Tosha Maru.

On reaching India, she became an active comrade in places like Kapurthala, Hoshiarpur, and Jalandhar, mobilising masses for armed revolution. One of the things she did closely was distribute literature linked to the freedom movement, maintaining a tight vigil on their revolutionary printing press. Unfortunately, the British authorities caught up with her and arrested her under sedition charges. She was imprisoned for two years at Lahore's Shahi Qila, where she underwent serious abuse and torture. She eventually passed away sometime in 1931.

2.1.2 Durgabai Deshmukh: The Iron Lady

Durgabai Deshmukh was born on 15 July 1909, in a middle-class family in Rajahmundry, Andhra Pradesh. Popularly known as 'Iron Lady', Durgabai Deshmukh was an energetic and enlivened spirit. A firebrand freedom fighter, a dedicated social worker and an adept lawyer, she had the potential of turning on her magic at the wink of an eye whenever she felt that people and the country needed her. She was a prominent social reformer who participated in Gandhi-led Salt Satyagraha activities during the Civil Disobedience Movement. She was instrumental in organising women satyagrahis in the movement. This led to British Raj authorities imprisoning her three times between 1930 and 1933. Being a nationalist to the core since her childhood, she left

the school, to protest against the imposition of English language education and even went on to begin the Balika Hindi Paathshala in her hometown to promote Hindi education for girls.

2.1.3 Pingali Venkayya: Creator of the Swaraj Flag

Pingali Venkayya, a fervent freedom fighter and the man who designed the Indian national flag, was born on 2 August, 1876. At the Kakinada conference of the Indian National Congress, Venkayya conceived the idea of a national flag back in 1921. He had designed a flag, known as the Swaraj Flag, that now forms the basis of India's present-day national flag. It consisted of red and green bands to symbolise the two major communities in the country- Hindus and Muslims. MK Gandhi added the white stripe to Venkayya's saffron and green flag while Arya Samaj movement founder Lala Hansraj contributed the Dharm Chakra. His design had given an identity to India and its people. The present tricolour was adopted just days before India's independence, on 22 July, 1947.

Venkayya joined the British Indian Army at the age of 19 and took part in the Anglo-Boer war in Africa. It was during the war that Venkayya met Mohandas Karamchand Gandhi and formed an association which would last for more than 50 years. Venkayya died on 4 July, 1963 in Vijayawada.

2.1.4 Batukeshwar Dutt: A Working Class Revolutionary

Along with Bhagat Singh, Batukeshwar Dutt threw two bombs onto the floor of the Central Assembly (now parliament), to protest the Trade Disputes Bill and Public Safety Bill – introduced by the British government to curtail working class politics in India. The Meerut Conspiracy Case, whereby three British communist activists were arrested along with 27 Indian trade union leaders, had alerted British authorities about the collaboration between Indian leaders who leaned towards socialism, and the Communist International. The aforementioned bills were thus aimed at curtailing the activities of socialists and communists amongst the Indian working class.

On April 8, 1929. Batukeshwar Dutt was tried in the Central Assembly Bomb Case, and was sentenced in 1929 on life imprisonment while Bhagat Singh was sentenced to death. He was deported to the Cellular Jail in Andaman which was infamously known as Kala Pani.

After his release from prison, Batukeshwar Dutt was diagnosed with tuberculosis. Nonetheless, he participated in the Quit India Movement of Mahatma Gandhi and was again jailed for four years.

Batukeshwar Dutt outlived all his comrades and died on 20 July 1965 in the AIIMS in Delhi after his long illness.

2.1.5 Khan Abdul Ghaffar Khan: Bādshāh Khān

Khan Abdul Ghaffar Khan, also known as Bacha Khan or Frontier/Simant Gandhi and honourably addressed as Fakhre-Afghan, was an Pashtun freedom fighter independence activist against British colonial rule in India. He was a political and spiritual leader known for his non-violent opposition towards the British Raj in India. Khan was a lifelong pacifist and devout Muslim who strongly opposed the partition of India. He actively supported the Quit India Movement and Non-Cooperation Movement He passed away on January 20, 1988. He will always be remembered for his non-violent resistance to the British's away over the country and a devout follower of the great Mahatma Gandhi.

2.1.6 Alluri Seetarama Raju: Hero of the Jungle

Sri Alluri Seetarama Raju is a brave son of India who laid down his life to free mother India from the oppression of the British. He was born on 4th July 1897. While pursuing his studies at Kakinada, Sri Alluri Seetarama Raju came in contact with a notable freedom fighter, Sri Madduri Annapurnayya, and Rallapalli Atchuta Ramayya, a scholar of high repute.

In the tribal areas, the poor and illiterate tribal people were exploited and oppressed blatantly by the Britishers. Since the tribals were not united against the Britishers they took advantage of it and deprived the tribals of their rights. Sri Alluri Seetarama Raju inspired and united the different tribes of the area, trained them in skills of guerrilla warfare and proved to be a terror for the Britishers.

The British Army was alerted by his actions and platoons of Police and Army were ordered to arrest Sri Alluri Seetarama Raju. He again attacked the British Army at Peddavalasa and defeated them as a result of which they had to bear heavy casualties and finally retreated. From that day onwards there was regular warfare between Raju and the Britishers and Raju came out triumphant in all. Nearly for two years(1922 to 1924) he terrorized the British Army and was the ruler of the vast area.

2.1.7 Tara Rani Srivastava: The Unwavering Spirit

When most women were denied basic rights and preferred to stay within the four walls of their homes, she paid heed to Gandhi's call for protests and mobilised other women to carry out demonstrations during the Quit India Movement.

In 1942, Tara and her husband, Phulendu, launched one such demonstration where they gathered like-minded people and marched towards the Siwan police station. Their objective was to assert the power of a unified India against the British by hoisting the tricolour on the roof of the police station.

The police opened fire & Tara watched her husband get shot and fall to the ground right in front of her eyes. She continued to march towards the police station where she attempted to hoist the flag. By the time she had returned, Phulendu had succumbed to his injuries. Despite her husband's death, the young widow continued to be a part of the freedom struggle until independence and partition on 15 August 1947.

2.1.8 Kamaladevi Chattopadhyay: The Feminist Freedom Fighter

Kamaladevi was the first woman to run for a legislative seat in India and interestingly, she was also the first Indian woman to be arrested by the British regime. She was the first woman to contest the Madras provincial elections. Though she lost by a narrow margin, she got recognition and was appointed secretary of the All-India Women's Conference. She played a very vital role as a social reformer and brought back handicrafts, theatres and handlooms to help in uplifting the socio-economic standard of the Indian women. She joined the Indian National Congress in 1927 and was elected to the All-India Congress Committee within a year.

During the Salt March to Dandi, she convinced Gandhi to give women equal opportunity to be in the forefront of the march. Later, she joined Seva Dal and trained women activists. However, the British government banned Seva Dal and threw Kamaladevi into jail. There, she contracted jaundice. Having experienced the pathetic condition of the prison hospital, she built a hospital for inmates upon release. Kamaladevi got attracted to socialism and took up the problems of labourers and peasants.

CONCLUSION

As the years go by, the feeling of privilege of being an Independent Nation, is fading away. We fail to recognize the importance of these contributions & sacrifices made by countless freedom fighters, to bring Independence to India. In today's world, we undermine these efforts by engaging in petty wars based on Religion, Caste, Culture, etc. We forget how our Freedom Fighters followed the motto of "Nation before Self", and continually prioritise our own selfish needs. It's high time we realise what it cost us to achieve this freedom almost 75 years back, asking critical questions regarding our role & responsibilities towards our Nation. Where are we now, and where do we want to take our country, using this precious gift of being Independent.

The Indian independence movement was a great movement by various people from nooks and corners of the country. They had sacrificed their blood and soul for the independence of their country & fought against British rule. The freedom heroes mentioned in this article are some of the many uncelebrated warriors who laid their lives for the freedom of our nation, fought day & night, yet never cared for any acknowledgement. This teaches us that no matter how insignificant or small we may think our actions are, it surely contributes to the larger good of our society & world. It teaches us that if we work towards our goal with commitment in our heart, we too, can achieve big goals for our country & ourselves.

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ਅਖੌਤੀ ਆਜ਼ਾਦੀ ਦਾ ਗਲਪੀ ਪ੍ਰਮਾਣ : ਹੀਰਾ ਸਿੰਘ ਦਰਦ ਦੀ ਕਹਾਣੀ

ਗੁਰਵਿੰਦਰ ਕੌਰ

ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫੈਸਰ, ਪੋਸਟ ਗ੍ਰੈਜੂਏਟ ਪੰਜਾਬੀ ਵਿਭਾਗ, ਖ਼ਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ

ਅੰਮ੍ਰਿਤਸਰ।

1947 ਈ. ਵਿਚ ਭਾਰਤ ਦੀ ਮਜ਼ਹਬ ਦੇ ਆਧਾਰ 'ਤੇ ਕੀਤੀ ਵੰਡ ਇਕ ਅਜਿਹਾ ਦੁਖਾਂਤਕ ਅਤੇ ਭਿਆਨਕ ਮੰਜ਼ਰ ਸੀ, ਜਿਸ ਦੀ ਪੀੜ ਅੱਜ 75 ਸਾਲ ਬੀਤ ਜਾਣ ਦੇ ਬਾਅਦ ਵੀ ਘੱਟ ਨਹੀਂ ਹੋਈ। ਦੂਜੇ ਸੰਸਾਰ ਯੁੱਧ ਤੋਂ ਬਾਅਦ ਬ੍ਰਿਟਿਸ਼ ਹਕੂਮਤ ਦੀ ਆਪਣੇ ਗੁਲਾਮ ਮੁਲਕਾਂ ਉਪਰ ਪਕੜ ਕਮਜ਼ੋਰ ਪੈ ਗਈ। ਪਰੰਤੂ ਉਹਨਾਂ ਦੀ 'ਪਾੜੇ ਤੇ ਰਾਜ ਕਰੇ' ਦੀ ਨੀਤੀ ਨੇ ਪੰਜਾਬ ਨੂੰ ਐਸੀ ਸੱਟ ਮਾਰੀ ਕਿ ਪੰਜਾਬੀ ਕੌਮੀਅਤ, ਭਾਸ਼ਾ, ਸਾਹਿਤ ਅਤੇ ਸਭਿਆਚਾਰ ਨੂੰ ਪੱਕੇ ਤੌਰ 'ਤੇ ਦੁਫਾੜ ਕਰ ਦਿੱਤਾ। ਇਸ ਵੰਡ ਨੇ ਪਾਕਿਸਤਾਨ ਅਤੇ ਭਾਰਤ ਵਿਚ ਐਸੀ ਲਕੀਰ ਖਿੱਚੀ ਜੋ ਅੱਜ ਤਕ ਮਿਟਣ ਦੀ ਬਜਾਏ ਦਿਨ-ਪ੍ਰਤਿ-ਦਿਨ ਹੋਰ ਗੂੜ੍ਹੀ ਹੁੰਦੀ ਜਾ ਰਹੀ ਹੈ। ਰਾਜ ਮੋਹਨ ਗਾਂਧੀ ਆਪਣੀ ਪੁਸਤਕ **ਪੰਜਾਬ : ਔਰੰਗਜੇਬ ਤੋਂ ਮਾਊਂਟਬੇਟਨ ਤਕ ਦਾ ਇਤਿਹਾਸ** 'ਚ ਲਿਖਦਾ ਹੈ :

“ਹਿੰਦੂਸਤਾਨ-ਪਾਕਿਸਤਾਨ ਦੇ ਸਿਆਸੀ ਸੰਬੰਧ ਪੱਕੀ ਤਰ੍ਹਾਂ ਤਾਂ ਕੀ ਸੁਧਰਨੇ ਸਨ, ਆਰਜ਼ੀ ਤੌਰ 'ਤੇ ਵੀ ਠੀਕ ਨਹੀਂ ਹੋਏ, ਇਲਜ਼ਾਮ ਤ੍ਰਾਸ਼ੀ ਅਤੇ ਤਣਾਓ ਵਧਿਆ। ਕਦੀ ਕਸ਼ਮੀਰ ਕਰਕੇ, ਕਦੀ ਸਿੱਧਮ ਸਿੱਧਾਂ ਬਾਰਡਰਾਂ 'ਤੇ ਹੱਲਾ ਹੋ ਜਾਂਦਾ।”¹

ਇਸ ਆਜ਼ਾਦੀ ਸੰਗਰਾਮ ਵਿਚ ਲੱਖਾਂ ਲੋਕਾਂ ਦੀਆਂ ਜਾਨਾਂ ਗਈਆਂ, ਕਰੋੜਾਂ ਲੋਕ ਬੇਘਰ ਹੋਏ ਅਤੇ ਆਪਣਿਆਂ ਤੋਂ ਵਿਛੜ ਗਏ। ਔਰਤਾਂ ਦੀਆਂ ਬੇਪੱਤੀਆਂ ਹੋਈਆਂ। ਰਾਸ਼ਟਰਵਾਦੀ ਚੇਤਨਾ ਦੇ ਤਹਿਤ ਕੀਤੇ ਸੁਤੰਤਰਤਾ ਸੰਘਰਸ਼ ਦੇ ਸਿੱਟੇ ਵਜੋਂ 1947 ਈ. ਨੂੰ ਭਾਰਤ ਆਜ਼ਾਦ ਤਾਂ ਹੋਇਆ, ਪਰੰਤੂ ਪੰਜਾਬ ਦੇ ਹਿੱਸਿਆਂ ਵਿਚ ਤਕਸੀਮ ਹੋ ਗਿਆ। ਫਿਰਕਾਪ੍ਰਸਤੀ ਦੀ ਭਾਵਨਾ ਹੇਠ ਹੋਏ ਕਤਲੇਆਮ ਨੇ ਪੰਜਾਬ ਨੂੰ ਉਹ ਜ਼ਖਮ ਦਿੱਤੇ ਜੋ ਭਰਨੇ ਬਹੁਤ ਔਖੇ ਹਨ।

ਬਹੁਤ ਸਾਰੇ ਪਹਿਲੂ ਹਨ ਜਿਨ੍ਹਾਂ ਕਰਕੇ ਇਹ ਆਜ਼ਾਦੀ ਅਖੌਤੀ ਆਜ਼ਾਦੀ ਸਾਬਿਤ ਹੁੰਦੀ ਹੈ। ਦੇਸ਼ ਵੰਡ ਦਾ ਐਲਾਨ ਤਾਂ ਹੋ ਗਿਆ, ਪਰ ਇਸਦੀ ਕੋਈ ਨਿਸ਼ਚਿਤ ਵਿਉਂਤਬੰਦੀ ਨਾ ਕੀਤੀ ਗਈ। ਬਹੁਤ ਸਾਰੇ ਸ਼ਰਨਾਰਥੀਆਂ ਦੇ ਕਾਫ਼ਲੇ ਭਾਰਤ ਤੋਂ ਪਾਕਿਸਤਾਨ ਅਤੇ ਪਾਕਿਸਤਾਨ ਤੋਂ ਭਾਰਤ ਨੂੰ ਤੋਰ ਦਿੱਤੇ ਗਏ। ਪਰੰਤੂ ਇਹਨਾਂ ਸ਼ਰਨਾਰਥੀਆਂ ਦੇ ਕੋਈ ਸੁਨਿਸ਼ਚਿਤ ਵਸੇਬੇ ਦਾ ਇੰਤਜ਼ਾਮ ਨਹੀਂ ਕੀਤਾ ਗਿਆ। ਬ੍ਰਿਟਿਸ਼ ਹਕੂਮਤ ਦੇ ਗ਼ੁਲਾਮੀ ਦੇ ਡੂੰਘੇ ਅਹਿਸਾਸ ਦੇ ਮਾਰੇ ਹੋਏ ਲੋਕਾਂ ਅੰਦਰ ਭਾਵੇਂ ਇਹ ਵੰਡ ਇਕ ਉਜਾੜਾ ਸੀ, ਪਰੰਤੂ ਦੂਜੇ ਪਾਸੇ ਉਹਨਾਂ ਦਾ ਸੁਪਨਾ ਬਣ ਗਿਆ ਸੀ, ਜਿਸ ਲਈ ਉਹਨਾਂ ਨੇ ਲੰਮਾ ਸੰਘਰਸ਼ ਕੀਤਾ। ਉਹ ਇਕ ਸੁਪਨਾ ਲੈ ਕੇ ਕਾਫ਼ਲਿਆਂ ਸੰਗ ਤੁਰੇ ਕਿ ਦੇਸ਼ ਆਜ਼ਾਦ ਹੋਣ ਉਪਰੰਤ ਉਹਨਾਂ ਦੀਆਂ ਸਾਰੀਆਂ ਸਮੱਸਿਆਵਾਂ ਦਾ ਹੱਲ ਹੋ ਜਾਵੇਗਾ। ਪਰ ਉਹਨਾਂ ਦੇ ਸੁਪਨੇ ਜਦ ਹਕੀਕਤ ਨਾਲ ਟਕਰਾਉਂਦੇ ਹਨ ਤਾਂ ਇਕ ਭਰਮ ਵਾਂਗ ਟੁੱਟਦੇ ਨਜ਼ਰੀਂ ਪੈਂਦੇ ਹਨ। ਪਰਿਵਾਰਾਂ ਦੇ ਪਰਿਵਾਰ ਇਹਨਾਂ ਫ਼ਿਰਕੂ ਫ਼ਸਾਦਾਂ ਦਾ ਭੇਂਟ ਚੜ੍ਹੇ। ਇਸ ਅਖੌਤੀ ਆਜ਼ਾਦੀ ਨੇ ਭਾਰਤੀ ਲੋਕਾਂ ਨੂੰ ਅੰਦਰ ਤਕ ਹਲੂਣ ਕੇ ਰੱਖ ਦਿੱਤਾ। ਦੋਨਾਂ ਪਾਸੇ ਜ਼ੁਲਮ, ਸਾੜ-ਫੂਕ, ਲੁੱਟ-ਖਸੁੱਟ, ਬੱਚਿਆਂ, ਬਜ਼ੁਰਗਾਂ ਅਤੇ ਔਰਤਾਂ ਉਪਰ ਘੋਰ ਤਸੱਦਦ ਕੀਤਾ ਗਿਆ। ਇਨ੍ਹਾਂ ਦੰਗਿਆਂ ਵਿਚ ਮਨੁੱਖ ਨੇ ਮਨੁੱਖ ਦੇ ਹੀ ਡਰਾਵਨੇ ਅਤੇ ਨਫ਼ਰਤ ਭਰੇ ਰੂਪ ਨੂੰ ਵੇਖਿਆ। ਅੰਗਰੇਜ਼ ਕੌਮ ਦੀ ਇਸ ਫ਼ਿਰਕੂ ਵੰਡ ਦੇ ਪ੍ਰਭਾਵ ਹੇਠ ਆਪਣੇ ਹੀ ਆਪਣਿਆਂ ਦੇ ਵੈਰੀ ਹੋ ਗਏ। ਇਹ ਆਜ਼ਾਦੀ ਪੰਜਾਬ ਲਈ ਬਰਬਾਦੀ ਬਣ ਗਈ। ਸੋਹਨ ਸਿੰਘ ਸੀਤਲ ਦਾ ਕਥਨ ਹੈ ਕਿ :

ਆਜ਼ਾਦੀ ਸਭ ਤੋਂ ਮਹਿੰਗੀ ਪੰਜਾਬ ਨੂੰ ਪਈ ਹੈ। ਉਧਰ ਹਿੰਦੂ ਸਿੱਖ ਮਰੇ ਤੇ ਏਧਰ ਮੁਸਲਮਾਨ। ਹੁਣ ਓਧਰ ਮੁਸਲਮਾਨ ਜੁੱਲੀ, ਕੁੱਲੀ ਤੇ ਗੁੱਲੀ ਨੂੰ ਤਰਸਦੇ ਫਿਰਦੇ ਹਨ ਤੇ ਏਧਰ ਹਿੰਦੂ ਸਿੱਖ। ਅੱਜ ਲੱਖਾਂ ਬੰਦੇ ਹਨ ਜਿਨ੍ਹਾਂ ਵਾਸਤੇ ਏਡੇ ਵੱਡੇ ਦੇਸ਼ ਵਿਚ ਸਿਰ ਲੁਕਾਉਣ ਨੂੰ ਕੋਈ ਥਾਂ ਨਹੀਂ। ਅਨੋਖੀ ਆਜ਼ਾਦੀ ਦਿੱਤੀ ਹੈ ਅੰਗਰੇਜ਼ ਨੇ। ਦੇਸ਼ ਸਾਡਾ ਹੈ, ਅਸੀਂ ਇਸ ਦੇ ਮਾਲਕ ਹਾਂ, ਪਰ ਇਕ ਘਰ ਨਹੀਂ, ਜਿਸ ਨੂੰ ਅਸੀਂ ਆਪਣਾ ਕਹਿ ਸਕੀਏ। ਜਿਹੜੇ ਪੰਜਾਬੀ ਲੱਖਾਂ ਵਿਚ ਖੇਡਦੇ ਸਨ ਉਹ ਪੈਸੇ-ਪੈਸੇ ਨੂੰ ਤਰਸ ਰਹੇ ਹਨ।²

ਇਤਿਹਾਸ ਅਨੁਸ਼ਾਸਨ ਦੀਆਂ ਬਹੁਤ ਸਾਰੀਆਂ ਪੁਸਤਕਾਂ ਪ੍ਰਾਪਤ ਹੁੰਦੀਆਂ ਹਨ, ਜਿਨ੍ਹਾਂ ਰਾਹੀਂ ਅਸੀਂ ਦੇਸ਼ ਵੰਡ ਜਾਂ ਆਜ਼ਾਦੀ ਦੇ ਇਸ ਸੰਘਰਸ਼ ਦੀ ਪ੍ਰਮਾਣਿਕ ਤਥਾਂ ਸਮੇਤ ਨਿਰੰਤਰਤਾ ਵਿਚ ਸੋਝੀ ਪ੍ਰਾਪਤ

ਨਹੀਂ ਕਰ ਸਕਦੇ ਹਾਂ। ਪਰੰਤੂ ਜੇਕਰ ਅਸੀਂ ਆਜ਼ਾਦੀ ਦੀ ਪਿੱਠਭੂਮੀ ਵਿਚ ਪੰਜਾਬ ਵੰਡ ਦੇ ਦੁਖਾਂਤ ਦੀ ਤ੍ਰਾਸਦਿਕ ਅਤੇ ਯਥਾਰਥਕ ਤਸਵੀਰ ਦੇਖਣੀ ਹੈ ਤਾਂ ਉਸ ਸਮੇਂ ਜਾਂ ਉਸ ਤੋਂ ਬਾਅਦ ਰਚੇ ਸਾਹਿਤ ਵੱਲ ਝਾਤੀ ਮਾਰਨ ਦੀ ਲੋੜ ਹੈ। ਵੰਡ ਦੀ ਇਸ ਪੀੜ ਨੂੰ ਧੁਰ ਤਕ ਮਹਿਸੂਸ ਕਰਦਿਆਂ ਬਹੁਤ ਸਾਰੇ ਸੰਵੇਦਨਸ਼ੀਲ ਲੇਖਕਾਂ ਨੇ ਇਸ ਸੰਤਾਪ ਨੂੰ ਆਪਣੀਆਂ ਰਚਨਾਵਾਂ ਰਾਹੀਂ ਬਿਆਨ ਕੀਤਾ। ਗਿਆਨੀ ਹੀਰਾ ਸਿੰਘ ਦਰਦ ਵੀ ਇਹਨਾਂ ਵਿਚੋਂ ਇਕ ਸੀ। ਉਹ ਖੁਦ ਇਕ ਦੇਸ਼ ਭਗਤ ਲੇਖਕ ਸੀ। ਉਸਨੇ ਬਹੁਤ ਸਾਰੀ ਰਚਨਾ ਦੇਸ਼ ਭਗਤੀ ਦੇ ਉਤਸ਼ਾਹ ਨੂੰ ਵਧਾਉਣ ਲਈ ਕੀਤੀ। ਉਸਨੇ ਆਪਣੀ ਕਹਾਣੀ ਵਿਚ ਆਜ਼ਾਦੀ ਤੋਂ ਪੂਰਵਲੇ ਅਤੇ ਆਜ਼ਾਦੀ ਤੋਂ ਉਪਰੰਤ ਦੇ ਹਾਲਾਤ ਨੂੰ ਬਹੁਤ ਬਾਖ਼ੂਬੀ ਬਿਆਨ ਕੀਤਾ। ਉਸਦੀਆਂ ਇਹਨਾਂ ਕਹਾਣੀਆਂ ਵਿਚ ਮਾਨਵਵਾਦੀ ਪਹੁੰਚ ਸੁਲੱਭ ਹੈ। ਉਸਦੀ ਕਹਾਣੀ ਵਿਚੋਂ ਅਖੌਤੀ ਆਜ਼ਾਦੀ ਦਾ ਅਮਾਨਵੀ ਸੱਚ ਸਾਹਮਣੇ ਆਉਂਦਾ ਹੈ। ਵੰਡ ਤੋਂ ਬਾਅਦ ਦੇ ਹਾਲਾਤ ਨੂੰ ਲੈ ਕੇ ਉਸਨੇ ਕਰੀਬ 11 ਕਹਾਣੀਆਂ ਲਿਖੀਆਂ। ਇਹ ਕਹਾਣੀਆਂ ਉਸ ਦਰਦਨਾਕ ਸਮੇਂ ਦੀ ਸੱਚੀ-ਸੁੱਚੀ ਗਵਾਹੀ ਭਰਦੀਆਂ ਹਨ। ਇਸ ਆਜ਼ਾਦੀ ਨੂੰ ਲੈ ਕੇ ਲੋਕਾਂ ਨੇ ਕੀ-ਕੀ ਸੁਪਨੇ ਵੇਖੇ? ਅਤੇ ਕਿਵੇਂ ਇਹ ਟੁੱਟਦੇ ਅਤੇ ਦੁਖਾਂਤ ਵਿਚ ਰੁਪਾਂਤਰਿਤ ਹੁੰਦੇ, ਸਭ ਨੂੰ ਹੀਰਾ ਸਿੰਘ ਦਰਦ ਨੇ ਗਲਪੀ ਜੁਗਤਾਂ ਰਾਹੀਂ ਬਿਆਨਣ ਦਾ ਸਫਲ ਯਤਨ ਕੀਤਾ ਹੈ। ਇਸ ਵੰਡ ਦੇ ਦੁਖਾਂਤ ਬਾਰੇ ਉਹ ਖਲਾਅ 'ਚ ਗੱਲਾਂ ਨਹੀਂ ਕਰਦਾ, ਸਗੋਂ ਉਸਨੇ ਖੁਦ ਇਸ ਦੁਖਾਂਤ ਨੂੰ ਆਪਣੇ ਪਿੰਡੇ 'ਤੇ ਹੰਢਾਇਆ। ਆਪਣੀ ਕਹਾਣੀ ਰਾਹੀਂ ਉਸਨੇ ਵੰਡ ਤੋਂ ਬਾਅਦ ਦੇ ਸ਼ਰਨਾਰਥੀਆਂ ਦੇ ਦੁੱਖਾਂ ਅਤੇ ਕਲੇਸ਼ਾਂ ਨੂੰ ਪਿੱਠਭੂਮੀ 'ਚ ਪੇਸ਼ ਕਰਦਿਆਂ, ਇਸ ਅਖੌਤੀ ਆਜ਼ਾਦੀ ਉੱਪਰ ਕਰੜਾ ਵਿਅੰਗ ਕੱਸਿਆ।

ਹੀਰਾ ਸਿੰਘ ਦਰਦ ਦੀ ਕਹਾਣੀ ਦੇ ਪਲਾਟ ਮੁੱਖ ਤੌਰ 'ਤੇ ਆਜ਼ਾਦੀ ਸੰਗਰਾਮ ਜਾਂ ਆਜ਼ਾਦੀ ਤੋਂ ਪ੍ਰਾਪਤ ਹੋਈ ਵੰਡ ਉਪਰ ਹੀ ਆਧਾਰਿਤ ਹਨ। 1947 ਤੋਂ ਬਾਅਦ ਸਮੁੱਚੀਆਂ ਕਹਾਣੀਆਂ ਵੰਡ ਦੇ ਪ੍ਰਭਾਵਾਂ ਅਤੇ ਹਾਲਾਤ ਨੂੰ ਬਿਆਨ ਕਰਦੀਆਂ ਹਨ। ਵੰਡ ਦੇ ਮਾਰੇ ਲੋਕਾਂ ਦੀ ਮਾਨਸਿਕ ਪੀੜ ਨੂੰ ਉਸਨੇ ਬੜੀ ਸਿੱਦਤ ਨਾਲ ਮਹਿਸੂਸ ਕੀਤਾ ਅਤੇ ਉਸਨੂੰ ਗਲਪਨਿਕ ਰੂਪ 'ਚ ਢਾਲ ਕੇ ਪੇਸ਼ ਕੀਤਾ। ਉਸਦੀਆਂ ਕਹਾਣੀਆਂ ਦਾ ਸਭ ਤੋਂ ਬਲਵਾਨ ਵਿਸ਼ਾ ਸ਼ਰਨਾਰਥੀਆਂ ਦੀਆਂ ਮੁਸ਼ਕਿਲਾਂ ਨੂੰ ਪੇਸ਼ ਕਰਨਾ ਰਿਹਾ। 1947 ਵੇਲੇ ਹੋਏ ਦੰਗੇ ਫ਼ਸਾਦ ਮਨੁੱਖੀ ਬਰਬਾਦੀ ਤਕ ਹੀ ਮਹਿਦੂਦ ਨਾ ਰਹੇ ਸਗੋਂ ਇਹ ਤਬਾਹੀ ਮਗਰੋਂ ਸ਼ਰਨਾਰਥੀ ਬਣੇ ਲੋਕਾਂ ਲਈ ਹੋਰ ਵੀ ਦੁਖਦਾਇਕ ਬਣ ਕੇ ਸਾਹਮਣੇ ਆਈ। ਜਿਥੇ ਉਹਨਾਂ ਦਾ ਇਕ ਵੱਡਾ ਦੁਖਾਂਤ

ਆਪਣੀ ਜੰਮਣ ਭੇਇ ਤੋਂ ਦੂਰ ਹੋ ਜਾਣ ਦਾ ਅਤੇ ਭਾਈਚਾਰਕ ਸਾਂਝ ਟੁੱਟ ਜਾਣ ਦਾ ਸੀ ਉਥੇ ਦੂਜੇ ਪਾਸੇ ਉਹ ਸ਼ਰਨਾਰਥੀ ਬਣ ਕਾਫ਼ਲਿਆਂ ਨਾਲ ਚੱਲਦੇ-ਚੱਲਦੇ, ਮੁੜ-ਮੁੜ ਉਜੜਦੇ ਰਹੇ। ਹੀਰਾ ਸਿੰਘ ਦਰਦ ਨੇ ਆਪਣੀਆਂ ਕਹਾਣੀਆਂ ‘ਚਿੜੀਆਂ ਘਰ ਦਾ ਜਨੈਰ’, ‘ਕੀ ਬਣੇਗਾ’, ‘ਬਦਲਾ’, ‘ਪੁਰਸਾਰਥੀ ਦਾ ਖੂਨ’, ‘ਵਕਤ ਦੀ ਮਜ਼ਬੂਰੀ’, ‘ਅਜੇ ਵੀ ਸ਼ਰਨਾਰਥੀ’, ‘ਜਾਸੂਸ’ ਅਤੇ ‘ਇਕ ਬੁੱਢੇ ਸ਼ਰਨਾਰਥੀ ਦੀ ਮੌਤ’ ਆਦਿ ਵਿਚ ਦੇਸ਼ ਵੰਡ ਦੇ ਸਮੇਂ ਪੈਦਾ ਹੋਈਆਂ ਸ਼ਰਨਾਰਥੀਆਂ ਦੀਆਂ ਦੁਸ਼ਵਾਰੀਆਂ ਦੇ ਵਿਭਿੰਨ ਪਾਸਾਰਾਂ ਨੂੰ ਬੜੀ ਭਾਵੁਕਤਾ ਅਤੇ ਡੂੰਘੀ ਮਾਨਵੀ ਸੰਵੇਦਨਾ ਨਾਲ ਚਿਤਰਿਆ ਹੈ। ਸਰਕਾਰ ਵੱਲੋਂ ਸ਼ਰਨਾਰਥੀਆਂ ਦੀ ਢੇਆ-ਢੁਆਈ ਲਈ ਗੱਡੀਆਂ ਦਾ ਕੋਈ ਸੁਨਿਸ਼ਚਿਤ ਪ੍ਰਬੰਧ ਨਾ ਕੀਤਾ ਗਿਆ। ਦੰਗਿਆਂ-ਫ਼ਸਾਦਾਂ ਨਾਲ ਦਸਤਪੰਜੇ ਲੈਂਦੇ ਹੋਏ, ਜਾਨ ਬਚਾ ਕੇ ਆਪਣੇ ਵਤਨ ਪਹੁੰਚਣਾ ਚਾਹੁੰਦੇ ਸਨ, ਪਰ ਕਈ ਰਸਤਿਆਂ ਵਿਚ ਹੀ ਆਪਣੀ ਜਾਨ ਗੁਆ ਬੈਠੇ। ‘ਪੁਰਸਾਰਥੀ ਦਾ ਖੂਨ’ ਕਹਾਣੀ ਵਿਚ ਅਜਿਹੇ ਹੀ ਸੰਕਟ ਨੂੰ ਬਿਆਨ ਕੀਤਾ ਗਿਆ :

ਰਾਹ ਵਿਚ ਚਾਰ ਪੰਜ ਲਟਕਣ ਕਲਾਮ ਦੇ ਸ਼ਰਨਾਰਥੀ ਮੂੰਹ ਭਾਰ ਡਿੱਗਦੇ
ਡਿੱਠੇ, ਜਿਨਾਂ ਵਿਚੋਂ ਤਿੰਨ ਤਾਂ ਉਥੇ ਹੀ ਪਹੀਏ ਨਾਲ ਟਕਰਾ ਕੇ ਮਾਰੇ ਗਏ
ਸਨ।³

‘ਵਕਤ ਦੀ ਮਜ਼ਬੂਰੀ’ ਕਹਾਣੀ ਵਿਚ ਵੀ ਇਕ ਸ਼ਰਨਾਰਥੀ ਦੀ ਲਾਸ਼ ਤਿੰਨ ਦਿਨ ਲੱਕੜਾਂ ਨਾ ਹੋਣ ਕਾਰਨ ਰੁਲਦੀ ਰਹਿੰਦੀ ਹੈ। ਇਸ ਕਹਾਣੀ ਨੂੰ ਦਰਦ ਨੇ ਪ੍ਰਗਤੀਵਾਦੀ ਨੁਕਤਾ-ਨਿਗਾਹ ਤੋਂ ਲਿਖਿਆ। ਇਸ ਵਿਚ ਜਿਥੇ ਸਮਾਜਿਕ ਸਿਸਟਮ ਦੀਆਂ ਫੇਕੀਆਂ ਰਸਮਾਂ ਅਤੇ ਸੰਸਕਾਰਾਂ ਉਪਰ ਵਿਅੰਗ ਕੱਸਿਆ। ਉਥੇ ਦੱਸਿਆ ਗਿਆ ਹੈ ਕਿ ਇਹ ਰਸਮ-ਰਿਵਾਜ ਅਮੀਰ ਬੰਦੇ ਦੀ ਘਾੜਤ ਅਤੇ ਉਸਦੇ ਮਨਾਉਣ ਲਈ ਹੀ ਬਣੇ ਹਨ। ਕਹਾਣੀ ਵਿਚਲਾ ਆਦਮੀ ਜਿਸ ਦੀ ਮਾਂ ਮਰ ਜਾਂਦੀ ਹੈ ਇਕ ਤਾਂ ਉਹ ਵੰਡ ਦਾ ਮਾਰਿਆ ਆਰਥਿਕ ਪੱਖੋਂ ਕੰਗਾਲ ਅਤੇ ਰੁਜ਼ਗਾਰ ਤੋਂ ਵਾਂਝਾ ਹੈ, ਦੂਜੇ ਪਾਸੇ ਸ਼ਰਨਾਰਥੀ ਦੀਆਂ ਮੁਸ਼ਕਿਲਾਂ ਨੇ ਉਸਦੇ ਦੁੱਖ ਨੂੰ ਹੋਰ ਡੂੰਘੇਰਾ ਕਰ ਦਿੱਤਾ।

ਭਾਰਤ ਆਜ਼ਾਦੀ ਜਾਂ ਪੰਜਾਬ ਵੰਡ ਨੇ ਮਨੁੱਖੀ ਅਵਚੇਤਨ ਦੇ ਗ਼ੈਰ ਮਨੁੱਖੀ ਵਰਤਾਰੇ ਨੂੰ ਉਭਾਰ ਕੇ ਸਾਹਮਣੇ ਲਿਆਂਦਾ। ਧਾਰਮਿਕ ਕੱਟੜਤਾ ਅਤੇ ਘਟੀਆ ਰਾਜਨੀਤੀ ਨੇ ਮਨੁੱਖ ਦੀ ਸਾਂਝੀਵਾਲਤਾ ਦੀ ਭਾਵਨਾ ਨੂੰ ਮਾਰ ਕੇ ਰੱਖ ਦਿੱਤਾ ਅਤੇ ਉਹ ਆਪਣੇ ਵਹਿਸ਼ੀਪੁਣੇ ਅਤੇ ਦਰਿੰਦਗੀ ਦੀਆਂ ਬਿਰਤੀਆਂ

ਉਪਰ ਉਤਰ ਆਇਆ। ਹੀਰਾ ਸਿੰਘ ਦਰਦ ਦੀਆਂ ਕਹਾਣੀਆਂ ਵਿਚ ਮਨੁੱਖ ਦਾ ਅਜਿਹਾ ਅਮਾਨਵੀਂ ਵਿਹਾਰ ਥਾਂ-ਪੁਰ-ਥਾਂ ਨਜ਼ਰੀਂ ਪੈਂਦਾ ਹੈ। ਉਸਦੀ ਕਹਾਣੀ ‘ਆਸ ਦੀ ਤੰਦ’, ‘ਜਾਸੂਸ’ ਅਤੇ ‘ਬਦਲਾ’ ਆਦਿ ਅਜਿਹੀਆਂ ਹੀ ਕਹਾਣੀਆਂ ਹਨ ਜੋ ਫਿਰਕਾਪ੍ਰਸਤੀ ਨਾਲ ਜੁੜੀਆਂ ਦੁਖਾਂਤਕ ਵਿਥਿਆਵਾਂ ਨੂੰ ਪੇਸ਼ ਕਰਦੀਆਂ ਹਨ। ‘ਆਸ ਦੀ ਤੰਦ’ ਕਹਾਣੀ ਵਿਚ ਉਹ ਫਿਰਕੂ ਸਮੂਹ ਦੀ ਅਜਿਹੀ ਮਾੜੀ ਨੀਅਤ ਨੂੰ ਪੇਸ਼ ਕਰਦਾ ਹੈ, ਜਿਹੜੀ ਫੇਕੀ ਸ਼ਾਨ ਬਦਲੇ ਸੂਬਾ ਸਿੰਘ, ਜੋ ਕਿ ਮੁਸਲਮਾਨਾਂ ਦਾ ਹਮਾਇਤੀ ਹੈ, ਨੂੰ ਮਾਰ ਦਿੰਦੇ ਹਨ।

“ਕਬੀ ਨਹੀਂ ਛੇੜੋਗੇ”, ਇਸ ਮੁਸਲਮ ਪਿੱਠੂ ਕੋ ਭੀ ਇਨ ਕੇ ਸਾਥ ਹੀ ਪਾਕਿਸਤਾਨ ਕੋ। ਠਾਹ ਠਾਹ ਠਾਹ, ਘਪ ਘਪ ਘਪ ਸੈਕੜਿਆਂ ਦੀ ਭੀੜ ਨੇ ਸੂਬਾ ਸਿੰਘ ਨੂੰ ਬਰਛਿਆਂ ਤੇ ਸੰਗੀਨਾਂ ਨਾਲ ਵਿੰਨ ਕੇ ਹੇਠਾਂ ਸੁੱਟ ਲਿਆ।⁴

ਇਸੇ ਤਰ੍ਹਾਂ ‘ਜਾਸੂਸ’ ਕਹਾਣੀ ਵਿਚ ਅਲੀਆ ਵੀ ਇਕ ਜਾਸੂਸ ਨਾ ਹੋ ਕੇ ਇਨਸਾਨੀਅਤ ਨੂੰ ਪਿਆਰ ਕਰਨ ਦਾ ਪ੍ਰਤੀਕ ਹੈ, ਪਰੰਤੂ ਉਸਨੂੰ ਵੀ ਇਸ ਰਾਜਸੀ ਹਨੇਰਗਾਰਦੀ ਤਹਿਤ ਅਮਾਨਵੀ ਵਤੀਰੇ ਦਾ ਸ਼ਿਕਾਰ ਹੋਣਾ ਪੈਂਦਾ ਹੈ।

ਬ੍ਰਿਟਿਸ਼ ਹਕੂਮਤ ਨੇ ਭਾਰਤ ਅੰਦਰ ਫਿਰਕੂ-ਵੰਡ ਪਾ ਕੇ ਆਪਸੀ ਸਾਂਝ ਰੱਖਣ ਵਾਲਿਆਂ ਨੂੰ ਦੁਫਾੜ ਕੀਤਾ ਅਤੇ ਇਕ-ਦੂਜੇ ਦੇ ਸਾਹਮਣੇ ਦੁਸ਼ਮਣ ਬਣਾ ਕੇ ਪੇਸ਼ ਕੀਤਾ ਪਰੰਤੂ ਜਨਤਾ ਅੰਦਰ ਅੰਗਰੇਜ਼ਾਂ ਦੀ ਇਹ ਨੀਤੀ ਅਵਚੇਤਨ ਵਿਚ ਰਹਿੰਦੀ ਹੈ। ਜਿਸਨੂੰ ਦਰਦ ਆਪਣੀ ਕਹਾਣੀ ‘ਬਦਲਾ’ ਵਿਚ ਅਚੇਤ ਸੁਚੇਤ ਪੱਧਰ ’ਤੇ ਕਰਦਾ ਹੈ।

ਮੌਂਟ ਬੇਟਨ ਦੇ ਪਾੜ੍ਹ-ਪਲਾਨ ਨੇ ਜੁਗਾਂ ਤੋਂ ਪੰਜਾਂ ਪਾਣੀਆਂ ਦੇ ਪਿਆਰ ਨਾਲ ਸਿਜੀ ਜਾਂਦੀ, ਪੰਜਾਬ ਦੀ ਹਰੀ ਭਰੀ ਭੂਮੀ ਨੂੰ ਟੁਕੜੇ ਕਰਕੇ ਲਹੂ ਲੁਹਾਣ ਕਰ ਦਿੱਤਾ ਸੀ।⁵

ਤਵਾਰੀਖ ਵਿਚ ਜਦੋਂ-ਜਦੋਂ ਵੀ ਜੰਗਾਂ-ਯੁੱਧਾਂ ਦਾ ਸਿਲਸਿਲਾ ਰਿਹਾ, ਜਾਨੀ-ਮਾਲੀ ਨੁਕਸਾਨ ਦੇ ਨਾਲ-ਨਾਲ ਇਸਦਾ ਸਭ ਤੋਂ ਘਿਣਾਉਣਾ ਰੂਪ ਉਦੋਂ ਸਾਹਮਣੇ ਆਉਂਦਾ ਹੈ, ਜਦੋਂ ਸ਼ਿਕਾਰ ਔਰਤ ਬਣਦੀ ਹੈ। ਕੋਈ ਵੀ ਜੰਗ ਹੋਏ ਔਰਤ ਸਰੀਰਕ ਅਤੇ ਮਾਨਸਿਕ ਬੇਇੱਜ਼ਤੀ ਅਤੇ ਦੁਖਾਂਤ ਦਾ ਸ਼ਿਕਾਰ ਹੁੰਦੀ ਆਈ।

1947 ਦੀ ਵੰਡ ਦੌਰਾਨ ਵੀ ਅਜਿਹਾ ਵਿਸ਼ਾਲ ਪੱਧਰ 'ਤੇ ਵਾਪਰਿਆ। ਹੀਰਾ ਸਿੰਘ ਦਰਦ ਨੇ 'ਜਾਸੂਸ' ਕਹਾਣੀ ਵਿਚ ਔਰਤਾਂ ਦੇ ਨੰਗੇ ਜਲੂਸ ਕੱਢਣ ਦੇ ਮੰਜ਼ਰ ਨੂੰ ਪੇਸ਼ ਕਰਕੇ ਹਮਲਾਵਰਾਂ ਦੀ ਬੇਰਹਿਮੀ ਨੂੰ ਚਿਤਰਿਆ :

ਭੀੜ ਦੇ ਘੇਰੇ ਵਿਚ ਕੁਝ ਬਿਲਕੁਲ ਅਲਫ਼ ਨੰਗੀਆਂ ਤੀਵੀਆਂ ਹਨ। ਉਹ ਹੱਥਾਂ ਨਾਲ ਨੰਗੇਜ ਕੱਜਦੀਆਂ ਜਾਂ ਸੁੰਗੜ ਸੁੰਗੜ ਕੇ ਬਹਿੰਦੀਆਂ ਹਨ। ਗੁੰਡੇ ਉਨ੍ਹਾਂ ਨੂੰ ਧੂਹ ਧੂਹ ਕੇ, ਜਾਂ ਬਰਛਿਆਂ ਦੀਆਂ ਠੇਕਾਂ ਦੀਆਂ ਚੋਭਾਂ ਨਾਲ ਖੜਾ ਕਰਦੇ ਹਨ।⁶

ਇਸੇ ਤਰ੍ਹਾਂ 'ਬਦਲਾ' ਕਹਾਣੀ ਵਿਚ ਵੀ ਔਰਤਾਂ ਦੀ ਹੋਈ ਬੇਖੱਤੀ ਦਾ ਗਲਪੀ ਬਿੰਬ ਉਸਾਰਨ ਦਾ ਯਤਨ ਕੀਤਾ ਗਿਆ।

ਦਰਦ ਦੀ ਕਹਾਣੀ 'ਚਿੜੀਆ ਘਰ ਦੇ ਜਨੇਰ' ਵਿਚ ਬਾਬਰ ਦੇ ਹਮਲੇ ਵੇਲੇ ਸ੍ਰੀ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੁਆਰਾ ਉਚਾਰੇ ਸ਼ਬਦ "ਜਿਨ ਸਿਰ ਸੋਹਨਿ ਪਟੀਆ ਮਾਂਗੀ ਪਾਇ ਸੰਧੂਰ॥ ਸੇ ਸਿਰ ਕਾਤੀ ਗੁੰਨੀਅਨ੍ਹਿ ਗਲ ਵਿਚ ਆਵੈ ਧੂੜਿ॥" ਦੇ ਪ੍ਰਸੰਗ ਨੂੰ ਏਥੇ ਵੀ ਸਾਕਾਰ ਕੀਤਾ ਗਿਆ। ਕਹਾਣੀ ਵਿਚ ਮਾਨਾਂ ਵਾਲਿਆਂ ਦੀਆਂ ਸਰਦਾਨੀਆਂ ਜਿੰਨਾਂ ਦੀ ਗੱਡੀ ਲੰਘਣ ਤੋਂ ਪਹਿਲਾਂ ਇਲਾਕੇ ਦੇ ਸਾਰੇ ਮਰਦਾਂ ਨੂੰ ਓਹਲੇ ਹੋਣ ਲਈ ਕਹਿ ਦਿੱਤਾ ਜਾਂਦਾ ਸੀ। ਜੇ ਮਹਿਲਾ ਵਿਚ ਪਟਰਾਣੀਆਂ ਬਣ ਕੇ ਰਹਿੰਦੀਆਂ ਸਨ। 47 ਦੇ ਸੰਤਾਪ ਕਾਰਨ ਉਹ ਵੀ ਘਰੋਂ-ਬੇਘਰ ਹੋ ਕੇ ਦਰ-ਦਰ ਦੀਆਂ ਠੇਕਰਾਂ ਖਾਂਦੀਆਂ ਹਨ। ਇਸੇ ਕਹਾਣੀ ਵਿਚਲੀ ਪਾਤਰ ਇਸ ਵੰਡ ਨੂੰ ਬਰਬਾਦੀ ਕਹਿ ਕੇ ਦੁੱਖ ਪ੍ਰਗਟਾਉਂਦੀ ਹੈ :

ਏਹ ਜਾਦੀ ਕੇਹੀ ਮਿਲੀ ਜੀ ਇਹ ਤਾਂ ਸਗੋਂ ਬਰਬਾਦੀ ਮਿਲ ਗਈ।⁷

ਗੌਰਤਲਬ ਹੈ ਕਿ ਹੀਰਾ ਸਿੰਘ ਦਰਦ ਦੀ ਕਹਾਣੀ ਭਾਰਤ ਨੂੰ ਮਿਲੀ ਅਖੌਤੀ ਆਜ਼ਾਦੀ ਉਪਰ ਅਸੰਤੁਸ਼ਟਤਾ ਜ਼ਾਹਰ ਕਰਦਿਆਂ ਕਰੜਾ ਵਿਅੰਗ ਕਰਦੀ ਹੈ। ਵੰਡ ਤੋਂ ਬਾਅਦ ਕਾਫ਼ਲਿਆਂ ਅਤੇ ਸ਼ਰਨਾਰਥੀਆਂ ਦੇ ਕਰੁਣਾਮਈ ਹਾਲਾਤ ਨੂੰ ਇਹ ਕਹਾਣੀਆਂ ਗਲਪੀ ਦਸਤਾਵੇਜ਼ ਵਜੋਂ ਪੇਸ਼ ਕਰਦੀਆਂ ਹਨ। ਉਹ ਇਸ ਹਨੇਰਗਰਦੀ ਅਤੇ ਮਨੁੱਖ ਦੇ ਵਹਿਸ਼ੀਪੁਣੇ ਦੇ ਯਥਾਰਥਕ ਬਿੰਬ ਨੂੰ ਉਘਾੜਨ ਦਾ ਯਤਨ ਕਰਦਾ ਹੈ। ਭਾਰਤ ਨੂੰ ਬ੍ਰਿਟਿਸ਼ ਹਕੂਮਤ ਦੀ ਗ਼ੁਲਾਮੀ ਤੋਂ ਆਜ਼ਾਦ ਕਰਵਾਉਣਾ ਭਾਵੇਂ ਇਕ

ਇਤਿਹਾਸਕ ਪ੍ਰਾਪਤੀ ਸੀ, ਪਰ ਪੰਜਾਬੀ ਮਨ ਇਸ ਇਤਿਹਾਸਕ ਘਟਨਾ ਨੂੰ ਇਕ ਜਿੱਤ ਵਜੋਂ ਨਾ ਲੈ ਸਕਿਆ ਕਿਉਂਕਿ ਇਸ ਨਾਲ ਪੰਜਾਬ ਦੀ ਵੰਡ, ਸੰਪਰਦਾਇਕ ਕਤਲੇਆਮ ਅਤੇ ਉਜਾੜੇ ਦਾ ਦੁਖਾਂਤ ਵੀ ਝਲਣਾ ਪਿਆ।

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ਕਿਸਾਨੀ ਸੰਕਟ ਦੀ ਮਾਨਸਿਕਤਾ

ਆਤਮਾ ਸਿੰਘ

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ਮਨੋਵਿਗਿਆਨ ਦੇ ਮੋਢੀ ਸਿਗਮੰਡ ਫਰਾਇਡ ਅਤੇ ਕਾਰਲ ਯੁੰਗ ਨੇ ਮਨੁੱਖੀ ਸ਼ਖਸੀਅਤ ਨੂੰ ਸਮਝਣ ਲਈ ਇਡ (Id) ਈਗੋ (Ego) ਤੇ ਸੁਪਰ ਈਗੋ (Super Ego) ਦੇ ਤਿੰਨ ਸੰਕਲਪ ਦਿੱਤੇ। ਮਨੁੱਖੀ ਮਨ ਦੇ ਇਹਨਾਂ ਤਿੰਨਾਂ ਭਾਗਾਂ ਦਾ ਸੰਬੰਧ ਕੁਝ ਬੁਨਿਆਦੀ ਪ੍ਰਵਿਰਤੀਆਂ ਨਾਲ ਹੈ। ਪਹਿਲਾ ਜੀਵਨਮੁਖ ਪ੍ਰਵਿਰਤੀਆਂ (Life Urges) ਅਤੇ ਦੂਜਾ ਮ੍ਰਿਤੂਮੁਖ ਪ੍ਰਵਿਰਤੀਆਂ (Death Urges)। ਯੂਨਾਨੀ ਮਿਥਿਹਾਸ ਵਿਚ ਜੀਵਨਮੁਖ ਪ੍ਰਵਿਰਤੀਆਂ ਲਈ ਈਰੋਜ਼ (Eros) ਅਤੇ ਮ੍ਰਿਤੂਮੁਖ ਪ੍ਰਵਿਰਤੀਆਂ ਲਈ ਥਾਨਾਟੋਜ਼ (Thanatos) ਸ਼ਬਦਾਂ ਦੀ ਵਰਤੋਂ ਕੀਤੀ ਗਈ।¹ ਜੀਵਨਮੁਖ ਸ਼ਕਤੀਆਂ ਮਨੁੱਖੀ ਜੀਵਨ ਦੀ ਸੁਰੱਖਿਆ ਕਰਦੀਆਂ ਹਨ ਤੇ ਮ੍ਰਿਤੂਮੁਖ ਪ੍ਰਵਿਰਤੀਆਂ ਦਾ ਉਦੇਸ਼ ਮਾਰਨਾ ਤੇ ਨਸ਼ਟ ਕਰਨਾ ਹੁੰਦਾ ਹੈ। ਇਹਨਾਂ ਦੋਹਾਂ ਪ੍ਰਵਿਰਤੀਆਂ ਦੀ ਕਸ਼ਮਕਸ਼ ਸਾਰੀ ਉਮਰ ਚੱਲਦੀ ਰਹਿੰਦੀ ਹੈ ਤੇ ਜੇਕਰ ਮ੍ਰਿਤੂਮੁਖ ਪ੍ਰਵਿਰਤੀਆਂ ਭਾਰੂ ਹੋ ਜਾਣ ਤਾਂ ਈਰਖਾ, ਆਤਮਘਾਤ, ਕਤਲ ਆਦਿ ਉਤਪੰਨ ਹੁੰਦੇ ਹਨ।

ਫਰਾਇਡ ਮਨੁੱਖੀ ਮਨ ਦੇ ਤਿੰਨ ਭਾਗ ਮੰਨਦਾ ਹੈ (1) ਸੁਚੇਤਨ (2) ਅਚੇਤਨ (3) ਅਰਧ ਚੇਤਨ। ਮਨੁੱਖ ਦੀਆਂ ਇੱਛਾਵਾਂ ਸਮਾਜਕ ਆਲੇ ਦੁਆਲੇ ਨਾਲ ਟਕਰਾਉਂਦੀਆਂ ਹਨ ਤੇ ਅਧੂਰੀਆਂ ਰਹਿ ਜਾਂਦੀਆਂ ਹਨ। ਇਹ ਇੱਛਾਵਾਂ ਉਸਦੇ ਅਵਚੇਤਨ ਵਿਚ ਪਈਆਂ ਹੁੰਦੀਆਂ ਹਨ। ਮਨ ਦਾ ਸਭ ਤੋਂ ਵੱਡਾ ਹਿੱਸਾ ਅਚੇਤਨ ਹੁੰਦਾ ਹੈ ਇਸ ਲਈ ਫਰਾਇਡ ਬਰਫ ਦੇ ਤੇਏ ਦੀ ਉਦਾਹਰਨ ਦਿੰਦਾ ਹੈ। ਯੁੰਗ ਅਨੁਸਾਰ ਅਚੇਤਨ ਸਮੂਹਿਕ ਹੀ ਹੁੰਦਾ ਹੈ। ਸਮਾਜ ਵਿਚ ਰਹਿੰਦਾ ਵਿਅਕਤੀ ਸਮਾਜ ਦੇ ਸਾਂਝੇ ਤਜਰਬੇ ਵਿਚੋਂ ਗੁਜ਼ਰਦਾ ਹੈ। ਪੰਜਾਬੀਆਂ ਨੂੰ ਲੰਬੇ ਸਮੇਂ ਲਈ ਜੰਗਾਂ ਯੁੱਧਾਂ ਵਿਚੋਂ ਗੁਜ਼ਰਨਾ ਪਿਆ ਹੈ ਜਿਸ ਕਾਰਨ ਪੰਜਾਬੀਆਂ ਦੇ ਅਚੇਤਨ ਵਿਚ ਹਿੰਸਾ ਦਾ ਭਾਵ ਸਮੇਇਆ ਹੋਇਆ ਹੈ। ਸੁਭਾਵਿਕ ਹੈ ਕਿ ਜਦੋਂ ਕਿਸੇ ਵਰਤਾਰੇ ਨਾਲ ਲੰਮੇ ਸਮੇਂ ਤੱਕ ਲੋਕ ਸਮੂਹ ਜੁੜਿਆ ਰਹੇ ਤਾਂ ਉਹ ਵਰਤਾਰਾ ਜਾਂ ਉਸ ਨਾਲ ਜੁੜੇ ਸੰਕਲਪ, ਵਿਸ਼ਵਾਸ ਅਤੇ ਮਨੋਤਾਂ ਲੋਕਮਨ ਦਾ ਹਿੱਸਾ ਬਣ ਜਾਂਦੀਆਂ ਹਨ ਜਾਂ ਲੋਕ ਸਮੂਹ ਦੇ ਅਚੇਤਨ ਦਾ ਭਾਗ ਬਣਦੀਆਂ ਹਨ। ਵਾਸਤਵ ਵਿਚ ਲੋਕਮਨ ਦੀਆਂ

ਅਕਾਂਖਿਆਵਾਂ ਅਜਿਹੀਆਂ ਘਟਨਾਵਾਂ ਨੂੰ ਜਨਮ ਦਿੰਦੀਆਂ ਹਨ ਜਿਹੜੀਆਂ ਲੋਕ ਸਮੂਹ ਲਈ ਘਾਤਕ ਹੋ ਨਿਬੜਦੀਆਂ ਹਨ। ਕਿਸਾਨ ਖੁਦਕੁਸ਼ੀਆਂ ਵਰਗੀ ਪ੍ਰਵਿਰਤੀ ਵੀ ਅਜਿਹੀਆਂ ਭਾਵਨਾਵਾਂ ਵਿੱਚੋਂ ਉਤਪੰਨ ਹੋਈ ਹੈ। ਪੰਜਾਬੀ ਸਮਾਜ ਤੇ ਸਭਿਆਚਾਰ ਅਮੀਰ ਕਦਰਾਂ—ਕੀਮਤਾਂ ਨਾਲ ਓਤ—ਪੋਤ ਹੈ। ਖੇਤੀ ਪ੍ਰਧਾਨ ਖਿੱਤਾ ਹੋਣ ਕਰਕੇ ਇਥੋਂ ਦਾ ਸਭਿਆਚਾਰਕ ਵਾਤਾਵਰਨ ਵੀ ਕਿਸਾਨੀ ਸਮਾਜ ਦੁਆਲੇ ਗੁੰਦਿਆ ਹੋਇਆ ਹੈ।

***ਸਹਾਇਕ ਪ੍ਰੋਫੈਸਰ, ਬਾਬਾ ਅਜੈ ਸਿੰਘ ਖਾਲਸਾ ਕਾਲਜ, ਗੁਰਦਾਸ ਨੰਗਲ, ਗੁਰਦਾਸਪੁਰ।**

ਕਿਸੇ ਸਮੇਂ ਖੇਤੀਬਾੜੀ ਨੂੰ ਲਾਹੇਵੰਦ ਤੇ ਸਤਿਕਾਰਤ ਧੰਦਾ ਸਮਝਿਆ ਜਾਂਦਾ ਸੀ ਪਰ ਸਮਾਜਕ ਤਬਦੀਲੀ ਦੇ ਮੱਦੇਨਜ਼ਰ ਆਰਥਿਕ ਅਤੇ ਰਾਜਨੀਤਿਕ ਬਦਲਾਵ ਕਰਕੇ ਇਹ ਧੰਦਾ ਮੰਦਹਾਲੀ ਵੱਲ ਜਾਣ ਲੱਗ ਪਿਆ। ਵਾਸਤਵ ਵਿਚ ਛੋਟੀ ਕਿਸਾਨੀ ਦੀ ਹਾਲਤ ਪਿਛਲੇ ਕੁਝ ਸਮੇਂ ਵਿਚ ਬਹੁਤ ਹੀ ਤਰਸਯੋਗ ਹੋ ਗਈ। ਸਿੱਟੇ ਵੱਜੋਂ ਕਿਸਾਨ ਖੁਦਕੁਸ਼ੀਆਂ ਕਰਨ ਲੱਗ ਪਏ। ਇਸ ਲਈ ਸਮਾਜਕ, ਆਰਥਿਕ ਤੇ ਰਾਜਨੀਤਿਕ ਨਾਲੋਂ ਮਾਨਸਿਕ ਪ੍ਰਵਿਰਤੀ ਵਧੇਰੇ ਬਲਵਾਨ ਹੈ। ਜਿਸ ਕਰਕੇ ਉਸਨੂੰ ਖੁਦਕੁਸ਼ੀ ਵਰਗੇ ਤਣਾਉਪੂਰਨ ਵਕਤ ਨੂੰ ਹੰਢਾਉਣਾ ਪੈ ਰਿਹਾ ਹੈ।

ਕੁਝ ਵਿਦਵਾਨ ਮੰਨਦੇ ਹਨ ਕਿ ਕਿਸਾਨੀ ਸੰਕਟ ਦਾ ਕਾਰਨ ਮੰਨੇ ਜਾਣ ਵਾਲੇ ਵਰਤਾਰੇ ਜਿਵੇਂ ਕਿਸਾਨਾਂ ਦਾ ਵਿਹਲਾ ਰਹਿਣਾ, ਸਮਾਜਿਕ-ਧਾਰਮਿਕ ਸਮਾਗਮਾਂ ਉੱਤੇ ਬੇਹਿਸਾਬਾ ਖਰਚ ਕਰਨਾ, ਰੀਸ ਨਾਲ ਖੇਤੀ ਮਸ਼ੀਨਰੀ ਖਰੀਦਣਾ ਅਤੇ ਨਸ਼ੇ ਦਾ ਸੇਵਨ ਕਰਨ ਦੀਆਂ ਧਾਰਨਾਵਾਂ ਹਕੀਕਤ ਤੋਂ ਕੇਹਾਂ ਦੂਰ ਹਨ ਪਰ ਮਨੋਵਿਗਿਆਨਕ ਪੱਖ ਤੋਂ ਵੇਖੀਏ ਤਾਂ ਇਹ ਵਰਤਾਰੇ ਕਿਸਾਨੀ ਸੰਕਟ ਲਈ ਕੁਝ ਹੱਦ ਤੱਕ ਜ਼ਿੰਮੇਵਾਰ ਜ਼ਰੂਰ ਹਨ। ਲੱਗਭੱਗ ਇਕ ਸਦੀ ਪਿਛਾਂਹ ਵੱਲ ਝਾਤ ਮਾਰੀਏ ਤਾਂ ਇਹ ਹਾਲਤ ਜਿਉਂ ਦੀ ਤਿਉਂ ਬਰਕਰਾਰ ਹੈ। ਫਰਕ ਕੇਵਲ ਵਿਗਿਆਨਕ ਤਕਨਾਲੋਜੀ ਦੇ ਵਿਕਸਿਤ ਹੋਣ ਨਾਲ ਮਿਲੀਆਂ ਸੁੱਖ ਸਹੂਲਤਾਂ ਦਾ ਹੀ ਹੈ ਪਰ ਕਿਸਾਨੀ ਮਾਨਸਿਕਤਾ ਅਜੇ ਵੀ ਵਿਕਾਸ ਨਹੀਂ ਕਰ ਸਕੀ। ਧਨੀ ਰਾਮ ਚਾੜ੍ਹਕ ਦੀ ਕਵਿਤਾ ਉਸ ਵੇਲੇ ਦੇ ਕਿਸਾਨ ਦੀ ਹਾਲਤ ਹੀ ਨਹੀਂ ਦਰਸਾਉਂਦੀ ਸਗੋਂ ਵਰਤਮਾਨ ਕਿਸਾਨੀ ਮਾਨਸਿਕਤਾ 'ਤੇ ਜ਼ਿਆਦਾ ਢੁੱਕਦੀ ਹੈ।

ਇਕ ਇਲਮ ਦੀ ਉਣ ਹੈ, ਮੁੰਡੇ ਪੜ੍ਹਨੇ ਪਾਇ ।
ਦੂਜਾ ਝੱਸ ਸ਼ਰਾਬ ਦਾ, ਇਸ ਤੋਂ ਜਾਨ ਛੁਡਾਇ ।
ਤੀਜਾ ਐਬ ਕੁਪੱਤ ਦਾ, ਖਹਿ ਖਹਿ ਮਰੇ ਭਰਾਇ ।
ਫੇਰ ਮੁਕੱਦਮੇ ਲੜਦਿਆਂ, ਝੁੱਗਾ ਉਜੜ ਜਾਇ ।
ਪੰਜਵਾਂ ਚਸਕਾ ਕਰਜ਼ ਦਾ, ਵਾਹਣ ਛਡੋਂ ਤੂੰ ਖਾਇ ।
ਪੰਜੇ ਭੈੜੀਆਂ ਵਾਦੀਆਂ, ਬਰਕਤ ਖੜਨ ਉਡਾਇ ।
ਜੇ ਪੰਜਾਂ ਦੇ ਪੰਜਿਓਂ, ਪਾ ਜਾਵੇਂ ਛੁਟਕਾਰ ।
ਫੇਰ ਜੇ ਪੂਰੀ ਨਾ ਪਏ(ਤਦ)ਚਾਤ੍ਰਿਕੇ ਜ਼ਿੰਮੇਵਾਰ ।²

ਅਨਪੜ੍ਹਤਾ, ਨਸ਼ਾ, ਲੜਾਈ, ਮੁਕੱਦਮਾ ਤੇ ਕਰਜ਼ਾ ਕਵੀ ਨੇ ਉਸ ਵੇਲੇ ਦੇ ਪੰਜ ਐਬ ਗਿਣੇ ਹਨ ਜਿਹੜੇ ਕਿਸਾਨ ਦੀ ਤਰਸਯੋਗ ਹਾਲਤ ਲਈ ਜ਼ਿੰਮੇਵਾਰ ਹਨ। ਅੱਜ ਵੀ ਇਹਨਾਂ ਤੋਂ ਇਲਾਵਾ ਕਈ ਹੋਰ ਵਰਤਾਰੇ ਕਿਸਾਨੀ ਸੰਕਟ ਦਾ ਵੱਡਾ ਕਾਰਨ ਬਣਦੇ ਜਾ ਰਹੇ ਹਨ। ਵਿਦੇਸ਼ ਜਾਣ ਦੀ ਹੋੜ, ਘਟੀਆ ਖੇਤੀ ਨੀਤੀਆਂ, ਖੇਤੀ ਬੀਮਿਆਂ ਦੀ ਘਾਟ, ਮੰਡੀਕਰਨ ਦੀ ਅਣਹੋਂਦ, ਸਹਾਇਕ ਧੰਦਿਆਂ ਦੀ ਸਥਿਤੀ, ਐਸ਼-ਪ੍ਰਸਤੀ/ਸਟੇਟਸ, ਪੱਛਮੀ ਸਭਿਆਚਾਰ ਦਾ ਪ੍ਰਭਾਵ, ਰਾਤੇ-ਰਾਤ ਅਮੀਰ ਹੋਣ ਦੀ ਲਾਲਸਾ ਅਤੇ ਮੀਡੀਏ ਦੀ ਭੂਮਿਕਾ ਵਰਗੇ ਕਈ ਮਹੱਤਵਪੂਰਨ ਕਾਰਨ ਹਨ ਜਿਹੜੇ ਸਿੱਧੇ-ਅਸਿੱਧੇ ਰੂਪ ਵਿਚ ਕਿਸਾਨੀ ਸੰਕਟ ਦਾ ਕਾਰਨ ਬਣਦੇ ਹਨ।

ਮਨੁੱਖ ਦੀ ਸੁਭਾਵਿਕ ਰੁਚੀ ਹੈ ਕਿ ਉਹ ਚੰਗੀਆਂ ਆਦਤਾਂ ਦੀ ਬਿਜਾਏ ਬੁਰੀਆਂ ਆਦਤਾਂ ਜਲਦੀ ਸਿੱਖਦਾ ਹੈ। ਵਿਦੇਸ਼ ਜਾਣ ਦੀ ਹੋੜ ਨੇ ਸਾਨੂੰ ਚੰਗੀ ਤਕਨਾਲੋਜੀ ਤੇ ਰਹਿਣ ਸਹਿਣ ਦੇ ਸਲੀਕੇ ਤਾਂ ਜ਼ਰੂਰ ਦਿੱਤੇ ਹਨ ਪਰ ਅਸੀਂ ਉਹਨਾਂ ਦਾ ਦੁਰਉਪਯੋਗ ਜ਼ਿਆਦਾ ਕੀਤਾ ਹੈ। ਠੀਕ ਹੈ ਪ੍ਰਮਾਤਮਾ ਨੇ ਜੀਵ ਇਕੋ ਤਰ੍ਹਾਂ ਦੇ ਬਣਾਏ ਹਨ ਪਰ ਖਿੱਤੇ ਅਤੇ ਧਰਾਤਲ ਅਨੁਸਾਰ ਉਹਨਾਂ ਦਾ ਸਭਿਆਚਾਰ ਤੇ ਕਦਰਾਂ ਕੀਮਤਾਂ ਵਿਲੱਖਣ ਹਨ। ਪੰਜਾਬੀਆਂ ਦਾ ਆਪਣਾ ਅਮੀਰ ਸਭਿਆਚਾਰ ਹੈ ਅਤੇ ਪੱਛਮੀ ਸਭਿਆਚਾਰ ਆਪਣੇ ਆਪ ਵਿਚ ਵਿਲੱਖਣ ਤੇ ਖੂਬਸੂਰਤ ਹੈ। ਅਸੀਂ ਉਹਨਾਂ ਦੇ ਵਿਰਸੇ ਦੀਆਂ ਬਹੁਤ

ਸਾਰੀਆਂ ਖੂਬੀਆਂ ਤਾਂ ਅਪਣਾ ਲਈਆਂ ਪਰ ਉਹਨਾਂ ਦੇ 'ਕੰਮ ਹੀ ਪੂਜਾ ਹੈ' ਦੇ ਸਿਧਾਂਤ ਨੂੰ ਅਪਨਾਉਣ ਦੀ ਬਿਜਾਏ ਅਸੀਂ ਆਪਣੇ 'ਕਿਰਤ ਕਰੇ, ਵੰਡ ਛਕੇ, ਨਾਮ ਜਪੇ' ਦੇ ਸੰਕਲਪ ਨੂੰ ਵੀ ਤਿਆਗ ਦਿੱਤਾ। ਰਾਤੇ-ਰਾਤ ਅਮੀਰ ਹੋਣ ਦੀ ਲਾਲਸਾ ਵਿਚ ਪਤਾ ਨਹੀਂ ਕਿੰਨੇ ਕੁ ਲੋਕ ਪੈਸੇ ਦੁਗਣੇ ਕਰਨ ਵਾਲੇ ਫਰਾਡ ਦਾ ਸ਼ਿਕਾਰ ਹੋ ਚੁੱਕੇ ਹਨ।

ਸਾਡੇ ਪੁਰਖਿਆਂ ਨੇ ਵਿਰਾਸਤ ਵਿਚ ਸਾਨੂੰ ਐਸ-ਪ੍ਰਸਤੀ ਦੀ ਥਾਂ ਤੇ 'ਦੱਬ ਕੇ ਵਾਹ ਤੇ ਰੱਜ ਕੇ ਖਾਹ' ਦੀ ਨਸੀਹਤ ਦਿੱਤੀ ਸੀ। ਇਸੇ ਕਰਕੇ ਹੀ ਸਾਡੀਆਂ ਔਰਤਾਂ ਵੀ ਕਦੀ ਕੰਮ ਤੋਂ ਕੰਨੀ ਨਹੀਂ ਕਤਰਾਉਂਦੀਆਂ। ਉਹਨਾਂ ਦੀ ਅਕਾਂਖਿਆ ਹਮੇਸ਼ਾ ਇਹੋ ਰਹੀ ਕਿ 'ਹਾੜੀ ਵੱਢੂੰਗੀ ਬਰੋਬਰ ਤੇਰੇ, ਦਾਤੀ ਨੂੰ ਲਵਾ ਦੇ ਘੁੰਗਰੂ'। ਭਾਵੇਂ ਕਿ ਔਰਤ ਦੇ ਹਿੱਸੇ ਘਰੇਲੂ ਕੰਮ ਆਉਂਦੇ ਨੇ ਫਿਰ ਵੀ ਉਹ ਖੇਤੀਬਾੜੀ ਤੇ ਸਹਾਇਕ ਧੰਦਿਆਂ ਵਿਚ ਮਰਦ ਦੇ ਮੋਢੇ ਨਾਲ ਮੋਢਾ ਲਾ ਕੇ ਸਾਥ ਦਿੰਦੀ ਰਹੀ ਹੈ ਅਤੇ ਕਦੀ ਵੀ ਮਿਹਨਤ ਕਰਨ ਤੋਂ ਉਕਤਾਈ ਨਹੀਂ।

ਦੇਈਂ ਦੇਈਂ ਵੇ ਬਾਬਲਾ ਓਸ ਘਰੇ, ਜਿਥੇ ਬੂਰੀਆਂ ਝੋਟੀਆਂ ਸੱਠ।

ਇਕ ਰਿੜਕਾਂ ਇਕ ਜਮਾਇਸਾਂ, ਵੇ ਮੇਰਾ ਚਾਟੀਆਂ ਦੇ ਵਿਚ ਹੱਥ।

ਬਾਬਲ ਤੇਰਾ ਪੁੰਨ ਹੋਵੇ।³

ਸਾਡੇ ਦੁਖਾਂਤ ਦੀ ਸਿਖਰ ਉਦੋਂ ਹੋਈ ਜਦੋਂ ਨਵੀਂ ਤਕਨਾਲੋਜੀ ਆਉਣ ਨਾਲ ਅਸੀਂ ਹੱਥੀਂ ਕੰਮ ਕਰਨਾ ਛੱਡ ਦਿੱਤਾ। ਅਸੀਂ ਪੈਕਡ ਮਟੀਰੀਅਲ ਨੂੰ ਜ਼ਿਆਦਾ ਤਰਜੀਹ ਦੇਣੀ ਸ਼ੁਰੂ ਕਰ ਦਿੱਤੀ। ਦੁੱਧ ਲੱਸੀ ਦੀ ਥਾਂ ਕੋਕ ਨੇ ਲੈ ਲਈ। ਪੋਸਟਿਕ ਭੋਜਨ, ਸਬਜ਼ੀਆਂ ਤੇ ਮਸਾਲਿਆਂ ਦੀ ਥਾਂ ਜਿੰਜਰ, ਗਾਰਲਿਕ ਤੇ ਟੇਮਾਟੋ ਪੇਸਟਾਂ ਨੇ ਮੱਲ ਲਈ। ਅਸੀਂ ਇਹਨਾਂ 'ਤੇ ਨਿਰਭਰ ਹੋ ਕੇ ਰਹਿ ਗਏ। ਨਤੀਜੇ ਵੱਜੋਂ ਤੰਦਰੁਸਤੀ ਖਤਮ ਹੋ ਗਈ ਤੇ ਬੀਮਾਰੀਆਂ ਵਧਣ ਲੱਗ ਪਈਆਂ।

ਦਵੰਦ, ਤਣਾਓ, ਨਿਰਾਸ਼ਾ, ਅਸਤਿਤਵਹੀਣਤਾ, ਭੈਅ, ਸਹਿਮ, ਆਰਥਿਕਹੀਣਤਾ ਆਦਿ ਵਰਤਾਰੇ ਕਿਸਾਨੀ ਮਾਨਸਿਕਤਾ ਵਿਚ ਘਰ ਕਰ ਚੁੱਕੇ ਹਨ। ਕਿਸਾਨਾਂ ਦੀਆਂ ਖੁਦਕੁਸ਼ੀਆਂ ਦੇ ਕਾਰਨ ਆਰਥਿਕ, ਸਮਾਜਿਕ ਅਤੇ ਮਨੋਵਿਗਿਆਨਕ ਹੋ ਸਕਦੇ ਹਨ ਪਰ ਪੰਜਾਬ ਵਰਗੇ ਖੁਸ਼ਹਾਲ ਸੂਬੇ ਵਿੱਚ ਖੇਤੀ ਸੰਕਟ ਤੇ ਕਰਜ਼ੇ ਵਿੱਚ ਧਸੇ ਹੋਣ ਕਾਰਨ ਕਿਸਾਨਾਂ ਵੱਲੋਂ ਕੀਤੀਆਂ ਜਾ ਰਹੀਆਂ

ਖੁਦਕੁਸ਼ੀਆਂ ਘਾਤਕ ਤੇ ਦਿਲ ਕੰਬਾਉ ਵਰਤਾਰਾ ਹਨ। ਸਰਕਾਰ ਵੱਲੋਂ ਇਸ ਵਰਤਾਰੇ ਦੀ ਹੋਂਦ ਨੂੰ ਮੰਨ ਲੈਣ ਤੋਂ ਬਾਅਦ ਸਰਕਾਰ ਅਤੇ ਸਰਕਾਰੀ ਸੰਸਥਾਵਾਂ ਨੇ ਇਸ ਮਸਲੇ ਦੀ ਗੰਭੀਰਤਾ ਨੂੰ ਜਾਣਨ ਲਈ ਕਈ ਅਧਿਐਨ ਕਰਵਾਏ ਹਨ। ਕਈ ਲੋਕ ਹਿੱਤਾਂ ਵਿੱਚ ਕੰਮ ਕਰਨ ਵਾਲੇ ਸੰਗਠਨਾਂ ਅਤੇ ਬੁੱਧੀਜੀਵੀਆਂ ਨੇ ਨਿੱਜੀ ਪੱਧਰ 'ਤੇ ਇਸ ਮਸਲੇ ਦੇ ਕਈ ਪਹਿਲੂਆਂ ਦੀ ਘੋਖ ਪੜਤਾਲ ਕੀਤੀ ਹੈ।

ਘਟੀਆ ਖੇਤੀ ਨੀਤੀਆਂ, ਖੇਤੀ ਬੀਮਿਆਂ ਦੀ ਘਾਟ, ਮੰਡੀਕਰਨ ਦੀ ਅਣਹੋਂਦ, ਬੇ-ਰੁਤੀਆਂ ਫਸਲਾਂ, ਗ਼ੈਰ ਲਾਹੇਵੰਦ ਕੀਮਤਾਂ, ਲਗਾਤਾਰ ਫ਼ਸਲਾਂ ਦਾ ਮਾਰੇ ਜਾਣਾ, ਉੱਚੀਆਂ ਅਤੇ ਲਗਾਤਾਰ ਵਧੀਆਂ ਖੇਤੀ ਲਾਗਤਾਂ ਤੇ ਕਰਜ਼ੇ ਤੇ ਵਿਆਜ਼ ਦੀਆਂ ਉੱਚ ਦਰਾਂ ਕਾਰਨ ਕਿਸਾਨ ਕਰਜ਼ੇ ਦੇ ਜੰਜਾਲ ਵਿੱਚ ਧਸ ਗਏ ਹਨ। ਖੇਤੀ ਸੰਕਟ, ਕਰਜ਼ੇ ਦੇ ਕਾਰਨ, ਕਰਜ਼ੇ ਦੀ ਮਾਤਰਾ ਅਤੇ ਕਿਸਾਨਾਂ ਦੀਆਂ ਖੁਦਕੁਸ਼ੀਆਂ ਸਬੰਧੀ ਵੱਖ ਵੱਖ ਅੰਦਾਜ਼ੇ ਤੇ ਵੱਖੇ ਵੱਖਰੇ ਨਤੀਜੇ ਸਾਹਮਣੇ ਆਏ ਹਨ ਪਰ ਇਸ ਮਸਲੇ ਦਾ ਹੱਲ ਸਾਹਮਣੇ ਨਹੀਂ ਆਇਆ। ਇਨ੍ਹਾਂ ਖਾਮੀਆਂ ਨੂੰ ਪੂਰਾ ਕਰਨ ਅਤੇ ਜ਼ਮੀਨੀ ਸੱਚਾਈਆਂ ਨੂੰ ਜਾਣਨ ਲਈ ਅਤੇ ਕਿਸਾਨਾਂ ਦੀਆਂ ਖੁਦਕੁਸ਼ੀਆਂ ਨਾਲ ਸਭ ਤੋਂ ਵੱਧ ਪ੍ਰਭਾਵਿਤ ਮਾਲਵੇ ਦੇ ਬਠਿੰਡਾ, ਸੰਗਰੂਰ ਅਤੇ ਮਾਨਸਾ ਜ਼ਿਲ੍ਹਿਆਂ ਵਿੱਚ ਸਰਵੇਖਣ ਕਰਵਾਇਆ ਗਿਆ।⁴ ਇਸ ਸਰਵੇਖਣ ਵਿੱਚ ਖੁਦਕੁਸ਼ੀ ਪੀੜਤਾਂ ਅਤੇ ਉਨ੍ਹਾਂ ਨਾਲ ਮੇਲ ਖਾਂਦੀਆਂ ਹਾਲਤਾਂ ਵਾਲੇ ਕਿਸਾਨਾਂ ਦੀ ਆਰਥਿਕ ਸਮਾਜਿਕ ਦਸ਼ਾ, ਕਰਜ਼ੇ ਦੇ ਮੰਤਵ, ਕਰਜ਼ੇ ਦੀ ਪੰਡ ਦੇ ਵਧਣ ਦੇ ਕਾਰਨਾਂ ਅਤੇ ਕਿਸਾਨ ਖੁਦਕੁਸ਼ੀਆਂ ਦੇ ਮਸਲੇ ਨੂੰ ਸ਼ਾਮਲ ਕੀਤਾ ਗਿਆ ਸੀ। ਇਸ ਮੁੱਦੇ ਉੱਤੇ ਕਿਸਾਨ ਯੂਨੀਅਨ ਦੇ ਨੇਤਾਵਾਂ, ਪੰਚਾਇਤ ਮੈਂਬਰਾਂ, ਆੜ੍ਹਤੀਆਂ ਅਤੇ ਬੈਂਕਾਂ ਵਾਲਿਆਂ ਨਾਲ ਵੀ ਗੱਲਬਾਤ ਕੀਤੀ ਗਈ। ਬਹੁਤੀਆਂ ਖੁਦਕੁਸ਼ੀਆਂ ਨੌਜਵਾਨ ਅਤੇ ਮੱਧਵਰਗੀ ਉਮਰ ਦੇ ਕਿਸਾਨਾਂ ਵੱਲੋਂ ਕੀਤੀਆਂ ਗਈਆਂ ਹਨ ਜੋ ਬਹੁਤ ਹੀ ਮੰਦਭਾਗਾ ਵਰਤਾਰਾ ਹੈ। ਸਰਵੇਖਣ ਵਿੱਚ ਪੜ੍ਹਾਈ ਲਿਖਾਈ ਦੀ ਘਾਟ ਸਾਫ਼ ਤੌਰ 'ਤੇ ਸਾਹਮਣੇ ਆਈ ਕਿਉਂਕਿ ਬਹੁਤੇ ਪੀੜਤ, ਉਨ੍ਹਾਂ ਨਾਲ ਮੇਲ ਖਾਂਦੇ ਕਿਸਾਨ ਅਨਪੜ੍ਹ ਸਨ ਜਿਸ ਕਾਰਨ ਉਨ੍ਹਾਂ ਕੋਲ ਕੰਮ ਦੇ ਬਹੁਤੇ ਰਾਹ ਨਹੀਂ ਸਨ। ਨਤੀਜੇ ਵਜੋਂ ਉਨ੍ਹਾਂ ਨੂੰ ਗ਼ੈਰ ਲਾਹੇਵੰਦ ਖੇਤੀ 'ਤੇ ਹੀ ਨਿਰਭਰ ਰਹਿਣਾ ਪਿਆ। ਪੀੜਤ ਕਿਸਾਨਾਂ ਵਿੱਚੋਂ ਬਹੁਤੇ ਵਿਆਹੇ ਅਤੇ ਬਾਲ ਬੱਚੇ ਵਾਲੇ ਸਨ।

ਕਰਜ਼ੇ ਦੀ ਸਮੱਸਿਆ ਤੇ ਇਸ ਨੂੰ ਵਾਪਸ ਮੋੜਨ ਦੀ ਸਮਰੱਥਾ ਖੇਤੀ ਲਾਗਤਾਂ ਅਤੇ ਖੇਤੀ ਉਤਪਾਦਨ ਦੀਆਂ ਕੀਮਤਾਂ ਉੱਤੇ ਨਿਰਭਰ ਕਰਦੀ ਹੈ। ਕਰਜ਼ਾ ਵਧਣ ਦਾ ਮੁੱਖ ਕਾਰਨ ਖੇਤੀ ਵਸਤਾਂ ਦੀਆਂ ਗ਼ੈਰ

ਲਾਹੇਵੰਦ ਕੀਮਤਾਂ, ਝਾੜ ਦੀ ਖੜੋਤ, ਲਗਾਤਾਰ ਫ਼ਸਲਾਂ ਦਾ ਮਾਰੇ ਜਾਣਾ, ਲਗਾਤਾਰ ਵਧਦੀਆਂ ਅਤੇ ਉੱਚੀਆਂ ਖੇਤੀ ਲਾਗਤਾਂ, ਗ਼ੈਰ ਸੰਸਥਾਗਤ ਕਰਜ਼ੇ ਦੀਆਂ ਹੱਦੋਂ ਵੱਧ ਉੱਚੀਆਂ ਵਿਆਜ ਦਰਾਂ ਅਤੇ ਕਰਜ਼ੇ ਦਾ ਅਣਉਤਪਾਦਕ ਕੰਮਾਂ ਲਈ ਵਰਤਣਾ ਹਨ। ਪੰਜਾਬ ਦੇ ਕਿਸਾਨਾਂ ਸਿਰ ਲਗਾਤਾਰ ਭਾਰੀ ਹੋ ਰਹੀ ਕਰਜ਼ੇ ਦੀ ਪੰਡ ਅਤੇ ਉਨ੍ਹਾਂ ਦਾ ਇੱਕ ਤੋਂ ਵੱਧ ਸਰੋਤਾਂ ਦਾ ਕਰਜ਼ਾਈ ਹੋਣਾ ਵੀ ਸਾਹਮਣੇ ਆਇਆ ਹੈ। ਇਸ ਦੇ ਮੁੱਖ ਕਾਰਨ ਖੇਤੀ ਸੰਕਟ ਦਾ ਡੂੰਘਾ ਹੋਣਾ ਤੇ ਇਸ ਦੇ ਚਰਚਾ ਵਿੱਚ ਆਉਣ ਕਾਰਨ ਪਿਛਲੇ ਸਮੇਂ ਵਿੱਚ ਸੰਸਥਾਗਤ ਸਰੋਤਾਂ ਵੱਲੋਂ ਵੱਧ ਕਰਜ਼ਾ ਮੁਹੱਈਆ ਕਰਵਾਉਣਾ, ਕਿਸਾਨ ਅਤੇ ਆੜ੍ਹਤੀਆਂ ਦੀਆਂ ਜਥੇਬੰਦੀਆਂ ਵਿਚਕਾਰ ਕਈ ਮੁੱਦਿਆਂ 'ਤੇ ਟਕਰਾਅ ਆ ਜਾਣ ਕਾਰਨ ਕਿਸਾਨਾਂ ਵੱਲੋਂ ਆੜ੍ਹਤੀਆਂ ਦਾ ਕਰਜ਼ਾ ਕਿਤੇ ਹੋਰ ਪ੍ਰਬੰਧ ਕਰਕੇ ਵਾਪਸ ਕਰਨਾ ਅਤੇ ਅਜਿਹੇ ਮਾਹੌਲ ਵਿੱਚ ਆੜ੍ਹਤੀਆਂ ਵੱਲੋਂ ਕਿਸਾਨਾਂ ਵੱਲ ਕਰਜ਼ੇ ਦੇ ਮਾਮਲੇ ਵਿੱਚ ਹੱਥ ਪਿੱਛੇ ਖਿੱਚ ਲੈਣਾ ਹਨ। ਪ੍ਰਤੀ ਕਿਸਾਨ ਪਰਿਵਾਰ ਅਤੇ ਪ੍ਰਤੀ ਏਕੜ ਦੇ ਹਿਸਾਬ ਨਾਲ ਕਰਜ਼ੇ ਦੀ ਮਾਤਰਾ ਵੀ ਪੀੜਤ ਕਿਸਾਨਾਂ ਸਿਰ ਪੰਜਾਬ ਦੇ ਕਰਜ਼ੇ ਵਿੱਚ ਫਸੇ ਕਿਸਾਨਾਂ ਅਤੇ ਪੰਜਾਬ ਦੇ ਆਮ ਕਿਸਾਨਾਂ ਨਾਲੋਂ ਕਿਤੇ ਵਧੇਰੇ ਸੀ।⁵ ਛੋਟੇ ਕਿਸਾਨਾਂ ਸਿਰ ਤੇਜ਼ੀ ਨਾਲ ਵਧ ਰਿਹਾ ਕਰਜ਼ਾ ਇਨ੍ਹਾਂ ਦੀ ਹੋਂਦ ਲਈ ਗੰਭੀਰ ਸੰਕਟ ਦੀ ਪੇਸ਼ਨੁਗੋਈ ਵੀ ਕਰਦਾ ਹੈ। ਇਹ ਤੱਥ ਸਾਬਤ ਕਰਦੇ ਹਨ ਕਿ ਕਰਜ਼ਾ ਮੁੱਖ ਤੌਰ 'ਤੇ ਇਸ ਕਿਸਾਨੀ ਵਰਗ ਦੀਆਂ ਖੁਦਕੁਸ਼ੀਆਂ ਲਈ ਜ਼ਿੰਮੇਵਾਰ ਹੈ।

ਕਰਜ਼ੇ ਦਾ ਲਗਾਤਾਰ ਵਧਣਾ ਅਤੇ ਕਰਜ਼ਾ ਵਾਪਸ ਨਾ ਕਰ ਸਕਣ ਸਬੰਧੀ ਕਿਸਾਨਾਂ ਦੀ ਸਮਝ ਮੁਤਾਬਿਕ ਖੇਤੀ ਦੀਆਂ ਲਗਾਤਾਰ ਵਧ ਰਹੀਆਂ ਅਤੇ ਉੱਚੀਆਂ ਲਾਗਤਾਂ, ਖੇਤੀ ਉਤਪਾਦਨ ਦੇ ਗ਼ੈਰ ਲਾਹੇਵੰਦ ਭਾਅ, ਝਾੜ ਦੀ ਖੜੋਤ ਅਤੇ ਘੱਟ ਹੋਣਾ ਅਤੇ ਲਗਾਤਾਰ ਫ਼ਸਲਾਂ ਦਾ ਖ਼ਰਾਬ ਹੋਣਾ ਮਾਰੇ ਜਾਣਾ ਮੁੱਖ ਕਾਰਨ ਹਨ। ਇਨ੍ਹਾਂ ਕਾਰਨਾਂ ਕਰਕੇ ਖੇਤੀ ਆਮਦਨ ਘਟਦੀ ਹੈ, ਜਿਸ ਕਾਰਨ ਕਿਸਾਨ ਕਰਜ਼ਾ ਵਾਪਸ ਨਹੀਂ ਕਰ ਸਕਦੇ ਅਤੇ ਕਰਜ਼ੇ ਦੀ ਪੰਡ ਵੱਡੀ ਹੁੰਦੀ ਚਲੀ ਜਾਂਦੀ ਹੈ। ਕੁਝ ਕਿਸਾਨਾਂ ਨੇ ਕਰਜ਼ੇ ਦੀਆਂ ਬਹੁਤ ਉੱਚੀਆਂ ਵਿਆਜ ਦਰਾਂ ਅਤੇ ਕਰਜ਼ੇ ਦੀ ਮਨਜ਼ੂਰੀ ਤੇ ਵਿਤਰਣ ਸਮੇਂ ਭ੍ਰਿਸ਼ਟਾਚਾਰ ਅਤੇ ਬੇਨਿਯਮੀਆਂ ਨੂੰ ਵੀ ਦੇਸ਼ੀ ਕਰਾਰ ਦਿੱਤਾ ਹੈ। ਕਿਸਾਨ ਯੂਨੀਅਨਾਂ ਮੁਤਾਬਿਕ ਖੇਤੀ ਉਤਪਾਦਨ ਦੇ ਗ਼ੈਰ ਲਾਹੇਵੰਦ ਭਾਅ ਖੇਤੀ ਦੀਆਂ ਲਗਾਤਾਰ ਵਧ ਰਹੀਆਂ ਅਤੇ ਉੱਚੀਆਂ ਲਾਗਤਾਂ, ਗ਼ੈਰ ਸੰਸਥਾਗਤ ਕਰਜ਼ੇ ਦੀਆਂ ਉੱਚੀਆਂ ਵਿਆਜ ਦਰਾਂ, ਘਟੀਆ ਕੀੜੇਮਾਰ ਦਵਾਈਆਂ ਅਤੇ ਖਾਦ

ਅਤੇ ਨਹਿਰੀ ਪਾਣੀ ਦੀ ਘਾਟ ਕਿਸਾਨਾਂ ਦੀਆਂ ਮੁਸ਼ਕਲਾਂ ਦੀ ਜੜ੍ਹ ਹਨ।⁶ ਆੜ੍ਹਤੀਆਂ ਅਨੁਸਾਰ ਕਿਸਾਨਾਂ ਵੱਲੋਂ ਕਰਜ਼ੇ ਦੀ ਗ਼ਲਤ ਵਰਤੋਂ, ਗ਼ੈਰ ਉਤਪਾਦਕ ਕੰਮਾਂ ਲਈ ਕਰਜ਼ਾ ਅਤੇ ਫ਼ਸਲਾਂ ਦਾ ਖ਼ਰਾਬ ਹੋ ਜਾਣਾ ਖੇਤੀ ਸੰਕਟ ਲਈ ਜ਼ਿੰਮੇਵਾਰ ਹਨ। ਅਧਿਐਨ ਸਪਸ਼ਟ ਕਰਦਾ ਹੈ ਕਿ ਕਰਜ਼ਾ ਹੀ ਕਿਸਾਨਾਂ ਅਤੇ ਖੇਤ ਮਜ਼ਦੂਰਾਂ ਦੀਆਂ ਖ਼ੁਦਕੁਸ਼ੀਆਂ ਦਾ ਇੱਕੋ ਇੱਕ ਕਾਰਨ ਹੈ ਕਿਉਂਕਿ ਸਰਵੇਖਣ ਵਿੱਚ ਸ਼ਾਮਲ ਸਾਰੇ ਕਿਸਾਨਾਂ ਅਤੇ ਖੇਤ ਮਜ਼ਦੂਰਾਂ ਸਿਰ ਬਹੁਤ ਜ਼ਿਆਦਾ ਕਰਜ਼ਾ ਸੀ।

ਕਰਜ਼ੇ ਵਿੱਚੋਂ ਉਪਜੇ ਕਾਰਨ ਜਿਵੇਂ ਕਿ ਕਰਜ਼ੇ ਦੀ ਵਸੂਲੀ ਲਈ ਆੜ੍ਹਤੀਆਂ ਅਤੇ ਬੈਂਕ ਅਧਿਕਾਰੀਆਂ ਵੱਲੋਂ ਤੰਗ ਪ੍ਰੇਸ਼ਾਨ ਅਤੇ ਬੇਇੱਜ਼ਤ ਕਰਨਾ, ਘਰ ਵਿੱਚ ਕਲੇਸ਼ ਅਤੇ ਫ਼ਸਲਾਂ ਨੂੰ ਜਬਰੀ ਜ਼ਬਤ ਕਰਨਾ ਵੀ ਸ਼ਾਮਲ ਹਨ। ਪੀੜਤ ਪਰਿਵਾਰਾਂ ਵੱਲੋਂ ਜ਼ਮੀਨ ਵੇਚ ਕੇ ਗਹਿਣੇ ਧਰ ਕੇ ਕਰਜ਼ਾ ਵਾਪਸੀ ਘਟਾਉਣ ਦੀ ਵੀ ਕੋਸ਼ਿਸ਼ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਬਹੁਤੀ ਜ਼ਮੀਨ ਛੋਟੇ ਅਤੇ ਸੀਮਾਂਤ ਕਿਸਾਨਾਂ ਵੱਲੋਂ ਹੀ ਵੇਚੀ ਗਹਿਣੇ ਕੀਤੀ ਗਈ ਅਤੇ ਜ਼ਮੀਨ ਖ਼ਰੀਦਣੇ ਗਹਿਣੇ ਲੈਣ ਵਾਲੇ ਉਸੇ ਖੇਤਰ ਦੇ ਵੱਡੇ ਕਿਸਾਨ ਜਾਂ ਆੜ੍ਹਤੀਏ ਸਨ। ਕੁਝ ਕਿਸਾਨਾਂ ਨੇ ਸਾਰੀ ਜ਼ਮੀਨ ਵੇਚ ਕੇ ਆਪ ਮਜ਼ਦੂਰੀ ਜਾਂ ਹੋਰ ਛੋਟੇ ਮੋਟੇ ਧੰਦੇ ਕਰਨ ਲੱਗ ਪਏ। ਕਿਸਾਨੀ ਅਤੇ ਖੇਤ ਮਜ਼ਦੂਰਾਂ ਸਿਰ ਕਰਜ਼ਾ ਅਤੇ ਇਸ ਕਾਰਨ ਕਿਸਾਨ ਅਤੇ ਖੇਤ ਮਜ਼ਦੂਰਾਂ ਦੀਆਂ ਖ਼ੁਦਕੁਸ਼ੀਆਂ ਦਾ ਮਸਲਾ ਬਹੁ ਪਰਤੀ ਹੈ। ਇਸ ਦਾ ਹੱਲ ਲੰਮੇ ਸਮੇਂ ਦੀਆਂ ਢੁਕਵੀਆਂ ਨੀਤੀਆਂ ਨਾਲ ਸੰਭਵ ਹੈ। ਸਰਕਾਰ ਨੂੰ ਚਾਹੀਦਾ ਹੈ ਕਿ ਉਹ ਇਸ ਮਸਲੇ ਦੇ ਚਲੰਤ ਵੇਰਵੇ ਕੇਂਦਰ ਸਰਕਾਰ ਕੋਲ ਪੇਸ਼ ਕਰੇ ਅਤੇ ਕੇਂਦਰ ਸਰਕਾਰ ਕਿਸਾਨੀ ਦੇ ਬਚਾਅ ਲਈ ਢੁਕਵਾਂ ਰਾਹਤ ਪੈਕੇਜ ਪੰਜਾਬ ਨੂੰ ਦੇਵੇ। ਸਰਕਾਰ ਪੀੜਤ ਪਰਿਵਾਰਾਂ ਦੇ ਮੁੜ ਵਸੇਬੇ ਦਾ ਫ਼ੌਰੀ ਪ੍ਰਬੰਧ ਕਰੇ ਅਤੇ ਢੁਕਵੀਂ ਨਕਦ ਸਹਾਇਤਾ ਦੇਣ ਤੋਂ ਇਲਾਵਾ ਪੈਨਸ਼ਨ, ਪਰਿਵਾਰਕ ਮੈਂਬਰਾਂ ਨੂੰ ਰੁਜ਼ਗਾਰ ਅਤੇ ਪਰਿਵਾਰ ਦੇ ਬੱਚਿਆਂ ਲਈ ਸਿੱਖਿਆ ਦਾ ਪ੍ਰਬੰਧ ਕਰੇ। ਪੀੜਤ ਪਰਿਵਾਰਾਂ ਦਾ ਕਰਜ਼ਾ ਮੁਆਫ਼ ਕੀਤਾ ਜਾਵੇ ਅਤੇ ਕਰਜ਼ੇ ਤੋਂ ਪ੍ਰਭਾਵਿਤ ਕਿਸਾਨਾਂ ਨੂੰ ਪ੍ਰੇਸ਼ਾਨ ਕਰਨ ਤੇ ਮੁਕੰਮਲ ਪਾਬੰਦੀ ਲਗਾਈ ਜਾਵੇ।

ਖੇਤੀ ਲਾਗਤਾਂ ਨੂੰ ਘੱਟ ਕਰਨ, ਖੇਤੀ ਉਤਪਾਦਨ ਦੇ ਲਾਹੇਵੰਦ ਭਾਅ, ਸਹੀ ਅਤੇ ਸ਼ੁੱਧ ਕੀੜੇਮਾਰ ਦਵਾਈਆ, ਖਾਦਾਂ ਅਤੇ ਫ਼ਸਲ ਮਰਨ 'ਤੇ ਪੂਰੇ ਮੁਆਵਜੇ ਦਾ ਪ੍ਰਬੰਧ ਕੀਤਾ ਜਾਵੇ। ਕਿਸਾਨਾਂ ਨੂੰ ਸਹੀ ਮਾਤਰਾ ਤੇ ਘੱਟ ਵਿਆਜ ਦਰਾਂ ਅਤੇ ਬਿਨਾਂ ਬੇਯਿਨਮੀਆ ਦੇ ਕਰਜ਼ਾ ਮੁਹੱਈਆ ਕਰਵਾਇਆ ਜਾਵੇ।

ਖੇਤੀ ਖੇਜ ਅਤੇ ਵਿਸਥਾਰ ਸੇਵਾਵਾਂ ਨੂੰ ਸਮੇਂ ਦੇ ਹਾਣ ਦਾ ਬਣਾਇਆ ਜਾਵੇ ਤਾਂ ਕਿ ਕਿਸਾਨਾਂ ਦਾ ਮੁੜ ਤੋਂ ਇਨ੍ਹਾਂ ਸੰਸਥਾਵਾਂ ਵਿੱਚ ਵਿਸ਼ਵਾਸ ਪੈਦਾ ਹੋ ਸਕੇ।

ਲੋਕਮਨ ਦਾ ਹਿੱਸਾ ਬਣੇ ਕਿਸਾਨ ਖੁਦਕੁਸ਼ੀਆਂ ਵਰਗੇ ਹਾਲਾਤ ਸਾਡੇ ਲਈ ਸਮੱਸਿਆਕਾਰ ਬਣ ਗਏ ਹਨ। ਜੇਕਰ ਇਹਨਾਂ ਉੱਪਰ ਕਾਬੂ ਨਾ ਪਾਇਆ ਗਿਆ ਤਾਂ ਸਾਡੇ ਭਵਿੱਖ ਦਾ ਤਵਾਜ਼ਨ ਡਾਵਾਂਡੇਲ ਹੋ ਜਾਵੇਗਾ ਅਤੇ ਸਮੁੱਚੀ ਸ਼ਿਕਸ਼ਾ ਵਿਕਾਸ ਦੀ ਦਿਸ਼ਾ ਵਿਚ ਵੀ ਅਗਰਸਾਰ ਹੋਣ ਦੀ ਬਜਾਏ ਵਿਨਾਸ਼ਮੁਖੀ ਰੁਝਾਨਾਂ ਦਾ ਸ਼ਿਕਾਰ ਹੋ ਜਾਵੇਗਾ। ਸਰਕਾਰ, ਸਮਾਜਕ ਸੰਸਥਾਵਾਂ, ਧਾਰਮਿਕ ਜਥੇਬੰਦੀਆਂ ਤੇ ਪੜ੍ਹੇ ਲਿਖੇ ਵਰਗ ਨੂੰ ਇਕਮੁੱਠ ਹੋ ਇਸ ਸਮੱਸਿਆਕਾਰੀ ਨੂੰ ਰੋਕਣ ਲਈ ਠੋਸ ਉਪਰਾਲੇ ਕਰਨੇ ਚਾਹੀਦੇ ਹਨ। ਨਿਸ਼ਚੇ ਹੀ ਇਸ ਸਮੱਸਿਆ ਦੇ ਸਮਾਧਾਨ ਹਿੱਤ ਬੰਦ ਕਮਰਿਆਂ ਦੀਆਂ ਬੌਧਿਕ ਚਲਾਕੀਆਂ ਤੋਂ ਉੱਪਰ ਉੱਠ ਕੇ ਕੁਝ ਵਿਹਾਰਕ ਕਿਸਮ ਦੇ ਯਤਨ ਕੀਤੇ ਜਾਣ ਦੀ ਲੋੜ ਹੈ।

ਹਵਾਲੇ ਤੇ ਟਿੱਪਣੀਆਂ

- 1 https://en.m.wikipedia.org/wiki/Death_drive
- 2 ਧਨੀ ਰਾਮ ਚਾਤ੍ਰਕ
- 3 ਲੋਕ ਗੀਤ
- 4 https://en.m.wikipedia.org/wiki/Farmers'_suicides_in_India
- 5 <https://m.rbi.org.in//Scripts/PublicationReportDetails.aspx?UrlPage=&ID=942>
- 6 <https://www.bbc.com/news/world-asia-india-55157574>

SOURCES AND SEEDINGS OF NPAs

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NPAs refers to a debt obligation where the borrower has not paid any previously agreed upon interest and principal repayments to the lender for a stipulated period of time. A 'non-performing asset' (NPA) is defined as a credit facility in respect of which the interest and/ or installment of principal remains 'past due' for a specified period of time. The specified period has been reduced in a phased manner and now it is one quarter time with effect from the year ending March 31, 2004 and onwards. (Report on Trend & Progress of Banking in India 2003-04 and 2004-05, RBI).

Lending, one of the principal functions of banks, always carries a risk, called 'credit risk'. It arises out of the incapacity of the borrower to repay. The problem of bad loans (known as NPA in banking terms) is not the new one and it existed right from the days of Goldsmith banking in 17th Century. Bad loans of banks are responsible for the economic crises of many nations including India. Numerous studies have been conducted to find out the reasons for conversion of a performing asset into a non performing one. No doubt that complete elimination of NPAs is impossible but with efforts and by analyzing the underlying causes, bankers can endeavor to reduce its level. Reduction of NPAs level increases the overall efficiency of banking sector. Sources of banking industry told *Frontline* that although defaulters are huge in number yet top borrowers contribute in high percentage to bad debts. The fact is that such large borrowers are big industrial houses. For instance, in the case of Indian Bank, the top 15 defaulters account for about one-third of all NPAs of the bank. Similarly in the Central Bank of India, the top 20 defaulters owed a total of Rs.430 crores to the banks and thus account for one-fifth of the bank's NPAs (*Frontline* Jan, 2000). Studies of NPAs at all levels highlight that there are numerous reasons for conversion of loan into NPAs.

REVIEW OF LITERATURE

Kalra (2012) has observed that provisioning norms which are set by Reserve Bank of India gave imagining results relating to nonperforming assets. High level of NPAs in banking industry has attracted public as well as foreign researchers to analyse its reasons.

Chakraborty (2011-2012) has defined non- performing assets and his main area of research was relating to education loans. He said gross non-performing assets ratio for the education loan segment increased to 6 percent in 2011-2012 from 2 percent in 2007-08.

Rajamohan (2012) researched that Indian banking industry plays an important role in the socio economic development of a country. During the past few years the banks gained sufficient strength to pose good performance which is reflected in the high growth of low cost deposits

Vasantbhai (2013) has done a comparative analysis of NPAs management between SBI and CBI by taking the period of study for five years from 2007 to 2011 and applied ratio analysis technique for the analysis of information. He found in the groundwork of the analysis that gross NPAs & net NPAs of SBI are more than CBI.

Kamra (2013) has analysed the nonperforming assets (NPAs) of three selected nationalised banks namely State Bank Of India (SBI), Punjab National Bank (PNB), and Central Bank Of India (CBI). He concluded that banks are judged these days neither by no. of branches nor by the volume of deposits they attract in the market rather by the quality of assets which their balance-sheet possess.

Sikdar and Makkad (2013) concluded that non- performing assets are a standard criterion for assessing the credit risk of the commercial banks. They studied annual reports of the banks to know about the steps taken by banks to reduce existing NPAs.

Srinivas (2013) has observed the composition of NPAs in public sector banks in India in different sector. He used secondary data for finding total amount of NPAs in nationalized and SBI group banks from the year 2004 to 2013.

Selvarajan and Dr. Vadivalagam (2013) have studied about NPAs in priority Sector lending's. They said there is no unanimity in the proper policies to be followed in resolving the NPAs problem. Consistency is also required for applying the NPAs norms.

Dr. Ganesan and Santhana (2013) in their paper titled "Non Performing Assets: A study of State Bank of India" have done elaborated study for State Bank's sources and deployment of funds and for gross and net NPAs, their impact on the profitability of SBI.

Shalini (2013) pointed out the significant role that credit management plays and includes planning, organizing, controlling, directing and coordinating the credit policies in order to eliminate the NPAs from banker's balance sheet and make them more profitable.

Mahajan (2014) in his article named "Trends of NPAs in Indian Banking Sector" has examined the dimensional approach of NPAs in the banking system with special focus on concept of NPAs in Indian banking sector in comparison to global companies. He made a study of NPAs of five different countries namely Brazil, Russia, India, China and South Africa (BRICKS).

Pawar (2015) in his research paper, "Management of Selected Commercial Cooperative Banks in Gujarat" has discussed about management of NPAs by selected Commercial Cooperative Banks

OBJECTIVE OF THE STUDY

To analyse various sources of non performing assets of public sector banks.

REASONS FOR CONVERSION OF LOANS INTO NPAs

These can broadly be classified into 2 categories.(Poongavanam,2000)

1. Internal Reasons
2. External Reasons

INTERNAL REASONS

Internal reasons for NPAs occur due to internal bank management, policy of credit and terms of credit of the bank. These are also known as incremental component (Shukla, 2010). These reasons are within the control of banks, that is if bank officials follow the rules and terms of credit properly and with caution, NPAs would not have been occurred. Sometimes more than one reason is jointly responsible for an asset becoming NPA.

Lack of freedom to choose product and pricing by the bankers are the other reasons as banks in India are governed by RBI who itself acts as an agent of the government and implements various programs and schemes. Banks, in order to cater to social banking envisaged by the Government, tend to finance the borrowers/sectors which are not commercially viable and ultimately become bad (Karunakar, 2008). Similarly, pricing of loans such as interest charged on the advances is ultimately governed by the government. Hence, banks end up financing at non-competitive rates which result in under pricing of the loans.

Lack of proper training to lending staff of the banks (Mohnani, 2013) which ultimately leads to improper appraisal and wrong calculation of various management ratios by the bankers while lending (Mehta, 2014) and wrong fixing of quantum of loans is done by the banker, as sometimes they make advances for 100 percent of the value of security held and sometimes more than that. It is a step towards bad debt. Lending made towards idle assets by the banks which do not yield any income, i.e. lending just based on the collateral security, may cause bad debts (Rajput and Gupta, 2012). Similarly, target based financing i.e. just to meet the monthly, quarterly or annual budgets of loan, the bank official tend to finance non-viable loan proposals and loop holes at appraisal stage, improper selection of borrowers which leads to inadequate capital and wrong judgment of the capacity of borrowers. Both under financing and over financing of the projects leads to NPAs creation. In under

financing, units cannot start production and in over financing funds are diversified to unproductive use, thus making them unviable to service the interest on total loan facility (Siraj and Pillai, 2012). Employment purpose loan given under welfare scheme of the government and loans under social banking schemes where 40 percent of the total credit needs to be given to the priority sector whether they are viable or unviable becomes a big cause for NPAs (Prasad & Veena, 2011).

EXTERNAL REASONS OF NPAs

External reasons are those reasons upon which bankers have no control. These can be elaborated from different angles.

A. From Borrower Side

Misconceived projects of the borrowers lead to bad debts. Changes implemented by the regulators of banks many a times change the destiny of borrowers. For example, sometimes even a marginal increase in the rate of interest on loan can cause distress for borrowers especially in the industries or trades where margin of profit is very thin thus resulting in defaults in repayment of credit facilities (Yeole, 2004). Inadequate capital structure of the borrower or dull investment made by him leads to frequent defaults. For example, funds invested in heavy machinery which becomes obsolete very soon with no proper response may cause loan default. Incompetent or inapt management of the borrower can also cause bad debt sooner or later. Poor governance and administration always affects badly. Lack of proper infrastructure facilities like shortage of power due to power cuts, material shortage, less fuel and transportation, less marketing and technical support enhance NPAs (Malyadri, 2002).

Cost overruns because of delayed implementation of the projects by borrower, regular liability for payment of installments with interest but no profit warning sign on the other hand causes bad debts (Kumar, 2014). Inability of borrower to arrange funds in time due to delay in sanction of loan makes things worse which were planned for production and creates bad debt problem. If stock management of the firms is poor, often results into decrease of working capital. Exchange rate fluctuations also affect adversely those customers who are dealing in import/ export of goods; changes in custom duty, excise duty, de-categorization of items reserved for small scale industries (SSI), cash incentive have their own bad effects. Similarly lengthy legal process leads to less threat among borrowers and they are confident enough that government cannot extract money from them so easily and ultimately they will be discounted. Willful defaults made by borrowers while taking advantage of the long drawn legal process of recovery also leads to bad debts (Barge, 2012).

In our political system, sometimes certain lucrative announcements made by certain political parties especially at the time of elections, such as waiver of interest on loans or principal itself becomes a major reason for bad debts. Borrowers in hope of getting the loan waive benefit do not service their debt, hence bad debt is created (Siraj and Pillai, 2012). In agriculture sector, loan amount is sanctioned as per size of land of the borrower. Higher amount of loan creates more liability of interest payment, but income is comparatively less which leads to creation of new NPAs. Diversion of funds to unproductive purpose, i.e. funds used for wedding, for speculation or for buying real estate, also creates NPAs (Patil, 2011).

B. From Industry Side

Business cycle in the industry follows up and down swings at different intervals of time. When down swing period continues in the industry only highly sound industries can survive where others that are working on a low margin and with weaker financial position find it very hard to survive and hence bad debts occur (Siraj and Pillai, 2012). Fast growing technology in many industries also leads to hard competition both inland as well as globally. For example, specialization attained by China in electronics leads to more buying of Chinese products which are available at a very low price to the ultimate consumer's leads to bad debts for home industries.

With a change in the behavior and demand of the customers certain industrial loans become bad. In this regard, example of the traditional television may be taken which have become obsolete these days as LCDs and LEDs and even advanced versions of these have been introduced in the market. No buyer now wants to buy traditional television. Hence, the television manufacturers who did not switch to LCD or LED manufacturing have lost their business which ultimately leads to creation of NPA. Change in RBIs regulations e.g. increase in interest

rates, affects the moral of the borrowers who are already residing under market competition (Balasubramaniam, 2012). Change in government regulatory norms; e.g. ban on plastic bags and ban on certain harmful medicines, leads to closure of respective factories. Also increase in VAT and taxes leads to either closure or uncompetitiveness for the borrowers.

C. From Economy Side

Uneven allocation of resources either naturally or manmade leads to uneven growth of the overall economy. On the other hand, liberalization and globalization of the economy due to which foreign banks and companies have started functioning in India and availability of a variety of products and competition lead to failure of small indigenous units.

D. From Security Valuation Side

On the part of the borrowers, when they go for over valuation of security to attain more funds from the bank, generally divert funds to unproductive usage. From banker side, more dependence on primary security is required, but practically banks feel secured with collateral security, give less weight-age to the output generating activities and ignoring profitability aspect leads to creation of new bad debts (Aremu, 2010).

E. From Structuring of Loan Side

Raising of funds by the businessmen starts when they feel difficult to exist and trapped badly by the circumstances. Collection of funds not at right time leads to bad debts. When revenue generation in the business of the borrower is seasonal, it rarely suits the evenly payments of installments of loan. When rate of interest charged on loan is higher than the rate of return actually earned by borrower, creates crisis for him (Collins, 2011). Similarly, when proportion of debt is higher as compared to the equity in business, it is more prone to bad debt because more interest is required to be paid at fixed rate on the debt as where no such binding exists for equity (Siraj and Pillai, 2012).

Unrealistic loan repayment schedule prescribed by the banks puts the borrower in distress. Performance of the borrower being guaranteed by the person who himself is in financial crisis is more prone to bad debts.

F. From Regulator Side

Frequent changes in interest rates or other governing rules for the loans many a times adversely affect the existing borrowers and create more chances for bad debts. Defective government policy in certain cases where no security is required for attaining loan and all types of unsecured loans of the bank create bad debts problem (Singh, 2012).

G. General Reasons

NPAs are also created due to reasons which are beyond the control of anyone, for example death or insolvency of the borrower. Natural calamity occurrence, for example heavy floods destroyed or uprooted many factories in J&K state which will take a long time to resettle and till that time bankers will face bad debts (Siraj and Pillai, 2012). Similarly less mobility of products from certain areas due to non availability of transportation facilities. On the other hand high interference of politicians and bureaucrats in lending of the banks also leads to bad debts (Reddy, 2002).

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