SAGACITY : Researchers' Perspective, 2021

Editor
Dr. Surinder Kaur

Sub-Editor
Dr. Ritu Dhawan

SAGACITY : Researchers' Perspective, 2021

Editor
Dr. Surinder Kaur

Sub-Editor
Dr. Ritu Dhawan

ISBN: 978-88490-42-9
Year: 2022
Price: 800/-

Published by:
Kasturi Lal & Sons
Hall Bazar, Amritsar

PREFACE

Khalsa College for Women, Amritsar has witnessed the pinnacle of prosperity, growth, excellence and longevity only due to the grace of the Sovereign Lord. Since its inception in 1968, Khalsa College for Women has been acknowledged for providing a spectrum of courses aimed at delivering high-quality higher education and at illuminating the young minds of girls with intellectual curiosity, creativity and scientific temper. We not only focus on our learners but also our teachers by encouraging and inculcating value and importance of research in them.

We believe that every discipline carries utmost importance in today's contemporary era. Research plays a significant role in evaluating the facts about each discipline, both conceptually and empirically. In addition, research also contributes in enhancing knowledge base, helps to improve teaching and learning methods and also helps to lead more strategically and effectively.

Our book entitled "SAGACITY: Researchers' Perspective, 2022" showcases cutting edge research papers authored by our esteemed faculty members. It is an inclusive 'one stop' destination for the research developments across different spheres of higher education.

The captivating point of this book is to inspire personal growth of the budding researchers and educationists. Teachers can bring their expertise to the ground level by disseminating the valuable information to the learners gained through their research.

Thanks to all the authors for your team spirit and looking forward to many more book publications.

With best wishes
Dr. Surinder Kaur
Principal
Khalsa College for Women,
Amritsar

LIST OF CONTRIBUTORS CONTRARY

1. Dr. Surinder Kaur , Principal, Khalsa College for Women,Amritsar.
2. Dr. Jitender Kaur, Head, Department of Music, Khalsa College for Women, Amritsar.
3. Ms. Ravinder Kaur, Head, P.G. Department of Punjabi, Khalsa College for Women, Amritsar
4. Dr. Chanchal Bala, Head, Department of Hindi, Khalsa College for Women, Amritsar
5. Dr. Suman Nayyar, Head, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
6. Dr. Ritu Dhawan, Assistant Professor, P.G. Department of commerce and Management, Khalsa College for Women, Amritsar
7. Dr. Namrata Khairah, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
8. Dr. Kamalpreet Kaur Sandhu, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
9. Dr. Neeru Kapoor, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
10. Dr. Jaswinder Singh, Head, P.G. Department of Economics, Khalsa College for Women, Amritsar.
11. Dr. Ranjandeep Kaur, Assistant Professor, P.G. Department of Computer Science, Khalsa College for Women, Amritsar
12. Dr. Rajwinder Kaur, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
13. Dr. Hardeep Kaur, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
14. Ms. Manjot Kaur, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
15. Ms. Dilpreet Kaur, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
16. Ms. Sharina Mahajan, Head, P.G. Department of Fashion Designing, Khalsa College for Women, Amritsar

17. Ms. Ambica Khurana, Assistant Professor, P.G. Department of Fashion Designing, Khalsa College for Women, Amritsar
18. Ms. Krishma, Assistant Professor, P.G. Department of Fashion Designing, Khalsa College for Women, Amritsar
19. Ms. Mehak Seth, Assistant Professor, P.G. Department of Fashion Designing, Khalsa College for Women, Amritsar
20. Ms. Manjot Kaur, Assistant Professor, P.G. Department of Fashion Designing, Khalsa College for Women, Amritsar
21. Dr. Kirandeep Kaur, Assistant Professor, P.G. Department of Punjabi, Khalsa College for Women, Amritsar
22. Dr. Sharanjeet Kaur, Assistant Professor, P.G. Department of Punjabi, Khalsa College for Women, Amritsar
23. Ms. Sumanjit Kaur, Assistant Professor, P.G. Department of Punjabi, Khalsa College for Women, Amritsar
24. Ms. Samandeep Gill, Head, Department of English, Khalsa College for Women, Amritsar.
25. Ms. Tanveen Kaur, Assistant Professor, P.G. Department of Economics, Khalsa College for Women, Amritsar
26. Dr. Jasleen Dua, Assistant Professor, Department of sociology, Khalsa College for Women, Amritsar
27. Ms. Khushveen Gill, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
28. Mr. Varun Bal, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
29. Ms. Gagandeep Kaur, Librarian, Khalsa College for Women, Amritsar
30. Dr. Tanu Sharma, Assistant Professor, Department of Physics, Khalsa College for Women, Amritsar
31. Ms. Gurjit Kaur, Assistant Professor, P.G. Department of Computer Science, Khalsa College for Women, Amritsar
32. Ms. Seema, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar
33. Ms. Deepika Bagga, Assistant Professor, P.G. Department of Commerce and Management, Khalsa College for Women, Amritsar

CONTENTS

FACTORS AFFECTING THE CHOICE OF HIGHER EDUCATION INSTITUTE IN AUSTRALIA AND CANADA: A PERSPECTIVE OF INDIAN STUDENTS

Ms. Tanveen Kaur
Assistant Professor, Khalsa College for Women, Amritsar

Dr. Surinder Kaur
Principal, Khalsa College for Women, Amritsar

Abstract: Accessibility to quality education is critical to improve the quality of life, especially in the third world countries. In spite of having a large demographic dividend and intense number of higher education institutes India is not able to sustain its youth because of low quality education combined with poor infrastructural facilities leading to the phenomenon of student migration. The student migration from India increased by 127 percent since 2016 with the maximum number of students going to the countries of Australia and Canada because of welcoming attitude and liberal policies followed by these countries. In this scenario the present study attempts to explore the factors influencing selection of higher education institute in these countries using the technique of factor analysis. The study is based on the random sample survey of 157 respondents collected through Google Forms.

Keywords: Higher Education Institutes, Canada, Australia, Factor Analysis JEL Classification: A23, A29, F22, I23.

I. Introduction

The decade of nineties observes a boom in the tertiary education worldwide. The crucial factors to choose the university level education are hope for higher wages and better future prospects. Economically, the decision to invest in higher education is treated as an investment decision. The growing market for higher education has resulted in increasing heterogeneity of services offered by the higher education institutes. The decision of students to choose an institute depends upon varied factors such as filed of study, more or less prestigious institute, modes of study combined with the monetary factors like tuition fees and expected salaries upon the completion of the studies.

The economic theory of Lancaster (1966) found that other than the monetary factors, distance from home and modes of learning plays a prominent role in determination of the institute of choice. Carson and Czajkowski (2014) theory suggest that the decision of the students is based both upon the revealed and stated preferences where the former depicts the actual choice of the students while, the latter observes the choice made under hypothetical setting. Signaling theory (2020) stresses upon the increase in the strength of signals such as prestige of HEI's, study mode and field of education.

In case of India, acquiring a degree is not only the signaling factor in the labor market but a large part of signaling is dependent upon the institution from where it is acquired and it is believed in regard to India that acquiring degrees from abroad is better than acquiring an equivalent degree from the home country because of the multifaceted challenges faced by Indian higher education institutes such as inadequate training and insufficiency of market ready skills for the youth (Tambi,2018). The serious mismatch between demand and supply has resulted in enrolment rate in higher education being as low as eighteen percent (GOI,2019). This has resulted in tremendous increase in the student migration. The total number of migrating students were 1702788 in 1995 which increased to 5085159 showing an increase of 298 percent in these fourteen years (UNESCO Institute of Statistics,2019). The preference of the Indian students in regard to choose an institute abroad for higher education has changed from time to time. Till the earlier twenties, institutions in United States were the most preferred destination by the Indian students because the degrees provided by US institutes have international repute and provides support facilities such as organization of workshops, web-based classes, computer-based tests etc. but there was a decline in the number of Indian students in United States post 2000 because of revision made in H1-B visa and global financial crisis after 2001 (Open Doors Report, 2019). The major beneficiary of these policies were Canada and Australia where the compound annual growth rate of students was 51.38 and 20.16 respectively during the period of 2002-2020. Indian students chose the institutes in these countries because of the academic excellence as about twenty-six Canadian universities and six Australian universities rank in top 100 institutes. Other than this, liberal immigration policies and opportunity to work while learning has led to increase in the student migration to these areas.

Researchers have tried to highlight the major factors leading to the choice of higher education institutes by the students. Litten, Yost and Tucker (1980) argued about the choice of process of the students and referred it as a complex decision as it not only involves the decision based on monetary terms but is also based on the long-term effects of student's life. Hossler and Gallager (1987) explored various social and individual factors leading to educational aspirations such as parental encouragement, peer pressure and academic performance. Kusumawati, Yanamandram and Perera (2010) combined both economic and social factors and found that the choice of the students is based upon multiple factors. Shanker (2009) in their study reported that human capital development was the key element reported by the students in order to choose a particular institute. The provision of human capital in institutes was provided in the form of communication skills, critical thinking, teamwork, lifelong learning, entrepreneurship skills, ethics and professional moral and leadership skills. Ahmed et.al (2010) found that factors such as reliability, responsiveness, assurance, and empathy were considered as the key factors by the students to figure out the higher education institute for them. They extended their views in (2013) by examining that quality assurance and accreditation of the institutes attracts the students (customers) as they need the quality education in the near and long run. Bantanur et.al (2015) highlighted the role of social upliftment and environmental sustainability in the choice of institutes of higher education. Rika.et.al (2016) highlighted the increase in the marketing facilities among the higher education institutes. This resulted in better leverage of their resources, improved marketing efforts and enhanced marketing budgets on strategies, programs and services that influence the student enrolment behavior. Kunwar (2017) explored that financial factors, university specific factors, location specific factors and social life related factors are responsible for the selection of HEI's. Seetah (2019) revealed that physical environment, transitional support and word of mouth have positive influence on the student's decision while educational and support facilities do not have a significant effect on the student's choice. Walsh and Cullinan (2020) highlight the importance of peer, sibling and parental influence on this decision and examines that course reputation and availability of work placement opportunities also plays a dominant role. Moody (2020) examined the role of social media in the choice of higher education institute, this was combined with the other factors such as size of institution, scholarship offerings and geographic regions.

From the above review of literature, it becomes abundantly clear that multiple factors influence the choice of the higher education institutes. Indian students are preferring to choose an institute in far off countries like in Australia and Canada rather than there in India, but there is dearth of studies in this regard. Thus, there is an urgent need to have a detailed analysis on this critical issue, the present study is an attempt to examine the factors responsible for the migration of Indian students to the higher education institutes of Australia and Canada.

For this, the study has been divided into four sections including the present one. Section II gives the data source and methodology used for the present study.

Section III analyses the results and Section IV concludes the findings and derives the policy implications.

II. Database and Methodology

The choice of higher education institute is considered to be the discrete choice of students, which is consistent with the qualitative choice. In the context of the present study the choice of the students depends upon the various factors. The study is based on the data of 157 respondents during the period of July 2020 to September 2020 through Google Forms. The present sample of 157 respondents belongs to the countries of Australia and Canada.

The present study depends upon the following variables selected from the sample to determine the choice of the students

X_1: Quality of education

X_2: Prestige of a degree/diploma provided by the institute

X_3: Cost of studying at the institute

X_4: The amount of financial support offered by the institution

X_5: Prior knowledge about the institute through the acquaintances

X_6: The availability of a particular program

X_7: The institution was the most effective in communicating and providing information

X_8: The size of institution

X_9: Factors associated with the location of institution (climate, city size, proximity to my country, etc.)

X_{10}: The institution had the fastest admissions process

X_{11}: Foreign Ranking of the institute

It was observed that variables selected were highly correlated among themselves causing the problem of multicollinearity, which would lead to inaccurate and unreliable results. Under such situation the statistical technique of factor analysis is used. This technique is used to identify and isolate the variables which affected and caused the variations in choice of higher education institute. It is the interdependence technique under which all the variables are considered simultaneously and all are related to each other. This analysis assumes that the inter-correlation occurs because of few basic factors are shared in common by different variables of different degrees. It attempts to analyze the value of coefficient of regression where the factors are regressed on the factors (Mehra & Nanda, 2012). In factor analysis, a given set of ‘variables are grouped into ‘p’ number of groups called factors. Which are less in number than the original variables. Factors F_i and F_J are orthogonal i.e., the variables within the group are generally same in nature but complimentary with respect to phenomenon under study, but within two groups factors are interdependent.

The methodology of the factor analysis used in the present paper is given as under:

$$X=LF+u$$

Where X is vector of all original variables

X= (X_1, X_2, X_3……. Xn)

F is the vector of factors derived

F= (F_1, F_2, F_3………. Fn)

U is the vector of error terms

U= (E_1, E_2, E_3……………E_n)

L is the factor loading coefficient matrix

L=

The coefficient factor loading a_{ij} belongs to ith variable and jth factor which is similar simple correlation coefficient and shows the extent to which variable X_i is associated to factor F_j. A salient loading assumes that there is correlation among the factor and variable. The communality of X_i variables is the sum of square of factor loadings under the derived p factor and is calculated as:

$$(a_{11})^2 + (a_{12})^2 + \ldots\ldots\ldots\ldots + (a_{ip})^2 = (c_i)^2$$

The purpose of the communalities is to show the extent to which the derived factors explain the ith variable. Derived communality value should be more than 60 percent so that each variable is explained clearly. In order to have better explanation of the variables the factor loading was rotated using Kaiser's Varimax Criterion for Rotation.

III. Factors Affecting the Choice of Higher Education Institute: Results of Factor Analysis.

The results of the survey have been divided into two parts. Part I highlights the factors affecting the choice of students to choose an institute in Australia and Part II highlights the factors chosen by the students to choose an institute in Canada.

Part I: Factors affecting the choice of students to choose an institute in Australia

Table I: Factors affecting the Indian students to chose an Institute in Australia

Sr.No.	**Variable**	**Factor Loadings**					**Commu-nalities**
		F1	**F2**	**F3**	**F4**	**F5**	
X_1	The quality of education provided at this institution			.690			.586
X_2	The prestige of a degree/ diploma from this institution	.713					.646
X_3	The cost of studying at this institution		.721				.619
X_4	The amount of financial support provided by the institution			-.409			.575
X_5	Prior knowledge about the institute through the acquaintances					.880	.795
X_6	The availability of a particular program at the institution		.708				.607
X_7	The institution was the most effective in communicating and providing information			.703			.613
X_8	The size of the institution	-.710					.595
X_9	Factors associated with the location of this institution (climate, city size, proximity to my country, etc.)	.718					.608
X_{10}	This institution had the fastest admissions process		-.506				.557
X_{11}	Foreign Ranking of the institute				.855		.760
Cumulative Percentage of Variance Explained		19.795	32.333	43.390	53.627	63.287	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax and Kaiser Normalisations

Source: Author’s Calculations based on survey

Table I represents the results of factor analysis for analyzing the factors affecting the choice of students to prefer a higher education institute in Australia. It has been observed from the table that out of 11 factors, five factors were derived which were taken together with the total variance of 63.287. the value of communality varies from 0.55 to 0.79 (55 percent to 79 percent) which highlighted that the derived five factors were sufficient for most of the variations in the original values under evaluation. The first factor includes that variable such as prestige of degree/diploma (A_2), size of the institution (A_8), factors affected with the institute (A_9) and these factors can be named as 'Reputation Factor' and it explains about 19.795 percent variations. The second factor accounts for 12.538 percent variation and it named as 'Cost Factor' as it includes cost of studying (A_3), availability of particular programme (A_6) and fastest admission process (A_{10}). The third factor explains about 11.057 percent variation and is a bipolar factor representing financial support as single dimension with two poles. It is named as 'Student Friendly'. It also includes quality of education (A_1) and effective communication skills of the institute (A_7). Factor 4 shows 10.237 percent variation of the total variance. It is related to the foreign ranking of the institute and it named as 'Ranking Factor'. Factor 5 relates to prior knowledge about the institution through acquaintances and explains 9.660 percent variation in the choice of students to choose an institute in Australia and is named as 'Awareness Factor'.

Part II: Factors affecting the choice of students to choose an institute in Canada

Table II: Factors affecting the Indian students to chose an Institute in Canada

Sr.No.	**Variable**	**F1**	**F2**	**F3**	**F4**	**F5**	**Commu-nalities**
X_1	The quality of education provided by the institution			.812			.703
X_2	The prestige of a degree/diploma from the institution					.721	.585
X_3	The cost of studying at the institution	.593					.664
X_4	The amount of financial support offered by the institution				-.718		.555
X_5	Prior knowledge about the institute through the acquaintances					.773	.665
X_6	The availability of a particular program at the institution	.808					.745
X_7	The institution was the most effective in communicating and providing information		.487				.679
X_8	The size of the institution		.670				.622
X_9	Factors associated with the location of this institution (climate, city size, proximity to my country, etc.)		-.810				.699
X_{10}	The institution had the fastest admissions process	.708					.563
X_{11}	Foreign Ranking of the institute				.774		.610
Cumulative Percentage of Variance Explained		20.218	34.049	45.405	55.345	64.441	

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax and Kaiser Normalisations
Source: Author's Calculations based on survey

Table II reveals the results of factor analysis for scrutinizing the factors affecting the choice of students to prefer higher education institute in Canada. The table above shows that out of 11 factors, five factors were derived which were taken together with the total variance of 64.441. the value of communality varies from 0.56 to 0.74 (56 percent to 74 percent) which examines that the above five factors extracted were sufficient to explain the total variance. The first factor included cost of studying (A_3), availability of programme (A_6) and fastest admission process (A_{10}) and explained the variance of 20.21 percent and is names as 'Student Friendly'. The second factor accounts for 13.83 percent variance and included effective communication (A_7), size of institution (A_8) and factors associated with the institute and is names as 'Role of Institution'. The third factor explains the variance of 11.356 percent and is a bipolar factor highlighting the single factor quality of education (A_1) in two dimensions and is named as 'Availability of Programmes'. Factor 4 is named as 'Cost Factor' and explains that total variance of 9.940. it includes amount of financial support provided by the institute (A_4) and foreign ranking of the institute (A_{11}). Factor 5 explained the variance of 9.096 and is named as 'Reputation Factor'. It includes the factors such as prestige of degree/diploma(A_{10}) and prior knowledge about the institute(A_5).

IV. Summary and Conclusion

From the above discussion it becomes clear that the non-availability of quality education, it's unmet demand, privatization of higher education and mushrooming low quality institutes in India has resulted in the phenomenon of student migration in India and Australia and Canada were the most chosen destination countries because of their welcoming attitude and liberal policies.

Individually this rising mobility in India enhances the job prospects and cross pollination of ideas for the students but for the country as a whole it has major negative ramifications. This mass migration of Indian students is resulting in both in capital and brain drain. According to a Report by United Nations Development Programme (2019), Indian students going abroad for their higher studies costs India a foreign exchange outflow of $10 billion annually indicating human capital flight. Though it is not possible for the policy makers to stop the process of migration in a republican setup of India but the need of the hour is to reverse this process by analysing the factors responsible for the migration of students, this can help the institutes to frame the policies in such a way that they are able to help their students to stay back in their country.

The following policies should be followed by the Indian government in order to control the process of brain drain:

- Increase in the funding in the domestic tertiary sector.
- Encouragement to cross border provision by increasing partnership among the Institutes and foreign providers combined with the provision of joint programmes through e learning and distance learning.
- Focusing of improving the levels of teaching, curriculum design and research.
- Opportunities of return migration should be given to the students as it would lead to the development in the sending country as the migrated students will contribute valuable skills and knowledge to the home country.
- Formulation of sandwich training model by lowering the costs at home institutes and increasing the returnee rate in order to encourage the students to stay in their home country.
- Government funded and a blend of government and private funding should be made effective for providing students the best facilities aiming at luring them back at home.

REFERENCES

- Akther, A., & Robinson, J. (2014). Immigrant Students' Academic Performance in Australia, New Zealand, Canada and Singapore. *Australian Association for Research in Education*.
- Bolboaca, S. D., &Jäntschi, L. (2006). Pearson versus Spearman, Kendall's tau correlation analysis on structure-activity relationships of biologic active compounds. *Leonardo Journal of Sciences*, Vol. *5* No. 9. pp 179-200.
- Datta, A. (2018). Student Migration: An Economic opportunity or a challenge?. Financial Express. (Online). https://www.financialexpress.com/education-2/student-migration-an-economic-opportunity-or-a-challenge/1315467/.
- Dhanavandan, S. (2016). Application of garret ranking technique: practical approach. *International Journal of Library and Information Studies*, Vol.6 No. 3.pp 35-140.
- Gribble, C. (2008). Policy options for managing international student migration: the sending country's perspective. *Journal of Higher Education Policy and Management*, Vol 30No. 1.pp 25-39.
- Harris, J.R., &Todaro,M.P. (1970). Migration, unemployment and development: A two-sector analysis.The American economic review, Vol. 60 No. 1. pp126-142
- Hawthorne, L. (2010). How valuable is "two-step migration"? Labor market outcomes for international student migrants to Australia. *Asian and Pacific Migration Journal*, Vol 19 *No.* 1.pp 5-36.
- Institute of International Education (2016) International Student Enrollments by Institutional Type, 2014/15–2015/16, Open Doors Report on International Educational Exchange (online)http://www.iie.org/opendoors.Accessed on 15 March.2019.

- Kumar, P., Sarkar, S., & Sharma, R. (2009). Migration and diaspora formation: Mobility of Indian students to developed countries. *International Migration and Diaspora Studies*, 29-45.
- Pande, A., & Yan, Y. (2016). Migration of Students from India and China: A Comparative View. *South Asian Survey*, Vol. 23 No.1. pp 69-92.
- Riaño, Y., & Piguet, E. (2016). International student migration. In *Oxford Bibliographies* .pp. 1-24. Oxford University Press.
- uis.unesco.org (2020) About Us, UNESCO Institute of Statistics UIS [online].
- Voigt-Graf, C., & Khoo, S. E. (2004). Indian student migration to Australia. *Asian and Pacific migration journal*, Vol. 13 No. 4. pp 423-443.
- Xiang, B., & Shen, W. (2009). International student migration and social stratification in China. *International Journal of Educational Development*, Vol. 29 No. 5. pp 513-522.

ਪੰਜਾਬੀ ਲੋਕ ਸੰਗੀਤ ਅਤੇ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਦਾ ਅੰਤਰ-ਸੰਬੰਧ

ਡਾ. ਜਤਿੰਦਰ ਕੌਰ
ਐਸੋਸੀਏਟ ਪ੍ਰੋਫ਼ੈਸਰ, ਖ਼ਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ।

ਸਦੀਆਂ ਪਹਿਲਾਂ ਪੰਜਾਬ ਦੇ ਲੋਕਾਂ ਨੇ ਜਿਸ ਤਰ੍ਹਾਂ ਖਾਣ ਲਈ ਕਣਕ ਬੀਜ ਲਈ, ਪਹਿਨਣ ਲਈ ਕਪਾਹ ਬੀਜ ਕੇ ਜੁਲਾਹਿਆਂ ਕੋਲੋ ਕੱਪੜਾ ਉਣਾ ਲਿਆ, ਉਸੇ ਤਰ੍ਹਾਂ ਜੀਵਨ ਨੂੰ ਹੁਲਾਰਾ ਦੇਣ ਲਈ ਲੋਕ ਗੀਤ ਵੀ ਘੜ ਲਏ। ਲੋਕ ਗੀਤ ਕਿਸੇ ਇਕ ਕਵੀ ਨੇ ਇਕ ਥਾਂ ਬੈਠ ਕੇ ਨਹੀਂ ਲਿਖੇ ਸਗੋਂ ਕਈ-ਕਈ ਨਸਲਾਂ ਇਹਨਾਂ ਨੂੰ ਜੋੜਦੀਆਂ, ਸੰਵਾਰਦੀਆਂ, ਮਾਂਜਦੀਆਂ ਅਤੇ ਲਿਸ਼ਕਾਉਦੀਆਂ ਰਹੀਆਂ। ਯੁੱਗਾਂ ਦੀ ਇਸ ਸਾਂਝੀ ਮਿਹਨਤ ਨੇ ਇਹਨਾਂ ਨੂੰ ਏਨਾ ਪਵਿੱਤਰ ਬਣਾ ਦਿੱਤਾ ਕਿ ਇਹ ਸਾਡੇ ਜੀਵਨ ਦੇ ਅਭਿੰਨ ਅੰਗ ਬਣ ਕੇ ਰਹਿ ਗਏ।[1]

ਪੰਜਾਬੀ ਲੋਕ ਸੰਗੀਤ ਸਿਰਫ਼ ਮਨੋਰੰਜਨ ਦਾ ਹੀ ਸਾਧਨ ਨਹੀਂ ਹੈ, ਇਹ ਤਾਂ ਸਾਡੇ ਰੀਤੀ-ਰਿਵਾਜਾਂ ਨਾਲ ਇਸ ਤਰ੍ਹਾਂ ਜੁੜਿਆ ਹੈ ਕਿ ਇਸ ਦੇ ਬਿਨ੍ਹਾਂ ਅਸੀਂ ਆਪਣੇ ਤੀਜ-ਤਿਉਹਾਰਾਂ, ਖੁਸ਼ੀਆਂ-ਗ਼ਮੀਆਂ ਦੀ ਕਲਪਨਾ ਵੀ ਨਹੀਂ ਕਰ ਸਕਦੇ। ਪੰਜਾਬੀ ਲੋਕ ਗੀਤਾਂ ਵਿਚ ਹੀ ਜੰਮਦਾ ਹੈ ਅਤੇ ਲੋਕ ਗੀਤਾਂ ਵਿਚ ਹੀ ਮਰਦਾ ਹੈ।[2]

ਮਨੁੱਖ ਸੁਭਾਅ ਤੋਂ ਹੀ ਦੂਸਰਿਆਂ ਦੇ ਸਨਮੁੱਖ ਆਪਣੇ ਆਂਤਰਿਕ ਭਾਵਾਂ ਨੂੰ ਪ੍ਰਗਟ ਕਰਨ ਦੀ ਇੱਛਾ ਰੱਖਦਾ ਹੈ ਅਤੇ ਉਹਨਾਂ ਨੂੰ ਪ੍ਰਗਟ ਕਰਨ ਲਈ ਕਦੀ ਵਾਣੀ ਨੂੰ ਅਤੇ ਕਦੀ ਇਸ਼ਾਰਿਆਂ ਨੂੰ ਆਪਣਾ ਸਾਧਨ ਬਣਾਉਂਦਾ ਹੈ। ਇਹ ਵਾਣੀ ਅੱਗੇ ਚੱਲ ਕੇ ਗੀਤ ਅਤੇ ਇਸ਼ਾਰੇ ਨ੍ਰਿਤ ਦਾ ਰੂਪ ਧਾਰਨ ਕਰ ਲੈਂਦੇ ਹਨ।[3]

ਮਨੁੱਖ ਨੇ ਜਦ ਆਪਣੇ ਰੋਜ਼ਾਨਾ ਦੇ ਕੰਮ-ਧੰਦੇ ਕਰਦਿਆਂ ਕੁਝ ਗੁਨਗੁਨਾਇਆਂ, ਵਜਾਇਆ ਜਾ ਖੁਸ਼ੀ ਨੂੰ ਅੰਗ-ਸੰਚਾਲਨ ਰਾਹੀਂ ਪ੍ਰਗਟ ਕੀਤਾ ਤਾਂ ਵਿਦਵਾਨਾਂ ਨੇ ਇਸ ਨੂੰ ਲੋਕ-ਸੰਗੀਤ ਦਾ ਨਾਂ ਪ੍ਰਦਾਨ ਕੀਤਾ। ਲੋਕ ਸੰਗੀਤ ਤੋਂ ਭਾਵ ਜਨ ਮਾਨਸ ਦੀ ਸਾਧਾਰਨ ਅਭਿਵਿਅਕਤੀ ਤੋਂ ਹੈ। ਲੋਕ ਸੰਗੀਤ ਜਿਵੇਂ ਕਿ ਇਸ ਦੇ ਨਾਂ ਤੋਂ ਹੀ ਸਪੱਸ਼ਟ ਹੈ ਲੋਕ ਦਾ ਸੰਗੀਤ, ਜਿਸ ਦਾ ਆਧਾਰ ਲੋਕ ਰੁਚੀ ਹੈ। ਇਹ ਲੋਕ ਰੁਚੀ ਅਨੁਸਾਰ ਕਾਰਜਸ਼ੀਲ ਅਤੇ ਪਰਿਵਰਤਨਸ਼ੀਲ ਰਹਿੰਦਾ ਹੈ। ਵੱਖ-ਵੱਖ ਜਾਤੀਆਂ ਅਤੇ ਪ੍ਰਾਂਤਾਂ ਦਾ ਆਪੋ-ਆਪਣਾ ਸੰਗੀਤ ਹੈ।[4]

ਲੋਕ ਸੰਗੀਤ ਲੋਕ ਅਤੇ ਸੰਗੀਤ ਦੋ ਸ਼ਬਦਾਂ ਦੇ ਮੇਲ ਤੋਂ ਬਣਿਆ ਹੈ। ਜਿਸ ਦਾ ਅਰਥ ਹੈ ਲੋਕਾਂ ਦੇ ਗੀਤ ਜਾਂ ਲੋਕਾਂ ਵਿਚ ਪ੍ਰਚਲਿਤ ਗੀਤ। ਭਰਤਮੁਨੀ ਦੇ ਨਾਟਿਆਸਾਸ਼ਤਰ ਦੇ ਅਨੁਸਾਰ " ਜੋ ਸੰਗੀਤ ਦੇਸ਼ ਕਾਲ ਅਤੇ ਜਾਤੀ ਦੇ ਆਧਾਰ ਤੇ ਆਪਣੇ-ਆਪ ਬਣਦਾ ਹੈ, ਫ਼ਲਦਾ-ਫੁੱਲਦਾ ਹੈ, ਉਹ ਲੋਕ ਸੰਗੀਤ ਹੈ। ਲੋਕ ਸੰਗੀਤ ਕਿਸੇ ਪ੍ਰਕਾਰ ਦੇ ਬੰਧਨ ਨੂੰ ਸਵੀਕਾਰ ਨਹੀਂ ਕਰਦਾ। ਇਹ ਪੂਰਨ ਰੂਪ ਨਾਲ ਸੁਆਂਤਰ ਸੁਖਾਇ ਹੁੰਦਾ ਹੈ, ਜੋ ਲੋਕਾਂ ਦੁਆਰਾ, ਲੋਕਾਂ ਦੇ ਲਈ, ਲੋਕਾਂ ਦਾ ਮੰਨੋਰੰਜਨ ਕਰਦਾ ਹੈ, ਉਹ ਲੋਕ ਸੰਗੀਤ ਹੈ। ਸੰਖੇਪ ਵਿਚ ਲੋਕ ਸੰਗੀਤ ਜਨ ਜੀਵਨ ਦੀ ਉਲਾਸਮਈ ਅਭਿਵਿਅਕਤੀ ਹੈ। ਪੰ. ਜਵਾਹਰ ਲਾਲ ਨਹਿਰੂ ਅਨੁਸਾਰ ਲੋਕ ਸੰਗੀਤ ਤੋਂ ਉਲਾਸ ਮਿਲਦਾ ਹੈ ਅਤੇ ਸਿੱਖਿਆ ਮਿਲਦੀ ਹੈ ਕਿ ਜੀਵਨ ਦਾ ਆਨੰਦ ਸਿਰਫ਼ ਭੌਤਿਕ ਪਦਾਰਥਾਂ ਦੀ ਪ੍ਰਾਪਤੀ ਵਿਚ ਹੀ ਨਹੀਂ ਹੈ। ਲੋਕ ਸੰਗੀਤ ਭਿੰਨ-ਭਿੰਨ ਪ੍ਰਾਤਾਂ ਦਾ ਹੁੰਦਾ ਹੋਇਆ ਵੀ ਸੁਣਨ ਵਾਲਿਆਂ ਦੇ ਮਨ ਨੂੰ ਆਪਣੇ ਵੱਲ ਆਕਰਸ਼ਿਤ ਕਰਦਾ ਹੈ।[5] ਰਵਿੰਦਰ ਨਾਥ ਠਾਕੁਰ ਦੇ ਅਨੁਸਾਰ ਸੰਸਕ੍ਰਿਤੀ ਦਾ ਸੁਖਦ ਸੰਦੇਸ਼ ਦੇਣ ਵਾਲੀ ਕਲਾ ਹੈ:- ਲੋਕ ਸੰਗੀਤ। ਮਾਨਵ ਜੀਵਨ ਦੇ ਉਲਾਸ, ਉਮੰਗ, ਕਲਪਨਾ ਅਤੇ ਸੁਖ-ਦੁਖ ਦੀਆਂ ਕਹਾਣੀਆਂ ਦਾ ਚਿਤਰਣ ਇਸ ਦਾ ਪ੍ਰਮੁੱਖ ਵਿਸ਼ਾ ਹੁੰਦਾ ਹੈ।[6]

ਲੋਕ ਸੰਗੀਤ ਸਮਾਂ, ਸਥਾਨ ਅਤੇ ਹੋਰ ਨਿਯਮਾਂ ਤੋਂ ਮੁਕਤ ਅਕਾਸ਼ ਵਿਚ ਤੈਰ ਰਹੇ ਬੱਦਲ ਵਾਂਗੂੰ ਹੈ, ਜਿਹੜਾ ਜਿਥੇ ਜੀਅ ਕਰਦਾ ਹੈ, ਵਰ ਪੈਂਦਾ ਹੈ।[7]

ਲੋਕ ਸੰਗੀਤ ਨੂੰ ਜੇਕਰ ਸੰਯੁਕਤ ਰੂਪ ਵਿਚ ਵੇਖਿਆ ਜਾਵੇ ਤਾਂ ਕਿਸੇ ਖਿੱਤੇ, ਪ੍ਰਦੇਸ਼ ਜਾਂ ਇਲਾਕੇ ਦੇ ਸਮੂਹ ਜਨ ਸਾਧਾਰਨ ਦੀਆਂ ਮਨੋਭਾਵਨਾਵਾਂ ਜਦੋਂ ਗੀਤਾਂ ਵਿਚ ਨਿਬੰਧ ਹੋ ਕੇ ਸੰਗੀਤ ਦੇ ਮਾਧਿਅਮ ਰਾਹੀਂ ਪ੍ਰਗਟ ਹੁੰਦੀਆਂ ਹਨ ਤਾਂ ਉਸ ਨੂੰ ਲੋਕ ਸੰਗੀਤ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਪੰਜਾਬੀ ਲੋਕ ਗੀਤਾਂ ਵਿੱਚ ਮਨੁੱਖੀ ਨੈਤਿਕ ਕਦਰਾਂ-ਕੀਮਤਾਂ, ਰੀਤੀ-ਰਿਵਾਜਾਂ ਨੂੰ ਪਰੋਇਆ ਜਾਂਦਾ ਹੈ। ਮਨੁੱਖ ਦੀ ਆਪਣੀ ਰੁਚੀ ਜਗਿਆਸਾ, ਅਭਿਆਸ, ਪਰੰਪਰਾ ਦੇ ਫਲਸਰੂਪ ਇਹ ਲੋਕ ਗੀਤ ਕੰਠ ਤੋਂ ਕੰਠ ਤਕ ਵਿਚਰਦੇ ਹੋਏ ਵਿਕਾਸ ਕਰਦੇ ਹਨ।

ਕਿਹਾ ਜਾਂਦਾ ਹੈ ਕਿ ਸੰਗੀਤ ਦੀ ਉਤਪਤੀ 'ਬ੍ਰਹਮ' ਜੀ ਨੇ ਕੀਤੀ। ਬ੍ਰਹਮਾ ਜੀ ਤੋਂ ਸ਼ਿਵਜੀ, ਸ਼ਿਵਜੀ ਤੋਂ ਸਰਸਵਤੀ, ਸਰਸਵਤੀ ਤੋਂ ਨਾਰਦ, ਨਾਰਦ ਤੋਂ ਸਵਰਗ ਲੋਕ, ਸਵਰਗ ਲੋਕ ਤੋਂ ਭਰਤ ਅਤੇ ਹਨੂੰਮਾਨ ਆਦਿ ਰਿਸ਼ੀਆਂ ਦੁਆਰਾ ਧਰਤੀ ਉਤੇ ਪਹੁੰਚੀ। ਇਹ ਸੰਗੀਤ ਮੁਕਤੀ ਦਾਤਾ ਹੈ ਅਤੇ

ਇਸ ਨੂੰ ਰਾਗੀ ਸੰਗੀਤ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਪ੍ਰਾਚੀਨ ਭਾਰਤੀ ਸੰਗੀਤ ਦੇ ਇਤਿਹਾਸ ਤੋਂ ਇਹ ਤੱਥ ਭਲੀਭਾਂਤੀ ਦ੍ਰਿਸ਼ਟੀਗੋਚਰ ਹੁੰਦਾ ਹੈ ਕਿ ਇਸ ਮਾਰਗੀ ਸੰਗੀਤ ਦਾ ਪ੍ਰਯੋਗ ਵਿਸ਼ੇਸ਼ ਸਮੇਂ ਉਤੇ, ਵਿਸ਼ੇਸ਼ ਵਿਅਕਤੀਆਂ ਦੁਆਰਾ, ਵਿਸ਼ੇਸ਼ ਵਿਧੀ ਵਿਧਾਨ ਅਨੁਸਾਰ ਕੀਤਾ ਜਾਂਦਾ ਸੀ। ਦੂਸਰੇ ਪਾਸੇ ਲੋਕ ਰੁਚੀ ਅਨੁਸਾਰ ਪ੍ਰਯੋਗ ਹੋਣ ਵਾਲਾ ਸੰਗੀਤ-ਰੂਪ ਦੇਸੀ ਸੰਗੀਤ ਦੇ ਨਾਂ ਨਾਲ ਪ੍ਰਚਾਰ ਵਿਚ ਆਇਆ। ਬਾਅਦ ਵਿਚ ਮਾਰਗੀ ਸੰਗੀਤ ਅਤੇ ਦੇਸੀ ਸੰਗੀਤ ਤੋਂ ਹੀ ਸ਼ਾਸ਼ਤਰੀ ਸੰਗੀਤ ਅਤੇ ਲੋਕ ਸੰਗੀਤ ਆਪਣੇ ਪਰਿਵਰਤਿਤ ਅਤੇ ਵਿਕਸਿਤ ਰੂਪ ਵਿਚ ਮੂਰਤੀਮਾਨ ਹੋਏ।[8]

ਸੰਗੀਤ ਦਾ ਪ੍ਰਾਚੀਨ ਰੂਪ ਕੁਝ ਵੀ ਹੋਏ ਪਰ ਲੋਕ ਸੰਗੀਤ ਅਤੇ ਸ਼ਾਸਤਰੀ ਸੰਗੀਤ, ਸੰਗੀਤ ਦੀਆਂ ਸਮਾਨਾਂਤਰ ਦੋ ਧਾਰਾਵਾਂ ਹਨ। ਇਹ ਸੰਗੀਤ ਧਾਰਵਾਂ ਆਪੋ-ਆਪਣੀ ਦਿਸ਼ਾ ਖੇਤਰ ਪ੍ਰਕਿਰਤੀ ਅਨੁਸਾਰ ਭਾਰਤੀ ਸੰਗੀਤ ਨੂੰ ਪ੍ਰਫੁਲਿਤ ਕਰ ਰਹੀਆਂ ਹਨ। ਸ਼ਾਸਤਰੀ ਸੰਗੀਤ ਅਤੇ ਲੋਕ ਸੰਗੀਤ ਸਮਾਨਾਂਤਰ ਵਿਕਾਸ ਕਰਦੇ ਹੋਏ ਆਪੋ-ਆਪਣੇ ਸਥਾਨਾਂ ਉਤੇ ਨਿਰੰਤਰ ਕਾਰਜਸ਼ੀਲ ਰਹਿੰਦੇ ਹਨ, ਪਰੰਤੂ ਇਕ-ਦੂਜੇ ਦੇ ਪ੍ਰਭਾਵਾਂ ਤੋਂ ਮੁਕਤ ਨਹੀਂ ਹੁੰਦੇ। ਮਿਥਿਹਾਸਿਕ ਧਾਰਵਨਾਵਾਂ ਨੂੰ ਮਨਫ਼ੀ ਕਰਕੇ ਭਾਰਤੀ ਸੰਗੀਤ ਦੀ ਉਤਪਤੀ ਸੰਬੰਧੀ ਵਿਚਾਰ ਕਰੀਏ ਤਾਂ ਪਤਾ ਚੱਲਦਾ ਹੈ ਕਿ ਲੋਕ ਸੰਗੀਤ ਨੇ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਨੂੰ ਭਰਪੂਰ ਯੋਗਦਾਨ ਦਿੱਤਾ ਹੈ। ਉਂਜ ਵੀ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਦੀਆਂ ਅਨੇਕ ਗਾਇਨ-ਸ਼ੈਲੀਆਂ ਲੋਕ-ਸੰਗੀਤ ਦੀ ਉਪਜ ਹਨ ਭਾਵੇਂ ਉਹ ਭਾਰਤੀ ਸੰਗੀਤ ਹੋਵੇ ਜਾਂ ਵਿਦੇਸ਼ੀ। ਇਹ ਵਿਸ਼ਾ ਹਮੇਸ਼ਾ ਹੀ ਵਿਚਾਰਯੋਗ ਰਹੇਗਾ ਕਿ ਲੋਕ-ਸੰਗੀਤ ਦਾ ਵਿਕਾਸ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਤੋਂ ਹੋਇਆ ਅਤੇ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਦਾ ਲੋਕ-ਸੰਗੀਤ ਤੋਂ। ਇਸ ਵਿਸ਼ੇ ਵਿਚ ਕੁਮਾਰ ਗੰਧਰਵ ਦਾ ਮਤ ਹੈ ਕਿ "ਇਹ ਗਲ ਸਰਵ ਪ੍ਰਵਾਨਿਤ ਹੈ ਕਿ ਸਾਡੇ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਦੀ ਉਤਪਤੀ ਇਸੇ ਲੋਕ ਸੰਗੀਤ ਤੋਂ ਹੋਈ ਹੈ।" ਜਦਕਿ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਨੇ ਲੋਕ ਸੰਗੀਤ ਤੋਂ ਬਹੁਤ ਕੁਝ ਗ੍ਰਹਿਣ ਕੀਤਾ ਪਰ ਸੰਗੀਤਕ ਕਲਾਕਾਰਾਂ ਨੇ ਉਸ ਵਿਚ ਸੋਧ ਕਰਕੇ ਉਹਨਾਂ ਵਸ਼ਿਸਟ ਸਵਰਾਵਲੀਆਂ ਨੂੰ ਨਿਯਮਬੱਧ ਕਰਕੇ ਰਾਗ ਰੂਪ ਨਿਰਧਾਰਿਤ ਕੀਤੇ।[9]

ਪੰਜਾਬੀ ਲੋਕ-ਸੰਗੀਤ ਨੇ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਨੂੰ ਧੁਨਾਂ ਦੇ ਰੂਪ ਰਾਗਾਂ ਲਈ ਵਿਸ਼ੇਸ਼ ਆਧਾਰ ਪ੍ਰਦਾਨ ਕੀਤੇ ਹਨ। ਸੰਗੀਤ ਸਾਸ਼ਤਰ ਦੀ ਦ੍ਰਿਸ਼ਟੀ ਤੋਂ ਇਹਨਾਂ ਨੂੰ ਦੇਸੀ ਰਾਗ ਵੀ ਕਿਹਾ ਜਾਂਦਾ ਹੈ। ਜਿਵੇਂ ਪਹਾੜੀ, ਮੁਲਤਾਨੀ, ਆਸਾ, ਕਾਫ਼ੀ, ਵਡਹੰਸ, ਮਾਰੂ, ਮਾਝ, ਤਿਲੰਗਾ, ਜੋਗੀਆਂ, ਸਿੰਧੜਾ ਆਦਿ ਰਾਗ ਪੰਜਾਬੀ ਲੋਕ ਧੁਨਾਂ ਤੋਂ ਵਿਕਸਿਤ ਹੋਏ ਹਨ। ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਵਿਚ ਇਹਨਾਂ ਦਾ ਮਹੱਤਵਪੂਰਨ ਸਥਾਨ ਹੈ। ਪੰਜਾਬੀ ਲੋਕ-ਸੰਗੀਤ ਦੀਆਂ ਗਾਇਨ-ਸ਼ੈਲੀਆਂ ਦੀਆਂ ਕੁਝ ਧੁਨਾਂ ਵਿਭਿੰਨ ਰਾਗਾਂ ਨਾਲ ਸੰਬੰਧਿਤ ਹਨ। ਜਿਨ੍ਹਾਂ ਦਾ ਸੰਖੇਪ-ਵੇਰਵਾ ਇਸ ਤਰ੍ਹਾਂ ਪ੍ਰਕਾਰ ਹੈ:-[10]

ਘੋੜੀਆਂ	-	ਖਮਾਜ
ਬਾਰਾਂਮਾਹ	-	ਖਮਾਜ (ਮਾਝ)
ਸੁਹਾਗ	-	ਖਮਾਜ ਥਾਟ ਦੇ ਵਿਭਿੰਨ-ਰਾਗ ਦੀ ਝਲਕ
ਲੋਰੀਆਂ	-	ਤਿਲੰਗ ਤੇ ਭੈਰਵੀ
ਕਿੱਸਾ ਮਿਰਜਾ ਸਾਹਿਬਾ	-	ਤਿਲੰਗ ਦੇ ਪੀਲੂ
ਸੋਹਣੀ ਮਹੀਂਵਾਲ	-	ਸਿੰਧੀ ਭੈਰਵੀ
ਯੂਸਫ਼ ਜੁਲੈਖਾਂ	-	ਪਹਾੜੀ
ਪੂਰਨ ਭਗਤ	-	ਆਸਾਵਰੀ ਤੇ ਮਾਂਡ
ਸੈਫ਼ਲ ਮਲੂਕ	-	ਭੈਰਵੀ
ਸੁਲਤਾਨ ਬਾਹੂ	-	ਸਿੰਧੀ ਭੈਰਵੀ

ਲੋਕ ਗੀਤਾਂ ਦੀ ਉਤਪਤੀ ਬਾਰੇ ਕਿਸੇ ਪੱਕੇ ਨਿਰਣੇ ਉਤੇ ਨਹੀਂ ਪਹੁੰਚਿਆ ਜਾ ਸਕਦਾ। ਸਦੀਆਂ ਤੋਂ ਇਹ ਜੰਗਲੀ ਫੁੱਲਾਂ ਵਾਂਗ ਖਿੜੇ ਹੋਏ ਆਪਣੀ ਮਹਿਕ ਆਪ ਖਿਲਾਰਦੇ ਰਹੇ ਅਤੇ ਸਮੇਂ-ਸਮੇਂ ਅਨੁਸਾਰ ਇਹਨਾਂ ਦਾ ਰੰਗ-ਰੂਪ ਵੀ ਵੱਟਦਾ ਗਿਆ। ਪੰਜਾਬੀ ਬੋਲੀ ਪੰਜਾਬ ਦੇ ਮਨੁੱਖ ਨੇ ਜਨਮ ਤੋਂ ਹੀ ਮਾਂ ਦੀ ਗੋਦ ਵਿਚ ਲੋਰੀਆਂ ਰਾਹੀਂ ਸਿੱਖਣੀ ਸ਼ੁਰੂ ਕੀਤੀ। ਪੰਜਾਬੀ ਜੀਵਨ ਨੂੰ ਵੀ ਜਿਊਣ ਵਾਲੇ ਪੰਜਾਬ ਦੇ ਗੱਭਰੂ ਮੁਟਿਆਰਾਂ ਦੇ ਮਨਾਂ ਵਿਚੋਂ ਸੋਮਿਆਂ ਵਾਂਗ ਵਗ ਟੁਰਨ ਵਾਲੇ ਸਨ ਪੰਜਾਬੀ ਲੋਕ-ਗੀਤ। ਪੰਜਾਬੀ ਲੋਕ-ਗੀਤਾਂ ਨੇ ਪੰਜਾਬੀ ਸਭਿਅਤਾ ਵਿਚੋਂ ਜਨਮ ਲਿਆ।[11]

ਪੰਜਾਬੀ ਜੀਵਨ ਏਨਾ ਰੰਗੀਲਾ ਹੈ ਕਿ ਮਨੁੱਖ ਜੰਮਣ ਵੇਲੇ ਦੀਆਂ ਲੋਰੀਆਂ ਤੋਂ ਲੈ ਕੇ ਸਾਰੇ ਜੀਵਨ ਨੂੰ ਗੀਤ ਗਾਉਂਦਿਆਂ ਹੀ ਜੀਊਂਦਾ ਹੈ। ਲੋਰੀਆਂ, ਘੋੜੀਆਂ, ਤੀਆਂ, ਤ੍ਰਿਵੰਣਾ ਆਦਿ ਦੇ ਗੀਤ ਗਾਏ ਜਾਂਦੇ ਹਨ।ਪੰਜਾਬੀ ਸਿੱਧ ਪੱਧਰੇ ਹਨ, ਜੋ ਦਿਲ ਵਿਚ ਆਉਂਦਾ ਹੈ, ਬਾਹਰ ਕੱਢ ਮਾਰਦੇ ਹਨ। ਇਹੀ ਕਾਰਨ ਹੈ ਕਿ ਪੰਜਾਬੀ ਲੋਕ ਗੀਤਾਂ ਦੀ ਕਵਿਤਾ ਸਿੱਧੇ ਵਾਕਾਂ ਵਿਚ ਹੀ ਰਚੀ ਗਈ ਹੈ। ਡਾ. ਗੀਤਾ ਪੇਂਟਲ ਦੇ ਅਨੁਸਾਰ ਭਾਰਤ ਦਾ ਹਰ ਪ੍ਰਾਂਤ ਆਪਣੇ ਵਸ਼ਿਸ਼ਟ ਲੋਕ-ਸੰਗੀਤ ਵਿਚ ਧਨੀ ਪਰ ਪੰਜਾਬ ਪ੍ਰਾਂਤ ਦਾ ਲੋਕ ਸੰਗੀਤ ਆਪਣੀ ਵਿਲੱਖਣਤਾ ਦੇ ਕਾਰਨ ਪੂਰੇ ਭਾਰਤ ਦੇ ਗਲੇ ਦਾ ਹਾਰ ਬਣਿਆ ਹੋਇਆ ਹੈ।[12]

ਪੰਜਾਬ ਦੇ ਗ੍ਰਾਮੀਣ ਗੀਤਾਂ ਦੇ ਸਵਰਾਂ ਵਿਚ ਖਟਕੇ ਅਤੇ ਮੁਰਕੀਆਂ ਦੇ ਕਾਰਨ ਸੁਣਨ ਵਾਲਿਆਂ ਦੇ ਮਨ ਵਿਚ ਇਕ ਪ੍ਰਕਾਰ ਦੀ ਤੜਪਨ ਪੈਦਾ ਕਰ ਦਿੰਦੇ ਹਨ। ਏਦਾ ਲੱਗਦਾ ਹੈ ਕਿ ਸਵਰਾਂ ਦੇ ਰਾਹੀ ਕਿਸੇ ਨਾਲ ਛੇੜ-ਛਾੜ ਕੀਤੀ ਜਾ ਰਹੀ ਹੋਵੇ।[13]

ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਵਿਚ ਕਲਾ ਪੱਖ ਅਤੇ ਲੋਕ-ਸੰਗੀਤ ਵਿਚ ਭਾਵ ਪੱਖ ਦੀ ਪ੍ਰਧਾਨਤਾ ਹੁੰਦੀ ਹੈ। ਪੰਜਾਬੀ ਲੋਕ ਗੀਤਾਂ ਵਿਚ ਸਾਨੂੰ ਮਨੁੱਖੀ ਜੀਵਨ ਦੇ ਹਰ ਪੱਖ ਦੇ ਦਰਸ਼ਨ ਹੁੰਦੇ ਹਨ। ਪੰਜਾਬ ਦੇ ਲੋਕ ਗੀਤਾਂ ਵਿਚ ਸੰਦੇਸ਼ਾਂ, ਡੋਲੀ, ਸਿਹਰਾ, ਘੋੜੀ, ਹੱਕ, ਅੱਲੜਪਨ, ਤਰਲੇ, ਮਿੰਨਤਾਂ, ਸੁਆਲ-ਜੁਆਬ, ਰੂਪ-ਸ਼ਿੰਗਾਰ, ਮਾਹੀਆ, ਉਡੀਕ, ਦਿੱਸੇ, ਅਤੇ ਵੀਰ ਗਾਥਾਵਾਂ ਮਿਲਦੀਆਂ ਹਨ। ਜਿਨ੍ਹਾਂ ਸਭ ਦੀ ਸਵਰ ਰਚਨਾ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਦੇ ਰਾਗਾਂ ਨਾਲ ਮੇਲ ਖਾਂਦੀ ਹੈ। ਇਥੇ ਇਹ ਦੱਸਣਾ ਜ਼ਰੂਰੀ ਹੈ ਕਿ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਵਿਚ ਤਿੰਨ ਤਰ੍ਹਾਂ ਦੇ ਰਾਗ ਹੁੰਦੇ ਹਨ:- ਸ਼ੁੱਧ, ਛਾਇਆਲਗ ਅਤੇ ਸੰਕੀਰਣ। ਸ਼ੁੱਧ ਰਾਗਾਂ ਵਿਚ ਰਾਗ ਦੀ ਸ਼ੁੱਧਤਾ ਦਾ ਧਿਆਨ ਰੱਖਿਆ ਜਾਂਦਾ ਹੈ। ਛਾਇਆਲਗ ਰਾਗ ਵਿਚ ਇਕ ਰਾਗ ਵਿਚ ਕਿਸੇ ਦੂਜੇ ਰਾਗ ਦੀ ਛਾਇਆ ਦਿਖਾਈ ਦਿੰਦਾ ਹੈ। ਸੰਕੀਰਣ ਰਾਗਾਂ ਵਿਚ ਕਈ ਰਾਗਾਂ ਦਾ ਮਿਸ਼ਰਣ ਹੁੰਦਾ ਹੈ ਅਤੇ ਲੋਕ ਗੀਤਾਂ ਵਿਚ ਜ਼ਿਆਦਾਤਰ ਸੰਕੀਰਣ ਰਾਗਾਂ ਦੀ ਵਰਤੋਂ ਕੀਤੀ ਗਈ ਹੈ।

ਪੰਜਾਬ ਦੇ ਗੀਤਾਂ ਦੀਆਂ ਲੋਕ ਧੁਨਾਂ ਵਿੱਚ ਬਹੁਤ ਸਾਰੇ ਸਾਸ਼ਤਰੀ ਰਾਗਾਂ ਦਾ ਵੀ ਆਭਾਸ ਮਿਲਦਾ ਹੈ। ਜਿਵੇਂ ਪਹਾੜੀ, ਭੈਰਵੀ, ਬਾਗੇਸ਼ਵਰੀ, ਤਿਲੰਗ, ਖਮਾਜ ਆਦਿ।

ਬਾਜਰੇ ਦਾ ਸਿੱਟਾ	–	ਰਾਗ ਭੈਰਵੀ
ਲੰਘ ਆ ਜਾ ਪੱਤਣ	–	ਰਾਗ ਬਾਗੇਸ਼ਵਰੀ
ਨਿੱਕੀ ਨਿੱਕੀ ਬੂੰਦੀ ਨਿੱਕਿਆ ਮੀਂਹ ਵੇ ਵਰੇ	–	ਰਾਗ ਕਾਫ਼ੀ
ਨਿੱਕਾ ਮੋਟਾ ਬਾਜਰਾ	–	ਰਾਗ ਭੁਪਾਲੀ
ਡੋਲੀ-ਅੱਜ ਦੀ ਦਿਹਾੜੀ ਰੱਖ	–	ਰਾਗ ਖਮਾਜ
ਬਾਬਲ ਦਾ ਘਰ-ਸਾਡਾ ਚਿੜ੍ਹੀਆਂ ਦਾ ਚੰਬਾ	–	ਰਾਗ ਕਾਫ਼ੀ
ਡਾਚੀ ਵਾਲਿਆ ਮੋੜ ਮੁਹਾਰ ਵੇ	–	ਰਾਗ ਭੈਰਵੀ
ਘੋੜੀ ਵੇ ਤੇਰੀ ਮੱਲਾ ਸੋਹਣੀ	–	ਰਾਗ ਖਮਾਜ
ਹੀਰ	–	ਭੈਰਵੀ
ਮਿਰਜ਼ਾ	–	ਪੀਲੂ

ਜੇ ਅਸੀਂ ਗੌਰ ਨਾਲ ਦੇਖੀਏ ਤਾਂ ਪੰਜਾਬੀ ਲੋਕ-ਗੀਤਾਂ ਵਿਚ ਹਰ ਭਾਵ ਲਈ ਇਕ ਵਿਸ਼ੇਸ਼ ਧੁਨ ਜਾਂ ਸਵਰ ਸਮੂਹ ਨੂੰ ਪ੍ਰਯੋਗ ਕੀਤਾ ਗਿਆ ਹੈ। ਜੇ ਡੋਲੀ ਦਾ ਮੌਕਾ ਹੈ ਤਾਂ ਉਸ ਵਕਤ ਗਾਏ ਜਾਣ ਵਾਲੇ ਗੀਤਾਂ ਦੀ ਧੁਨ ਏਨੀ ਦਰਦਨਾਕ ਹੈ ਕਿ ਸੁਣਨ ਵਾਲਿਆਂ ਦੀਆਂ ਅੱਖਾਂ ਵਿੱਚ ਆਪੇ ਹੀ ਹੰਝੂ ਆ ਜਾਂਦੇ ਹਨ। ਉਸ ਤੋਂ ਵੀ ਖ਼ੂਬਸੂਰਤ ਗੱਲ ਇਹ ਹੈ ਕਿ ਭਾਵੇਂ ਰਾਗ ਇਕ ਹੀ ਹੋਵੇ, ਵੇਲਾ ਵੀ ਇਕ ਹੋਵੇ ਪਰ ਧੁਨਾਂ ਵੱਖ-ਵੱਖ ਹੁੰਦੀਆਂ ਹਨ। ਜਿਵੇਂ ਡੋਲੀ ਵੇਲੇ ਗਾਏ ਜਾਣ ਵਾਲੇ ਗੀਤ "ਅੱਜ ਦੀ ਦਿਹਾੜੀ ਰੱਖ ਡੋਲੀ ਨੀ ਮਾਂ" ਅਤੇ "ਮਧਾਣੀਆਂ ਹਾਏ ਓ ਮੇਰੇ ਡਾਢਿਆਂ ਰੱਬਾ ਕਿੰਨਾ ਜੰਮੀਆਂ"। ਜੇ ਅਸੀਂ ਕਿਸੇ ਆਮ ਮਨੁੱਖ ਨੂੰ ਕੋਈ ਰਾਗ ਸੁਣਾਉਣ ਨੂੰ ਕਹੀਏ ਤਾਂ ਉਹ ਪਰੇਸ਼ਾਨ ਹੋ ਜਾਵੇਗਾ ਪਰ ਸਾਨੂੰ ਪਤਾ ਹੀ ਨਹੀਂ ਹੈ ਕਿ ਅਸੀਂ ਆਪਣੇ ਰੋਜ਼ਾਨਾ ਦੇ ਕੰਮ ਕਾਰਾਂ ਅਤੇ ਰੀਤੀ-ਰਿਵਾਜਾਂ ਨੂੰ ਕਰਦਿਆਂ ਕਿੰਨੇ ਕੁ ਰਾਗ ਗਾ ਲੈਂਦੇ ਹਾਂ।

ਲੋਕ ਸੰਗੀਤ ਵਿਚ ਧੁਨ ਅਤੇ ਗੀਤ ਦੇ ਪ੍ਰਬੰਧ ਲਈ ਲੈਅ ਦਾ ਨਿਰਧਾਰਨ ਮੂਲ ਹੈ, ਜੋ ਬਾਅਦ ਵਿਚ ਤਾਲ ਦੀ ਸਿਰਜਣਾ ਵੱਲ ਕਾਰਜਸ਼ੀਲ ਹੁੰਦਾ ਹੈ। ਇਸ ਸਿਰਜਣ ਪ੍ਰਕਿਰਿਆ ਦਾ ਸਿੱਧਾ ਸੰਬੰਧ ਜਿਥੇ ਲੋਕ ਮਾਨਸਿਕਤਾ ਦੇ ਨਾਲ ਹੈ, ਉਥੇ ਇਹ ਸਿਰਜਣ ਦੇ ਕਾਰ ਵਿਹਾਰ ਅਤੇ ਉਸ ਦੀ ਹੱਥਲੀ ਕਿਰਤ ਤੋਂ ਉਪਜਦਾ ਹੈ ਅਤੇ ਵਿਕਸਦਾ ਹੈ। ਲੋਕ ਮਨ ਆਪਣੇ ਆਲੇ-ਦੁਆਲੇ ਵਿਚ ਚਲਿਤ ਲੈਅ

ਅਤੇ ਗਤੀ ਵਿਚੋਂ ਹੀ ਲੈਅ ਦੇ ਨਮੂਨੇ ਚੁਣਦਾ ਹੈ। ਇਹ ਲੈਅ ਦੇ ਨਮੂਨੇ ਜਿਥੇ ਉਸ ਦੀ ਮਾਨਸਿਕ ਅਵਸਥਾ ਦਿਸ਼ਾ ਅਤੇ ਦਸ਼ਾ ਨਾਲ ਸੰਬੰਧਿਤ ਹੁੰਦੇ ਹਨ। ਉਥੇ ਉਸ ਦੇ ਹਥਲੇ ਕੰਮਕਾਜ ਦੀ ਗਤੀ ਵੀ ਵਿਭਿੰਨ ਪ੍ਰਕਾਰ ਦੇ ਲੈਅ ਦੇ ਨਮੂਨੇ ਸਿਰਜਦੀ ਹੈ। ਕਿਰਸਾਣੀ ਜੀਵਨ ਅਤੇ ਔਰਤਾਂ ਦੇ ਗੀਤਾਂ ਦੀ ਲੈਅ ਦੇ ਨਮੂਨੇ ਉਹਨਾਂ ਦੀ ਨਿਤਾ ਪ੍ਰਤੀ ਕੰਮ ਕਾਜ ਤੋਂ ਉਪਜੇ ਹਨ। ਜਨ ਸਾਧਾਰਨ ਦੇ ਰੋਜ਼ਾਨਾ ਜੀਵਨ ਦੀਆਂ ਕਿਰਤ ਤੇ ਅਮਲ ਨਾਲ ਸੰਬੰਧਿਤ ਗਤੀਆਂ ਹੀ ਲੈਅ ਦੇ ਵਸ਼ਿਸਟ ਪੈਟਰਨ ਸਿਰਜਦੀਆਂ ਹਨ। ਇਹਨਾਂ ਦਾ ਪੀੜ੍ਹੀ-ਦਰ-ਪੀੜ੍ਹੀ ਨਿਰੰਤਰ ਪ੍ਰਯੋਗ ਇਹਨਾਂ ਦੇ ਰੂਪ ਨੂੰ ਸਥਾਪਿਤ ਕਰਦਾ ਹੈ, ਇਨ੍ਹਾਂ ਸਥਾਪਿਤ ਸਰੂਪਾਂ ਤੋਂ ਹੀ ਵਿਭਿੰਨ ਤਾਨ ਪ੍ਰਚਾਰ ਵਿਚ ਆਉਂਦੇ ਹਨ।ਜਿਵੇਂ ਚੱਕੀ ਦੀ ਗੜਗੜਾਹਟ, ਚਰਖੇ ਦੀ ਘੂਕਰ, ਕਪੜੇ ਧੋਂਦਿਆਂ ਪਾਣੀ ਦੀ ਛਪ-ਛਪ, ਭਾਂਡੇ ਮਾਂਜਦੀ ਦੀ ਭਾਂਡਿਆਂ ਦੀ ਖੜਖੜਾਹਟ ਨੇ ਕਦੋਂ ਤਾਲਾਂ ਦਾ ਰੂਪ ਧਾਰਨ ਕਰ ਲਿਆ, ਲੋਕਾਂ ਨੂੰ ਪਤਾ ਵੀ ਨਹੀਂ ਲੱਗਾ।[14]

ਉਪਰੋਕਤ ਚਰਚਾ ਤੋਂ ਸਪੱਸ਼ਟ ਹੈ ਕਿ ਪੰਜਾਬੀ ਲੋਕ ਸੰਗੀਤ ਨੇ ਆਪਣੇ ਮਹਾਨ ਅਤੇ ਵਿਲੱਖਣ ਯੋਗਦਾਨ ਦੁਆਰਾ ਉਤਰੀ ਭਾਰਤੀ ਸਾਸ਼ਤਰੀ ਸੰਗੀਤ ਨੂੰ ਵਿਵਿਧਤਾ, ਮੌਲਿਕਤਾ ਅਤੇ ਵਿਸ਼ਾਲਤਾ ਪ੍ਰਦਾਨ ਕੀਤੀ ਹੈ। ਅੱਜ ਪੂਰੇ ਵਿਸ਼ਵ ਵਿਚ ਪੰਜਾਬੀ ਲੋਕ ਸੰਗੀਤ ਦੀ ਧਮਕ ਸੁਣਨ ਨੂੰ ਮਿਲ ਰਹੀ ਹੈ। ਸਾਰੀ ਦੁਨੀਆਂ ਦੇ ਲੋਕ ਪੰਜਾਬੀ ਲੋਕ ਸੰਗੀਤ ਨੂੰ ਅਪਨਾਓਣ ਲਈ ਤਿਆਰ ਹਨ। ਪਰ ਅਫ਼ਸੋਸ ਅਸੀਂ ਪੰਜਾਬ ਵਿਚ ਰਹਿੰਦੇ ਹੋਏ ਪੰਜਾਬੀ ਲੋਕ ਸੰਗੀਤ ਨੂੰ ਅਪਨਾਉਣਾਂ ਆਪਣੀ ਤੌਹੀਨ ਸਮਝਦੇ ਹਾਂ। ਲੋਕ ਸੰਗੀਤ ਨੂੰ ਮੰਡੀ ਦੀ ਵਸਤੂ ਬਣਾ ਕੇ ਇਸ ਦੇ ਵਾਸਤਵਿਕ ਰੂਪ ਨੂੰ ਕਰੂਪਿਤ ਕਰ ਰਹੇ ਹਾਂ। ਅੱਜ ਅਸੀਂ ਅੰਗਰੇਜ਼ੀ ਅਤੇ ਹਿੰਦੀ ਗਾਣੇ ਗਾਣ ਵਿਚ ਆਪਣੀ ਸ਼ਾਨ ਸਮਝਦੇ ਹਾਂ। ਇਹ ਸੱਚ ਹੈ ਕਿ ਮਾਨਵ ਪਰਿਵਰਤਨਸ਼ੀਲ ਹੈ। ਉਸ ਨੂੰ ਹਰ ਪਲ ਬਦਲਾਵ ਚੰਗਾ ਲੱਗਦਾ ਹੈ ਪਰ ਜ਼ਰੂਰੀ ਤਾਂ ਨਹੀਂ ਕਿ ਅਸੀਂ ਲੋਕ ਸੰਗੀਤ ਵਿਚ ਵੀ ਬਦਲਾਵ ਕਰੀਏ। ਭੌਤਿਕਵਾਦ ਅਤੇ ਪੱਛਮੀ ਸਭਿਅਤਾ ਦੇ ਪ੍ਰਭਾਵ ਨੇ ਸਾਡੇ ਪੰਜਾਬੀ ਲੋਕ ਸੰਗੀਤ ਦੀ ਦਸ਼ਾ ਵਿਚਾਰਨ ਯੋਗ ਕਰ ਦਿੱਤੀ ਹੈ ਨਾ ਬੱਚੇ ਕਿੱਕਲੀ ਪਾਉਂਦੇ ਹਨ, ਨਾ ਸਟਾਪੂ ਖੇਡਦੇ ਹਨ, ਨਾ ਸਹੇਲੀਆਂ ਤ੍ਰਿੰਝਣਾ ਵਿਚ ਬੈਠ ਕੇ ਚਰਖਾ ਕੱਤਦੀਆਂ ਹਨ, ਨਾ ਪੀਘਾਂ ਝੂਟਦੀਆਂ ਹਨ। ਨਾ ਹੀ ਕਿਸੇ ਕੋਲ ਆਪਣੇ ਤੀਜ-ਤਿਉਹਾਰ, ਵਿਆਹ-ਸ਼ਾਦੀਆਂ ਵਿਚ ਰਸਮਾਂ-ਰਿਵਾਜ ਕਰਨ ਦਾ ਵਕਤ ਹੈ ਤਾਂ ਕਿਥੇ ਭੈਣਾ ਘੋੜੀਆਂ ਗਾਣਗੀਆਂ ਅਤੇ ਕਿਥੇ ਸੁਹਾਗ ਗਾਏ ਜਾਣਗੇ। ਉਪਰੋਕਤ ਪ੍ਰਸੰਗ ਵਿਚ ਪੰਜਾਬੀ ਲੋਕ ਸੰਗੀਤ ਦੀ ਸਹੀ ਪਹਿਚਾਣ, ਸੁਰੱਖਿਆ ਅਤੇ ਸੰਭਾਲ ਲਾਜ਼ਮੀ ਹੈ।

ਹਵਾਲੇ ਅਤੇ ਟਿੱਪਣੀਆਂ

1. ਪੰਜਾਬ ਦੇ ਲੋਕ ਗੀਤ, ਸੁਹਿੰਦਰ ਸਿੰਘ, ਪੰਨਾ 1.
2. ਸੰਗੀਤ ਨਿਬੰਧ ਸੰਗ੍ਰਹਿ, **ਹਰੀਸ਼ ਚੰਦਰ ਸ੍ਰੀ ਵਾਸਤਵ,** ਪੰਨਾ 1.
3. ਸੰਗੀਤ ਨਿਬੰਧਾਵਲੀ, **ਡਾ. ਗੁਰਨਾਮ ਸਿੰਘ,** ਪੰਨੇ 5-9.
4. ਸੰਗੀਤ ਰਤਨਾਵਲੀ, **ਅਸ਼ੋਕ ਕੁਮਾਰ ਯਮਨ**, ਪੰਨਾ 549.
5. ਭਾਰਤੀ ਸੰਗੀਤ ਵਾਦਅ, **ਲਾਲ ਮਣੀ ਮਿਸ਼ਰ,** ਪੰਨਾ 1641.
6. ਖਵਿਤਾ ਔਭੁਦੀ, ਗ੍ਰਾਮ ਗੀਤ ਭਾਗ-1, **ਰਾਮ ਨਰੇਸ਼ ਤ੍ਰਿਪਾਠੀ**, ਪੰਨਾ 21.
7. ਸੰਗੀਤ ਨਿਬੰਧਾਵਲੀ, **ਡਾ. ਗੁਰਨਾਮ ਸਿੰਘ**, ਪੰਨਾ 63.
8. ਸੰਗੀਤ ਨਿਬੰਧਾਵਲੀ, **ਡਾ. ਗੁਰਨਾਮ ਸਿੰਘ**, ਪੰਨਾ 58.
9. ਸੰਗੀਤਾਯਨ, ਸੀਮਾ ਜੌਹਰੀ, ਪੰਨਾ 8.
10. ਸੰਗੀਤ ਨਿਬੰਧਾਵਲੀ, **ਡਾ. ਗੁਰਨਾਮ ਸਿੰਘ**, ਪੰਨੇ 77-78.
11. ਪੰਜਾਬ ਦੀਆਂ ਲੋਕ ਧੁਨਾਂ, **ਗੁਰਪਰਤਾਪ ਸਿੰਘ ਗਿੱਲ**, ਪੰਨਾ 2.
12. ਪੰਜਾਬ ਦੀ ਸੰਗੀਤ ਪਰੰਪਰਾ, **ਡਾ. ਗੀਤਾ ਪੇਂਟਲ,** ਪੰਨਾ 32.
13. ਨਿਬੰਧ ਸੰਗ੍ਰਹਿ, **ਹਰੀਸ਼ ਚੰਦਰ ਸ੍ਰੀ ਵਾਸਤਵ**, ਪੰਨਾ 6.
14. ਸੰਗੀਤ ਨਿਬੰਧਾਵਲੀ, **ਡਾ. ਗੁਰਨਾਮ ਸਿੰਘ**, ਪੰਨਾ 82.

ਰੁੱਖ ਤੇ ਰਿਸ਼ੀ : ਜੁਗਤ ਜਾਗ ਕੇ ਜਿਊਣ ਦੀ

ਮਿਸ ਰਵਿੰਦਰ ਕੌਰ
ਐਸੋਸੀਏਟ ਪ੍ਰੋਫ਼ੈਸਰ, ਖ਼ਾਲਸਾ ਕਾਲਜ ਫਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ।

ਆਧੁਨਿਕ ਪੰਜਾਬੀ ਸਾਹਿਤ ਦੇ ਬਹੁਪੱਖੀ ਅਤੇ ਬਹੁਚਰਚਿਤ ਕਵੀ ਡਾ. ਹਰਿਭਜਨ ਸਿੰਘ ਦੀ ਲੰਮੀ ਕਵਿਤਾ **ਰੁੱਖ ਤੇ ਰਿਸ਼ੀ** ਅਸਲੋਂ' ਹੀ ਨਵੇਕਲੀ ਸੰਰਚਨਾ ਹੈ। ਭਾਵੇਂ ਕਿ ਆਦਿ ਕਾਲ ਤੋਂ ਹੀ ਹਰੇਕ ਛੋਟੀ ਵੱਡੀ ਸਾਹਿਤਿਕ ਰਚਨਾ ਕੋਲ ਮਨੁੱਖੀ ਹਿੱਤ ਦਾ ਦਾਅਵਾ ਹੁੰਦਾ ਹੈ ਪਰੰਤੂ ਇਹ ਰਚਨਾ ਸਾਹਿਤ ਦੀ ਕਾਵਿ ਪਰੰਪਰਾ ਤੋਂ ਹਟ ਕੇ ਨਵੇਕਲੇ ਵੱਥ ਅਤੇ ਕੱਥ ਵਾਲੀ ਰਚਨਾ ਵਜੋਂ ਆਪਣੀ ਸਥਾਪਤੀ ਅਖ਼ਤਿਆਰ ਕਰਦੀ ਹੈ। ਇਸੇ ਕਰਕੇ ਸਾਹਿਤ ਦਾ ਵੱਡਾ ਪੁਰਸਕਾਰ 'ਸਰਸਵਤੀ' ਇਸ ਰਚਨਾ ਨਾਲ ਸਦਾ ਲਈ ਜੁੜ ਗਿਆ।

ਸਮੇਂ ਤੇ ਸਥਾਨ'ਚ ਰਹਿਣਾ, ਜਿਉਣਾ ਮਨੁੱਖ ਦੀ ਹੋਣੀ ਹੈ। ਧਰਤੀ ਦੇ ਇਸ ਉੱਤਮ ਜੀਵ ਨੂੰ 'ਉੱਤਮ' ਬਣੇ ਰਹਿਣ ਲਈ ਲੋੜੀਂਦੀ ਯੋਗਤਾ ਅਤੇ ਫਰਜ਼ਾਂ ਦੀ ਪੂਰਤੀ ਸਦਾ ਦਰਪੇਸ਼ ਹੈ। ਸਪਸ਼ਟ ਹੈ ਕਿ ਮਨੁੱਖ ਦਾ ਖੋਟ ਰਹਿਤ ਹੋਣਾ, ਰਹਿਣਾ ਪਹਿਲਾ ਕਰਮ ਵੀ ਹੈ, ਪਹਿਲਾ ਫਰਜ਼ ਵੀ, ਅਧਿਕਾਰ ਵੀ।

> ਫਰੀਦਾ ਸਾਹਿਬ ਦੀ ਕਰਿ ਚਾਕਰੀ ਦਿਲ ਦੀ ਲਾਹਿ ਭਰਾਂਦਿ॥
> ਦਰਵੇਸਾਂ ਨੂੰ ਲੋੜੀਐ ਰੁੱਖਾਂ ਦੀ ਜੀਰਾਂਦਿ॥ [1]

ਕਵੀ ਦੀ ਇਹ ਸਮੁੱਚੀ ਰਚਨਾ ਸਭਿਆਚਾਰ ਅਤੇ ਸਮਾਜਕ ਭਾਸ਼ਾ ਵਿਚ ਇਕ ਧਾਰਮਿਕ ਸੰਦੇਸ਼ ਹੈ ਮਨੁੱਖ ਮਾਤਰ ਲਈ। ਕੁਦਰਤ ਨੇ ਮਨੁੱਖੀ ਜੂਨ ਸਾਹਵੇਂ ਆਵਾਗਵਣ ਤੋਂ ਬਚਣ ਲਈ ਅਤੇ ਮੁਕਤੀ (ਨਿਰਵਾਣ) ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਇਕ ਇਮਤਿਹਾਨ ਦਾ ਮੌਕਾ ਵੀ ਮਨੁੱਖ ਨੂੰ ਦਿੱਤਾ ਹੈ।
ਮਨੁੱਖੀ ਹੋਂਦ ਵਿਚ ਪੰਜ: ਕਾਮ, ਕ੍ਰੋਧ, ਲੋਭ, ਮੋਹ, ਹੰਕਾਰ ਦੀਆਂ ਰੁਚੀਆਂ ਮਨੁੱਖੀ ਜੀਵਨ ਚਾਲ ਅਤੇ ਮਨੁੱਖੀ ਜੀਵਨ ਜਾਚ ਨੂੰ ਸਦਾ ਕੁਰਾਹੇ ਪਾਉਂਦੀਆਂ ਰਹਿੰਦੀਆਂ ਹਨ। ਰਚਨਾ ਵਿਚ ਰਚਨਾ ਦੇ ਸਿਰਲੇਖ ਤੋਂ ਲੈ ਕੇ ਸਾਰੀ ਕਵਿਤਾ ਦੇ ਆਰ-ਪਾਰ ਮਨੁੱਖ ਨੂੰ 'ਰੁੱਖ' ਅਤੇ 'ਰਿਸ਼ੀ' ਕਹਿ ਕੇ ਸੰਬੋਧਨ ਕੀਤਾ ਗਿਆ ਹੈ। ਭਾਵ ਮਨੁੱਖੀ ਹੋਂਦ ਰੁੱਖ ਵਰਗੀ ਹੈ- ਪਰਉਪਕਾਰੀ। ਮਨੁੱਖ ਪਰਮਾਤਮਾ ਦਾ ਹਿੱਸਾ ਹੈ ਆਤਮਾ ਦੇ ਰੂਪ ਵਿਚ। ਇਕ ਰਿਸ਼ੀ।

> ਮੈਂ ਘਰ ਵਿਚ ਤੁਰਦਾ ਫਿਰਦਾ ਰੁੱਖ ਹਾਂ[2]
> ਰੁੱਖ ਰਿਸ਼ੀ ਦੇਵ
> ਲੂਆਂ'ਚੋਂ ਸਦਾ ਲਈ ਸਭਨਾਂ ਲਈ ਸਿਮਦੀ ਮਹਿਕ ਮੁਸਕਾਨ
> ਕੀ ਇਹੋ ਰੱਬੀ ਗਿਆਨ[3]

ਪਰੰਤੂ ਜੀਵਨ ਅਖਾੜਾ ਉਪਰੋਕਤ ਰੁਚੀਆਂ ਕਾਰਨ ਅਤਿ ਦਾ ਸੰਘਰਸ਼ਪੂਰਣ ਹੈ। ਅਜਿਹੇ ਸੰਘਰਸ਼ ਵਿਚ ਪਾਕ-ਦਾਮਨ ਬਣੇ ਰਹਿਣਾ ਹੀ ਜੇਤੂਆਂ ਦੀ, ਯੋਧਿਆਂ ਦੀ ਨਿਸ਼ਾਨੀ ਹੈ। ਕਾਵਿ-ਵਸਤੂ ਨੂੰ ਇਸ ਕਦਰ ਵਿਉਂਤਿਆ ਗਿਆ ਹੈ ਕਿ ਇਹ ਮਨੁੱਖੀ ਸੁਭਾਵਿਕਤਾ ਅਤੇ ਪਹੁੰਚ ਅਨੁਸਾਰ ਸਹਿਜ ਲਗਦੀ ਹੈ। ਕੁਰਾਹੇ ਪਏ ਅਤੇ ਝੂਠ ਜੂਠ'ਚ ਲਿਪਟੇ ਮਨੁੱਖ ਨੂੰ ਆਪਾ ਸੋਧਣ ਲਈ ਕੋਈ ਦੁਬਾਰਾ ਜਨਮਣ ਦੀ ਲੋੜ ਨਹੀਂ ਹੈ ਸਗੋਂ ਜੀਵਨ ਸਫ਼ਰ ਵਿਚ ਤੁਰਦਿਆਂ ਕੋਈ ਕਦਮ ਵੀ ਆਰੰਭਲਾ ਕਦਮ ਹੋ ਸਕਦਾ ਹੈ। ਸ਼ਰਤ ਹੈ ਕਿ ਸਫ਼ਲ ਅਤੇ ਪੁਖ਼ਤਾ ਜੀਵਨ ਚਾਲ ਦੇ ਸ਼ੁੱਭ ਆਰੰਭ ਲਈ ਮਨੁੱਖ ਅੰਦਰ ਪਿਆਸ ਜਾਗਣੀ ਚਾਹੀਦੀ ਹੈ।

ਪਿਆਸ-

ਤਰਨ ਦੀ ਜਾਚ ਸਿੱਖੇ ਬਿਨਾ
ਬਿਨਾ ਬੇੜੀ ਬਿਨਾ ਵੰਝ
ਛਾਲ ਮਾਰ ਦੇਣੀ ਘੁੰਮਣਘੇਰ ਕੱਪਰਵਾਤ ਵਿਚ
ਹੈ ਪਛਾਣ ਪਿਆਸ ਦੀ[4]
ਪਿਆਸ ਲਈ ਜ਼ਰੂਰੀ ਹੈ
ਤਲਾਸ਼ ਆਪਣੇ 'ਚ ਗੁਆਚੇ ਉੱਮੀ ਦੀ[5]

ਦਰਅਸਲ ਇਹ ਸਮੁੱਚੀ ਰਚਨਾ ਭਗਤ ਕਬੀਰ, ਮਹਾਤਮਾ ਬੁੱਧ ਅਤੇ ਪੂਰਨ ਭਗਤ ਆਦਿ ਇਤਿਹਾਸਿਕ, ਧਾਰਮਿਕ ਪਾਤਰਾਂ ਦੇ ਜੀਵਨ ਮਾਡਲ 'ਤੇ ਉਸਾਰੀ ਗਈ ਹੈ। ਵਰਤਮਾਨ'ਚ ਲਿਖਦਿਆਂ ਕਾਵਿ-ਵਸਤੂ ਦੀ ਪੁਸ਼ਟੀ ਲਈ ਅਤੀਤ ਦੇ ਲੋਕ ਮਾਡਲਾਂ ਦਾ ਸੰਜੋਗ ਢੂੰਡ ਲੈਣਾ ਸੁਭਾਵਿਕ ਵੀ ਹੁੰਦਾ ਹੈ ਤੇ ਲੋੜੀਂਦਾ ਵੀ। "ਰੁੱਖ ਤੇ ਰਿਸ਼ੀ ਵਿਚ ਕਬੀਰ, ਬੁੱਧ ਅਤੇ ਪੂਰਨ ਨਾਲ ਕਵੀ ਦਰਸ਼ਨ ਦੇ ਰਸਤਿਓ ਸੰਵਾਦ ਸਿਰਜਦਾ ਹੋਇਆ ਖ਼ੁਦ ਨੂੰ ਰੱਦ ਕਰਨ ਦੀ ਸੰਭਾਵਨਾ ਤੋਂ ਮੁਨਕਰ ਨਹੀਂ ਹੁੰਦਾ।"[6] ਉੱਮੀ ਅਤੇ ਰਿਸ਼ੀ ਦੋ ਸ਼ਬਦ ਇਸ ਰਚਨਾ ਵਿਚ ਮਨੁੱਖੀ ਸੇਧ, ਸੋਧ ਅਤੇ ਸਾਧਨਾ ਲਈ ਗਾਡੀਰਾਹ ਬਣਦੇ ਹਨ। ਇਨ੍ਹਾਂ ਦੇ ਅਰਥਾਂ ਨੂੰ ਅਤੇ ਕਵਿਤਾ ਵਿਚ ਇਨ੍ਹਾਂ ਦੀ ਹੋਂਦ ਨੂੰ ਸਮਝਣ ਲਈ ਭਗਤ ਕਬੀਰ ਜੀ ਦਾ ਬਾਣੀ ਵਿਚੋਂ ਇਕ ਸਲੋਕ ਐਨ ਢੁਕਵਾਂ ਲਗਦਾ ਹੈ :

ਕਬੀਰ ਜੈਸੀ ਉਪਜੀ ਪੇਡ ਤੇ ਜਉ ਤੈਸੀ ਨਿਬਹੈ ਓੜਿ॥
ਹੀਰਾ ਕਿਸ ਕਾ ਬਾਪੁਰਾ ਪੁਜਹਿ ਨ ਰਤਨ ਕਰੋੜਿ॥[7]

ਸਰਲ ਅਰਥਾਂ ਵਿਚ ਕਿ ਜਿਵੇਂ ਰੁੱਖ ਨਾਲੋਂ ਨਵੀਂ ਨਕੋਰ ਫੁੱਟੀ ਕਰੂੰਬਲ ਅਜੇ ਕਿਸੇ ਮੌਸਮ (ਗਰਮੀ, ਸਰਦੀ, ਮੀਂਹ, ਹਨੇਰੀ) ਦੀ ਮਾਰ ਤੋਂ ਬਚੀ ਹੋਈ ਹੈ ਭਾਵ ਨਵ-ਜਨਮਿਆਂ ਬੱਚਾ (ਉੱਮੀ) ਅਜੇ ਕਿਸੇ ਸਮਾਜਕ ਲਾਲਸਾ (ਕਾਮ ਕ੍ਰੋਧ, ਲੋਭ, ਮੋਹ, ਹੰਕਾਰ) ਦੀ ਮਾਰ ਤੋਂ ਬਚਿਆ ਹੈ। ਅਗਰ

ਇਹੀ ਸੁੱਚਮ ਪੂਰੀ ਜੀਵਨ ਯਾਤਰਾ ਕਰਦਿਆਂ ਤੋੜ ਨਿਭ ਜਾਵੇ ਤਾਂ ਫਿਰ ਅਜਿਹੇ ਮਨੁੱਖ ਦਾ ਮੁਕਾਬਲਾ ਹੀਰਾ ਤਾਂ ਕੀ, ਰਤਨ ਕਰੋੜ ਵੀ ਨਹੀਂ ਕਰ ਸਕਦੇ। ਕੋਰਾ ਬੱਚਾ ਸਾਫ਼ ਸੁਥਰਾ ਹੈ। ਇਕ ਜੀਵਨ ਸਿਧਾਂਤ ਵਰਗਾ। ਸੁੱਚਾ, ਪੂਰਨ ਅਤੇ ਸਭਨਾਂ ਦਾ ਵਿਸਾਹ ਅਤੇ ਜਿਉਂ ਦਾ ਤਿਉਂ ਤੋੜ ਨਿਭਿਆ ਮਨੁੱਖ ਇਕ ਗਿਆਨ ਗੁਰੂ ਦੀ ਨਿਆਂਈ ਹੋ ਜਾਂਦਾ ਹੈ। ਇਕ ਰਿਸ਼ੀ। ਰਿਸ਼ੀ ਹੋਣ ਲਈ:

ਤੁਸੀਂ ਜਿਥੇ ਨਹੀਂ
ਉਥੇ ਵੀ ਆਪਣਾ ਇਤਬਾਰ ਛਡ ਜਾਉ
ਪਿਆਰ ਛਡ ਜਾਉ[8]

ਪਿਆਰ ਵੰਡਣਾ ਹੀ ਰੱਬੀ ਗਿਆਨ ਹੈ। ਚੰਗਾ ਮਨੁੱਖ ਰੁੱਖ ਦੀ ਨਿਆਂਈ ਜਿਗਰੇ ਵਾਲਾ ਅਤੇ ਪਰਉਪਕਾਰੀ ਹੁੰਦਾ ਹੈ। ਆਪ ਧੁੱਪ ਅਤੇ ਦੁੱਖ ਸਹਿ ਕੇ ਦੂਸਰਿਆਂ ਨੂੰ ਛਾਂ ਵੰਡਦਾ ਹੈ, ਖੁਸ਼ੀ ਵੰਡਦਾ ਹੈ: ਪਿਆਸ ਪੂਰੀ ਕਰਨ ਲਈ ਰਿਸ਼ੀ ਦਰਸ਼ਨਾਂ ਵਾਸਤੇ ਜਾਣ ਹਿੱਤ ਨਿਸ਼ਚੇ ਹੀ ਪਹਿਲਾਂ ਤਿਆਰੀ ਕਰਨੀ ਜ਼ਰੂਰੀ ਹੈ ਸਵਾਲ ਪੈਦਾ ਹੁੰਦਾ ਹੈ ਕਿ :

ਰਿਸ਼ੀ ਪਾਸ ਦਰਸ਼ਨ ਹਿੱਤ ਜਾਣ ਵਾਲੇ ਬਾਲਕਾ
ਤੇਰੇ ਪਾਸ ਰਿਸ਼ੀ ਅੱਗੇ ਧਰਨ ਜੋਗਾ ਕੀ ਹੈ?[9]

ਮੁਲਾਕਾਤ ਵੇਲੇ ਰਿਸ਼ੀ ਅਤੇ ਜਗਿਆਸੂ ਵਿਚ ਸਧਾਰਨ ਜਾਣ-ਪਛਾਣ ਹੋਣੀ ਤਾਂ ਲੋੜੀਂਦੀ ਹੈ। ਫਿਰ ਹੀ ਰਿਸ਼ੀ-ਡੇਰੇ'ਚ ਵੜਨ ਦੀ ਜ਼ੁਰਅਤ ਜਾਗੇਗੀ।

ਰਿਸ਼ੀ ਦੇਵ ਕਿਹੜਾ
ਉਹਦਾ ਥਾਂ ਜਾ ਗਿਰਾਂ
ਮੂੰਹ ਮੱਥਾ ਮੁਹਾਂਦਰਾ
ਲਭਦੇ ਹੋ ਉਹਨੂੰ ਜਿਹਦਾ ਪਤਾ ਨਹੀਂ ਕੋਈ[10]

ਤਿਆਗ ਚਾਹੀਦਾ ਹੈ, ਦ੍ਰਿੜ ਸੰਕਲਪਤਾ ਚਾਹੀਦੀ ਹੈ। ਮਹਾਤਮਾ ਬੁੱਧ ਵਰਗੀ। ਇਕ ਵਿਸ਼ਵਾਸ। ਪਰੰਤੂ ਅਜਿਹੇ ਵਿਰਲੇ ਹੀ ਹਨ ਜਿਨ੍ਹਾਂ ਮਨ-ਅੰਤਰ ਪਿਆਸ ਜਾਗਦੀ ਹੈ ਰਿਸ਼ੀ ਨੂੰ ਮਿਲਣ ਦੀ। ਕਾਰਨ ਸਪੱਸ਼ਟ ਹੈ। ਸੰਸਾਰ ਪੱਧਰ 'ਤੇ ਜੀਵਨ ਦੀ ਮੁੱਖਧਾਰਾ ਵੀ ਗੰਧਲੀ ਹੋ ਗਈ ਹੈ। ਭ੍ਰਿਸ਼ਟ, ਜੂਠੀ, ਝੂਠੀ।

ਦਿਲ ਵਿਚ ਪਿਆਸ ਲੈ ਕੇ ਰਿਸ਼ੀ ਦੀ ਤਲਾਸ਼ 'ਚ ਨਿਕਲੇ ਮਨੁੱਖ 'ਤੇ ਸ਼ੱਕ ਕੀਤਾ ਜਾਂਦਾ ਹੈ। ਸਮਾਜ ਅਜਿਹੇ ਨੂੰ 'ਹਿੱਲ ਗਿਆ' ਸੱਦਦਾ ਹੈ। ਆਪਣੇ ਚੋਂ ਹਰੇਕ ਦਾ ਆਪਾ ਗੁਆਚ ਗਿਆ ਹੈ।

ਤੁਸੀਂ ਕੁਝ ਲਭਦੇ ਹੋ
ਏਸ ਸ਼ਹਿਰ ਸਭ ਨੂੰ ਤਲਾਸ਼ ਉਤੇ ਸ਼ੱਕ ਹੈ
ਤਲਾਸ਼ ਏਥੇ ਮੁਖ਼ਬਰ ਹੈ[11]

ਹਰ ਉਮਰ-ਪੜਾਅ ਦਾ ਆਪਣਾ ਰਿਸ਼ੀ ਦੇਵ ਹੁੰਦਾ ਹੈ। ਰਿਸ਼ੀ ਦੇਵ ਇਕ ਖ਼ਿਆਲ, ਇਕ ਸੁਪਨਾ, ਮਨ ਦੀ ਇਕ ਪਸੰਦ-ਰਿਸ਼ੀ ਦੇਵ ਦੂਰ ਦਾ ਢੋਲ। ਰਿਸ਼ੀ ਕੌਣ ਹੈ- ਜੋ ਭਲਾ ਸੋਚਦਾ ਹੈ। ਕਵੀ ਅਨੁਸਾਰ ਹੁਣ ਤਾਂ ਦੇਖਣ ਨੂੰ ਹੀ ਵੱਸੋਂ ਹੈ। ਲੋਕ ਇਕੱਠੇ ਹਨ।

ਪਰੰਤੂ-

ਜਿਥੇ ਜਿਥੇ ਸੜਕ ਹੈ
ਆਪੋ ਵਿਚ ਨਿਖੜ ਗਏ ਮਨਾਂ ਦੀ ਬਸਤੀ ਹੈ[12]

ਲੇਖਕ ਅਨੁਸਾਰ ਬੀਤ ਗਿਆ ਬੁਸ ਜਾਂਦਾ ਹੈ, ਖੁਸ ਜਾਂਦਾ ਹੈ। ਦੁਹਰਾਉ ਨੀਰਸਤਾ ਦੀ ਨਿਸ਼ਾਨੀ ਹੈ। ਹਰ ਕਦਮ ਪਹਿਲ ਕਦਮੀ ਹੀ ਚਹਿਲ ਕਦਮੀ ਹੈ। "ਜ਼ਿੰਦਗੀ ਆਪਣੇ ਤੋਂ ਦੂਰ ਹੋਰ ਦੂਰ, ਹੁੰਦੇ ਜਾਣ ਦਾ ਸਫ਼ਰ ਹੈ"[13] ਬੀਤ ਗਏ ਨੂੰ ਢੂੰਡਣਾ ਮਰ ਗਏ ਨੂੰ ਢੂੰਡਣ ਬਰਾਬਰ ਹੈ। ਮਿੱਟੀ ਫਰੋਲਿਆਂ ਗੁਆਚੇ 'ਯਾਰ' ਨਹੀਂ ਢੂੰਡੇ ਜਾ ਸਕਦੇ।

ਝੀਲ ਵਿਚ ਖੁਰੀ ਹੋਈ
ਲੂਣ ਦੀ ਡਲੀ ਲਭ ਸਕਦਾ ਹਾਂ
ਆਪਣੇ'ਚ ਖੁਰਿਆ ਆਪਾ ਨਹੀਂ ਲਭ ਸਕਦਾ[14]

ਦੋਚਿੱਤੀ ਹੀ ਨਹੀਂ ਮਨੁੱਖ ਤਾਂ ਇਕੋ ਵੇਲੇ ਕਈ ਦਿਸ਼ਾਵਾਂ'ਚ ਘਿਰਿਆ ਜਾਪਦਾ ਹੈ। ਅਜੋਕੇ ਸਮਾਜਕ ਵਾਤਾਵਰਣ ਵਿਚ ਮਨੁੱਖ ਗਵਾਚ ਗਿਆ ਲੱਗਦਾ ਹੈ। ਭੁਰ-ਖੁਰ ਗਿਆ ਮਨੁੱਖ ਆਪ ਦੀ ਸਲਾਮਤੀ ਢੂੰਡਦਾ ਹੈ ਤੇ ਉਪਾਅ ਅਤੇ ਹੱਲ ਵਾਸਤੇ ਰਿਸ਼ੀ ਸ਼ਰਨ ਢੂੰਡਦਾ ਹੈ ਪਰ ਇਹ ਢੂੰਡ ਤਾਂ ਹੀ ਸੰਭਵ ਹੈ ਜੇ ਰਿਸ਼ੀ ਦੀ ਪਛਾਣ ਹੋਵੇ ਅਜੋਕੇ ਸਮਾਜ ਵਿਚ ਹਰੇਕ ਸੁਪਨੇ ਦੀ ਪ੍ਰਾਪਤੀ ਲਈ ਜੀਵਨ ਸੰਘਰਸ਼ ਦੇ ਵਕਫ਼ੇ ਚੋਂ ਗੁਜ਼ਰਦਿਆਂ ਚਾਲ ਦਾ ਸਾਬਿਤ ਕਦਮੀ ਅਤੇ ਪੱਕੇ ਪੈਰੀਂ ਰਹਿਣਾ ਸੰਭਵ ਨਹੀਂ ਹੈ। ਕਦੇ ਰਿਸ਼ੀ ਦੇ ਟਿਕਾਣੇ ਅਤੇ ਮੁਹਾਂਦਰੇ ਦੀ ਪਛਾਣ ਖੁਸ ਜਾਂਦੀ ਹੈ, ਕਦੇ ਮਹਾਤਮਾ ਬੁੱਧ ਵਾਂਗ ਘਰ ਦਾ ਤਿਆਗ ਅੜਚਣ ਬਣਦਾ ਹੈ, ਕਦੇ ਪੂਰਨ ਦੇ ਰਾਹ 'ਚ ਜਵਾਨ ਮਾਂ ਲੂਣਾ ਆ ਜਾਂਦੀ ਹੈ, ਕਦੇ ਸੁੰਦਰ ਸੁੰਦਰਾਂ। ਸੋ :

ਸੱਚ ਦੀ ਤਲਾਸ਼ ਵਿਚ ਜਾਣ ਵਾਲੇ ਬੰਦਿਆ
ਅੰਦਰ ਝਾਤੀ ਮਾਰ : ਕਿੰਨਾ ਕੁਝ ਕਤਲਾਮ ਹੋਇਆ[15]

ਇਸ ਲਈ ਮਨੁੱਖ ਨੂੰ ਚਾਹੀਦਾ ਹੈ ਕਿ 'ਡੂੰਘਾ ਸੋਚੇ, 'ਡੂੰਘਾ ਬੋਲੇ', 'ਡੂੰਘਾ ਤੁਰੇ' ਕਿਉਂਕਿ ਰਿਸ਼ੀ ਦੇ ਦੇਸ਼ ਦੀ ਦਿਸ਼ਾ ਵੀ 'ਡੂੰਘੀ' ਹੈ। ਪਹਿਲਾਂ ਪਈਆਂ ਡੰਡੀਆਂ ਅਤੇ ਰਸਤਿਆਂ ਤੋਂ ਹੱਟ ਕੇ ਵੱਖਰੇ ਅਤੇ ਨਵੇਂ ਰਸਤੇ 'ਤੇ ਸਿਆਣਪ ਨਾਲ ਚੱਲਣ ਦੀ ਲੋੜ ਹੈ। ਲਕੀਰ ਦੀ ਫ਼ਕੀਰੀ ਨੇ ਮਨੁੱਖ ਨੂੰ

ਮੂਰਤੀਆਂ ਸਮਾਨ ਬਣਾ ਦਿੱਤਾ ਹੈ। ਹੋਰ ਹੋਰ ਪਦਾਰਥ ਦੀ ਭਾਲ ਵਿਚ ਭਟਕ ਰਹੇ ਮਨੁੱਖ ਨੂੰ ਤਨਜ਼ ਰਾਹੀਂ ਮਨੁੱਖ ਹੋਣ ਦੀ ਲਜ ਪਾਲਣਾ ਨਿਭਾਉਣ ਦੀ ਹਦਾਇਤ ਕੀਤੀ ਗਈ ਹੈ।

ਰਿਸ਼ੀ ਹੈ ਸਮਾਧੀ-ਅੰਦਰ ਝਾਤੀ ਮਾਰਨਾ[16]

ਮਨੁੱਖ ਹੀ ਰਿਸ਼ੀ ਹੈ। ਲੋੜ ਹੈ ਅੰਦਰ ਝਾਤੀ ਮਾਰਨ ਦੀ ਸਮਝ ਤੋਂ ਕੰਮ ਲੈਣ ਦੀ। ਜੀਵਨ ਸਫ਼ਰ ਵਿਚ ਅਜਿਹਾ ਕਦੋਂ ਵੀ ਆਰੰਭ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ। ਪਾਂਧਾ ਨਹੀਂ ਪੁਛਣਾ ਪੈਂਦਾ। ਮਨੁੱਖ ਦਾ ਵਰਤਮਾਨ ਤਾਂ ਉਸਦੀ ਸਦੀਵੀ ਮਲਕੀਅਤ ਹੈ।

ਇਸ ਲਈ ਲੋੜੀਂਦੀ ਯੋਗਤਾ ਸਹਾਰੇ ਹੀ ਅੰਦਰ ਦੇ ਦੇਸ਼ ਉਤਰਿਆ (ਜਾਇਆ) ਜਾ ਸਕਦਾ ਹੈ। ਪਹਿਲਾਂ ਗਲਣਾ, ਘੁਲਣਾ, ਮਿਲਣਾ, ਸਿੱਖਣਾ ਚਾਹੀਦਾ ਹੈ ਕਿਉਂਕਿ ਉਥੇ ਕੋੜਕੂ ਪਰਵਾਨ ਨਹੀਂ ਚੜ੍ਹਦਾ। ਮਨੁੱਖ ਪਹਿਲਾਂ ਪਈਆਂ ਸਮਾਜਕ ਡੰਡੀਆਂ ਅਤੇ ਰਸਤਿਆਂ (ਰੀਤੀ ਰਿਵਾਜ਼) ’ਤੇ ਤੁਰਨ ਦਾ ਆਦੀ ਹੋ ਜਾਂਦਾ ਹੈ। ਇਸ ਲਈ ਇਨ੍ਹਾਂ ਸਭਨਾਂ ਦਾ ਤਿਆਗ ਕਰਕੇ ਨਵੇਂ ਰਾਹਾਂ ’ਤੇ ਚਲਣਾ ਔਖਾ ਹੋ ਜਾਂਦਾ ਹੈ। ਇਹ ਪਾਲਾ ਹੀ ਰੁੱਖ ਵਿਚਲੀ ਪੋਲ’ਚ ਵਸਦਾ ਨਾਗ ਹੈ।

ਆਪ ਮੈਂ ਬਿਰਖ
ਮੇਰੇ ਪੋਲ ਵਿਚ ਨਾਗ
ਪੋਲ ਮੇਰਾ ਘਰ ਹੈ
ਇਹ ਤੇ ਮੈਂ ਦੋਵੇਂ ਇੱਕੋ ਵੇਲੇ ਜੰਮੇ ਸਾਂ[17]
ਸਭ ਤੋਂ ਖ਼ਤਰਨਾਕ ਡਹਿਸ
ਆਪਣੇ ਹੀ ਨਾਗ ਦੀ
ਸਭ ਤੋਂ ਖ਼ਤਰਨਾਕ ਹਾਸਾ
ਅੰਦਰਲੇ ਦਾਗ ਦਾ[18]

ਮਨੁੱਖ ਅੰਦਰਲੀਆਂ ਘਾਟਾਂ, ਥੋੜਾਂ ਤੇ ਊਣਤਾਈਆਂ ਜਿਥੇ ਮਨੁੱਖੀ ਪੂਰਨਤਾ ਦੇ ਰਾਹ ਵਿਚ ਅੜਚਣ ਹਨ ਉਥੇ ਇੱਕੋ ਸਮੇਂ ਹੀ ਇਹ ਮਨੁੱਖੀ ਪੂਰਨਤਾ ਦੀ ਪ੍ਰੇਰਨਾ ਦਾ ਸਰੋਤ ਵੀ ਬਣਦੀਆਂ ਹਨ। ਮਨੁੱਖੀ ਹੋਂਦ ਦਾ ਮੰਥਨ ਕਰਕੇ ਇਹ ਥੋੜਾਂ ਆਦਿ ਹੀ ਹਨ ਜੋ ਮਨੁੱਖੀ ਜੀਵਨ ਯਾਤਰਾ ਦੀ ਸਫ਼ਲਤਾ ਲਈ ਅਰਥਪੂਰਨ ਸੰਕੇਤ ਬਣਦੀਆਂ ਹਨ। “ਰੁੱਖ ਤੇ ਰਿਸ਼ੀ ਵਿਚ ਉਹ ਮਨੁੱਖ ਦੇ ਜੀਣ-ਥੀਣ ਦੇ ਆਧਾਰਾਂ ਨੂੰ ਦਾਰਸ਼ਨਿਕ ਪ੍ਰਸੰਗਾਂ ਵਿਚ ਵਿਚਾਰਦਾ ਹੈ। ਮਨੁੱਖੀ ਕਾਮਨਾਵਾਂ, ਤ੍ਰਿਸ਼ਨਾਵਾਂ ਅਤੇ ਅਸਤਿਤਵੀ ਹੋਂਦ ਦੇ ਪ੍ਰਸ਼ਨਾਂ ਨੂੰ ਅਗਰਭੂਮੀ ਵਿਚ ਲਿਆਉਂਦਾ ਹੈ।”[19] ਸਰਸਰੀ ਨਜ਼ਰੇ ਹੀ ਸਮਝ ਆ ਜਾਂਦੀ ਹੈ ਕਿ ਰੁੱਖ ਦੀ ਪੋਲ ਵਿਚ ਨਾਗ ਹੈ ਤਾਂ ਪੋਲ ਵਾਲਾ ਰੁੱਖ ਵੀ ਤਾਂ ਰਿਸ਼ੀ ਰੂਪ ਹੈ। ਹੈ ਤਾਂ ਜਨਮਾਂ ਜਨਮਾਂ ਦੇ ਸਾਥੀ। ਲੋੜ ਤਾਂ ਹੈ ਸਾਵਧਾਨੀ ਅਤੇ ਖ਼ਬਰਦਾਰੀ ਨਾਲ ਰਿਸ਼ਤਾ ਨਿਭਾਉਣ ਦੀ। ਜਾਗ ਕੇ ਜਿਊਣ ਦੀ। “ਰੁੱਖ ਤੇ ਰਿਸ਼ੀ ਵਿਚ ਡਾ. ਹਰਿਭਜਨ ਸਿੰਘ ਆਪਣੇ ਪੂਰੇ ਆਤਮਿਕ ਅਤੇ ਜਲੌਅ ਵਿਚ

ਨਜ਼ਰ ਆਉਂਦੇ ਹਨ। ਉਹ ਆਤਮਝਾਤ ਅਤੇ ਅੰਤਰਝਾਤ ਦੀਆਂ ਅੰਤਰ ਦ੍ਰਿਸ਼ਟੀਆਂ ਨਾਲ ਲੈਸ ਹੋ ਕੇ ਅੰਤਰ ਧਿਆਨ ਦੀ ਮੁਦਰਾ ਵਿਚ ਸ਼ਬਦ ਸੰਸਾਰ ਨੂੰ ਪੇਸ਼ ਹਨ। ਉਨਾਂ ਦੇ ਸ਼ਬਦਾਂ ਵਿਚ ਕਹਿਰਾਂ ਦਾ ਸੰਜਮ ਅਤੇ ਤਨਜ਼ ਹੈ।"[20]

ਇਸ ਸਾਂਝ ਨੂੰ ਕਵੀ ਅਗਾਂਹ ਹੋਰ ਪੱਕਿਆਂ ਕਰਦਾ ਦ੍ਰਿੜ ਕਰਵਾਉਂਦਾ ਹੈ ਕਿ :

ਰਿਸ਼ੀ ਤੁਹਾਡੇ ਤਹਿਖ਼ਾਨੇ
ਅਣਲਿਖੀ ਪੋਥੀ ਹੈ
ਪੌੜੀ ਦਰ ਪੌੜੀ ਆਪ ਹੀ ਉਤਰਨਾ ਪੈਂਦਾ
ਆਪਣੇ ਹਨੇਰੇ ਵਿਚ[21]

ਦਿਲ ਵਿਚ ਪਿਆਸ ਲੈ ਕੇ 'ਸੱਚ' ਦੀ ਪ੍ਰਾਪਤੀ ਲਈ ਤਲਾਸ਼ ਵਿਚ ਜੁਟਣਾ ਚਾਹੀਦਾ ਹੈ ਬਜਾਇ ਕਿ ਹੋਰਾਂ ਨੂੰ ਵੇਖਿਆ ਜਾਵੇ। ਇਸ ਦੀਵੇ ਨਾਲ ਆਪਣੇ ਅੰਦਰ ਝਾਕੋ। ਗਿਆਨ ਰੂਪੀ ਰਿਸ਼ੀ ਜਾਂ ਰਿਸ਼ੀ ਰੂਪੀ ਗਿਆਨ ਪ੍ਰਾਪਤ ਹੋਵੇਗਾ।

ਗਿਆਨ ਹੈ ਹਨੇਰੇ'ਚ ਗੁਆਚੇ ਹੋਏ ਰਸਤੇ ਦਾ
ਰੌਸ਼ਨ ਹੋ ਜਾਣਾ
ਪੈਰਾਂ ਦੀਆਂ ਤਲੀਆਂ'ਚ
ਅੱਖੀਆਂ ਦਾ ਉਦੈ ਹੋਣਾ
ਡੂੰਘੇ ਸਮੁੰਦਰ ਅਣਤਾਰੂ ਦੇ ਪੈਰਾਂ ਹੇਠ
ਅਚਨਚੇਤ ਧਰਤੀ ਦਾ ਹਾਜ਼ਰ ਹੋ ਜਾਣਾ
ਗਿਆਨ ਹੈ ਸਹਿਜ ਹੋ ਜਾਣਾ ਕਰਾਮਾਤ ਦਾ
ਸੂਝ ਵਿਚ ਹੋਣ ਦਾ
ਹੋਣ ਵਿਚ ਸੂਝ ਦਾ
ਇਹਸਾਸ ਗਿਆਨ ਹੈ[22]

ਸਰਲ ਅਰਥਾਂ ਵਿਚ ਜਾਗ ਕੇ ਜਿਊਣ ਦਾ ਨਾਮ ਗਿਆਨ ਹੈ। ਜਦ ਗਿਆਨ ਹੋ ਜਾਵੇ ਤਾਂ ਸੰਸਾਰਿਕ/ਸਮਾਜਕ ਮੋਹ ਮਾਇਆ ਅਤੇ ਸੰਗਾ-ਸ਼ਰਮ ਤੁੱਛ ਹੋ ਜਾਂਦੇ ਹਨ। ਸੋ ਜੋ 'ਨੰਗਾ ਨਿਖੋਟ ਮੂਲ ਸੱਚ ਹੈ' ਉਹ ਰਿਸ਼ੀ ਹੈ। ਪੋਲ ਵਿਚ ਸੱਪ ਨੂੰ ਜਾਣ ਲੈਣਾ ਭਾਵ ਆਪਣੇ ਔਗੁਣਾਂ ਨੂੰ ਧਿਆਨ ਗੋਚਰੇ ਕਰ ਲੈਣ ਤੋਂ ਹੀ ਰਿਸ਼ੀ ਮੇਲ ਦਾ ਰਸਤਾ ਪੱਧਰਾ ਹੋ ਜਾਂਦਾ ਹੈ।

ਗਿਆਨ ਅਤੇ ਰਿਸ਼ੀ ਜਾਂ ਰੌਸ਼ਨ ਅਤੇ ਰੌਸ਼ਨੀ ਇਕਮਿਕ ਹਨ। ਹੁਣ ਅੱਗ ਅਤੇ ਕੋਲੇ ਵਿਚ ਕੋਈ ਭੇਦ ਬਾਕੀ ਨਹੀਂ ਬਚਦਾ। ਜੱਗ ਦੀ ਸ਼ੁਹਰਤ ਤੇ ਬਾਹਰਲੀ ਫੋਕੀ ਚੌਧਰ ਅਤੇ ਪੋਚਾਪਾਚੀ ਮਨੁੱਖ ਨੂੰ ਅੰਦਰ ਨਹੀਂ ਝਾਕਣ ਦਿੰਦੀ। ਪਰੰਤੂ ਜੋ ਤਿਆਗ ਕਰਦੇ ਹਨ, ਸਮਾਜਕ ਰੁਕਾਵਟਾਂ ਦਾ ਉਨ੍ਹਾਂ ਲਈ ਕੋਈ ਮੁੱਲ ਨਹੀਂ ਰਹਿ ਜਾਂਦਾ। ਸੁੰਦਰਤਾ ਨੂੰ ਮਾਣਨ ਲਈ ਫ਼ਾਸਲਾਸਾਜ਼ੀ ਬੜੀ ਜ਼ਰੂਰੀ ਹੈ। ਗਵਾਹ ਭਾਵਨਾ ਨਾਲ ਜਿਊਣਾ ਹੀ ਜਾਗ ਕੇ ਜਿਊਣਾ ਹੈ। ਜਦੋਂ ਆਪਣੀ ਪੋਲ 'ਚ ਨਾਗ ਨਜ਼ਰ ਪੈਂਦਾ ਹੈ ਤਾਂ

ਸਮਝੋਂ ਮਨੁੱਖ ਉਸ ਦਾ ਹੱਲ ਵੀ ਢੂੰਡ ਲੈਂਦਾ ਹੈ। ਗਿਆਨਵਾਨ ਨੂੰ ਭਾਵ ਰਿਸ਼ੀ ਨੂੰ ਸਮਾਜਕ ਰੁਕਾਵਟਾਂ ਪੂਰੀ ਵਾਹ ਲੈ ਕੇ ਵੀ ਰੋਕ ਨਹੀਂ ਸਕਦੀਆਂ। ਪਰਤੱਖ ਨੂੰ ਪ੍ਰਮਾਣ ਦੀ ਲੋੜ ਨਹੀਂ ਹੁੰਦੀ। ਕੋਈ ਅੰਨ੍ਹਾ ਜਾਂ ਕੋਈ ਪਿੱਠ ਕਰਕੇ ਬੈਠਾ ਵਿਅਕਤੀ ਕਹੇ ਕਿ ਸੂਰਜ ਨਹੀ ਚੜ੍ਹਿਆ ਤਾਂ ਅਜਿਹੀ ਗਵਾਹੀ ਦਾ ਕੋਈ ਮੁੱਲ ਨਹੀ ਹੁੰਦਾ। ਗਿਆਨ-ਰਿਸ਼ੀ ਦੀ ਹੋਂਦ ਤਾਂ ਇਕ ਸਹਿਜ ਪ੍ਰਕਿਰਿਆ ਹੈ ਜਿਵੇਂ :

ਸੁੱਤੀ ਸੁੱਤੀ ਮਾਂ ਜਿਵੇਂ ਬਾਲ ਤਾਂਈ ਟੋਂਹਦੀ ਹੈ
ਥਾਪੜ ਕੇ ਸਵਾਉਂਦੀ ਹੈ[23]

ਸੋ

ਰੱਬ! ਮਹਾਮੌਲਿਕਤਾ
ਆਪਣੇ ਤੋਂ ਆਪਣੇ ਤੱਕ ਯਾਤਰਾ
ਰੁੱਖ ਨਿਰੀ ਰੌਸ਼ਨੀ
ਰਿਸ਼ੀ ਕੋਲ ਜਾਣਾ ਆਪਣੇ ਨਿਰੋਲ ਵਿਚ ਝਾਕਣਾ[24]

ਇਸ ਤਰ੍ਹਾਂ ਇਹ ਰਚਨਾ ਇਕ ਮਾਧਿਅਮ ਹੈ ਆਪੇ ਦੀ ਪੜਚੋਲ ਕਰਨ ਦਾ। ਮਨੁੱਖੀ ਹੋਂਦ ਨੂੰ ਸੇਧਣ ਦਾ, ਸੋਧਣ ਦਾ, ਅਤੇ ਸਾਧਣ ਦਾ। ਸਮੁੱਚੀ ਰਚਨਾ ਕੋਈ ਕਾਵਿ-ਬਿਰਤਾਂਤ ਨਹੀਂ ਹੈ ਪਰੰਤੂ ਕਾਵਿ-ਪਾਠ ਵਿਚਲੇ ਹਵਾਲਿਆਂ ਰਾਹੀਂ ਪਤਾ ਚਲਦਾ ਹੈ ਕਿ ਇਸ ਵਿਚ ਵੱਖ-ਵੱਖ ਪਿਛੋਕੜ ਵਾਲੇ ਪਰੰਤੂ ਲੋਕ ਭਲੇ ਲਈ ਰੌਸ਼ਨੀ ਵੰਡਣ ਲਈ ਇਕੋ ਇਕ ਟੀਚੇ ਦੀ ਪ੍ਰਾਪਤੀ ਕਰਨ ਵਾਲੇ ਮਹਾਂਪੁਰਸ਼ਾਂ, ਭਗਤਾਂ, ਪਥਪ੍ਰਦਰਸ਼ਕਾਂ ਦੇ ਜੀਵਨ ਵੇਰਵਿਆਂ ਦੇ ਹਵਾਲਿਆਂ ਰਾਹੀਂ ਵਸਤੂ ਸੰਦੇਸ਼ ਨੂੰ ਤਸਦੀਕ ਅਤੇ ਪੁਸ਼ਟ ਕੀਤਾ ਗਿਆ ਹੈ। ਤਜ਼ਰਬੇ ਅਤੇ ਗਿਆਨ ਤੋਂ ਬਾਅਦ ਪ੍ਰਾਪਤੀ ਦਾ ਨਾਮ ਰਿਸ਼ੀ ਰੱਖਿਆ ਗਿਆ, ਜੋ ਰੁੱਖ ਰੂਪੀ ਹੈ। ਪਰਉਪਕਾਰੀ। ਆਪ ਧੁੱਪ ਅਤੇ ਹੋਰ ਘਾਟੇ ਵਾਧਿਆਂ ਦਾ ਦੁੱਖ ਝੱਲਣਾ ਤੇ ਦੂਸਰੇ ਨੂੰ ਸੁੱਖ ਵੰਡਣਾ। ਰਿਸ਼ੀ ਗੁਰੂ ਤੋਂ ਅੱਗੇ ਇਕ ਹੋਰ ਪੂਰਾ ਗੁਰੂ ਹੈ ਉੱਮੀ ਗੁਰੂ। ਸ਼ੁੱਧਤਾ ਅਤੇ ਪੂਰਨਤਾ ਦਾ ਖ਼ਿਆਲ ਰੂਪੀ ਸਿਧਾਂਤ ਜਾਂ ਸਿਧਾਂਤ ਰੂਪੀ ਖ਼ਿਆਲ। ਇਨ੍ਹਾਂ ਰਿਸ਼ੀ ਅਤੇ ਉੱਮੀ ਗੁਰੂਆਂ ਦੀ ਹਾਜ਼ਰੀ ਵਿਚ ਹੀ ਮਨੁੱਖੀ ਕਰਮ ਦੀ ਚੰਗਿਆਈ/ਬੁਰਿਆਈ ਮਾਪੀ ਨਾਪੀ ਜਾ ਸਕਦੀ ਹੈ।

ਰਚਨਾ ਦੀ ਖ਼ੂਬਸੂਰਤੀ ਅਤੇ ਬੱਝਵੇਂ ਪ੍ਰਭਾਵ ਦਾ ਕਾਰਨ ਹੈ ਕਿ ਕਾਵਿ-ਵਸਤੂ ਦੇ ਹਾਣ ਦੀ ਕਾਵਿ ਸੰਰਚਨਾ ਹੈ। ਉਂਜ ਇਹ ਰਚਨਾ ਪੰਜਾਬੀ ਦੀ ਲੰਮੀ ਕਵਿਤਾ ਦੀ ਜੋ ਪਰੰਪਰਾ ਰਹੀ ਹੈ ਅਤੇ ਕਵੀ ਦੀਆਂ ਪੂਰਵਲੀਆਂ ਕਾਵਿ ਰਚਨਾਵਾਂ ਵੀ ਸਭ ਨਾਲੋਂ ਵੱਖਰੀ ਅਤੇ ਅੱਡਰੀ ਹੈ-ਆਪਣੇ ਵਿਸ਼ੇ ਤੋਂ ਵੀ ਅਤੇ ਰੂਪ, ਤਕਨੀਕ ਦੇ ਪੱਖ ਤੋਂ ਵੀ ਜਿਵੇਂ ਉੱਮੀ ਨਾਮ ਹੈ ਇਕ ਨਿਰਮਲ ਸੱਚ ਦਾ, ਇਕ ਪ੍ਰੱਤਖ ਪ੍ਰਕਾਸ਼ ਦਾ, ਇਕ ਪੂਰਨ ਸਿਧਾਂਤ ਦਾ ਤੇ ਰਿਸ਼ੀ ਇਕ ਨਾਮ ਹੈ ਧਾਰਮਿਕ ਕਮਾਈ ਰਾਹੀਂ ਮੰਜ਼ਿਲ ਤੇ ਪਹੁੰਚੇ 'ਗੁਰੂ' ਦਾ। ਉਸੇ ਤਰ੍ਹਾਂ ਇਹ ਰਚਨਾ ਵੀ ਆਪਣੀ ਤਕਨੀਕ ਅਤੇ ਸੰਦੇਸ਼ ਰਾਹੀਂ ਪੰਜਾਬੀ ਸਾਹਿਤ/ਕਾਵਿ ਇਤਿਹਾਸ ਵਿਚ ਇਕ ਮੀਲ ਪੱਥਰ ਵਾਂਗੂੰ ਇਕ ਸਨਾਤਨੀ ਰਚਨਾ ਦਾ ਦਰਜਾ ਰੱਖਦੀ

ਹੈ। ਜਿਵੇਂ ਕਾਵਿ-ਪਾਠ ਵਿਚਲੇ ਉੱਮੀ ਅਤੇ ਰਿਸ਼ੀ ਮਨੁੱਖ ਮਾਤਰ ਦੀ ਅਗਵਾਈ ਲਈ ਰਾਹ ਦਸੇਰੇ ਹਨ, ਇਸੇ ਤਰ੍ਹਾਂ ਕਾਵਿ ਸਿਰਜਣਾ ਦੇ ਖੇਤਰ ਵਿਚ ਇਹ ਰਚਨਾ ਅਗਵਾਈ ਵਾਲੀ ਭੂਮਿਕਾ ਅਵੱਸ਼ ਹੀ ਨਿਭਾਉਂਦੀ ਰਹੇਗੀ।

ਹਵਾਲੇ ਟਿੱਪਣੀਆਂ

1. ਆਦਿ-ਗ੍ਰੰਥ, ਪੰਨਾ 1380
2. ਡਾ. ਹਰਿਭਜਨ ਸਿੰਘ, ਰੁੱਖ ਤੇ ਰਿਸ਼ੀ, ਪੰਨਾ 9
3. ਉਹੀ, ਪੰਨਾ 17
4. ਉਹੀ, ਪੰਨਾ 13
5. ਉਹੀ, ਪੰਨਾ 15
6. ਡਾ. ਗੁਰਵਿੰਦਰ ਸਿੰਘ, "ਦਾਰਸ਼ਨਿਕ ਸਾਹਿਤਕਾਰ : ਡਾ. ਹਰਿਭਜਨ ਸਿੰਘ", ਸਮਦਰਸ਼ੀ, ਅੰਕ 174, ਪੰਨਾ 70
7. ਆਦਿ-ਗ੍ਰੰਥ, ਪੰਨਾ 1364
8. ਡਾ. ਹਰਿਭਜਨ ਸਿੰਘ, ਰੁੱਖ ਤੇ ਰਿਸ਼ੀ, ਪੰਨਾ 19
9. ਉਹੀ, ਪੰਨਾ 21
10. ਉਹੀ, ਪੰਨਾ 24
11. ਉਹੀ, ਪੰਨਾ 28
12. ਉਹੀ, ਪੰਨਾ 32
13. ਉਹੀ, ਪੰਨਾ 39
14. ਉਹੀ, ਪੰਨਾ 37
15. ਉਹੀ, ਪੰਨਾ 44
16. ਉਹੀ, ਪੰਨਾ 51
17. ਉਹੀ, ਪੰਨਾ 57
18. ਉਹੀ, ਪੰਨਾ 60
19. ਡਾ. ਰਜਿੰਦਰ ਪਾਲ ਸਿੰਘ ਬਰਾੜ, "ਹਰਿਭਜਨ ਸਿੰਘ ਨੂੰ ਪੜ੍ਹਦਿਆਂ/ਸਮਝਦਿਆਂ", ਸਮਦਰਸ਼ੀ, ਅੰਕ 174, ਪੰਨਾ 61
20. ਗੁਰਦੇਵ ਸਿੰਘ ਚੌਹਾਨ, "ਕਵਿਤਾ ਅਤੇ ਯਾਦ ਦੇ ਆਸ ਪਾਸ : ਡਾ. ਹਰਿਭਜਨ ਸਿੰਘ", ਸਮਦਰਸ਼ੀ, ਅੰਕ 174, ਪੰਨਾ 373
21. ਡਾ. ਹਰਿਭਜਨ ਸਿੰਘ, ਰੁੱਖ ਤੇ ਰਿਸ਼ੀ, ਪੰਨਾ 62
22. ਉਹੀ, ਪੰਨਾ 69
23. ਉਹੀ, ਪੰਨਾ 78
24. ਉਹੀ, ਪੰਨਾ 88

A SOCIO-CULTURAL EXAMINATION OF PROJECTION OF WOMEN IN ADVERTISEMENTS

Dr. Ritu Dhawan
Assistant Professor, Khalsa College for Women, Amritsar

Abstract: There is hardly any sphere of life in which Indian women have not taken part and shown their worth. Women exercise their right to vote, contest for parliament and assembly, seek appointment in public office and compete in other spheres of life with men. Advertisers strive to engage consumers through their choice of message tones. They have been using a wide variety of emotions to initiate the desired response. , the roles of men and women have changed. The world of the Indian woman is no longer limited to the four walls of her home and the Indian male has to chip in with household chores. This paper is an attempt to study sociocultural examination of women role in advertisements through content analysis. It can be concluded by saying that advertisements which depict extremely degrading representation and well clad women could not attract much attention of the consumers.

INTRODUCTION

The worth of a civilization can be judged by the place given to women in the society. One of several factors that justify the greatness of India's ancient culture is the honorable place granted to women. There is hardly any sphere of life in which Indian women have not taken part and shown their worth. There are many women working in the Central Secretariat. They are striving very hard to reach highest efficiency and perfection in the administrative work. Their integrity of character is probably better than men. Generally it was found that women are less susceptible to corruption in form of bribery and favoritism. They are not only sweet tongued but also honest, efficient and punctual in their jobs as receptionists, air-hostesses and booking clerks at railway reservation counters.

Type of Roles Portrayed By Women

Decorative Role- Decorative models are passive and non-functional and their primary activity is to adorn the product / service as a sexual attractive stimulus. They are like mannequins with the east lifelike of roles.

Recreational Role-The recreational portrayal is of models in a non-working activity of leisure (reading, watching television) or of sports (hiking, jogging, swimming and boating). The importance of these ads is that women are not shown in passive poses, a pattern Portrayal that every study on gender roles has shown to be prevalent.

Independent Career Role- The independent career woman is the only woman involved in something that does not have to do with social success, home and family, or even her own femininity. She has stability and a substantial nature. She is portrayed infrequently.

Self-involved Role -The self – involved female is the woman who is literally and metaphorically wrapped up in herself. She may be portrayed in a haze of romance, perhaps with a man, and is more bound up with aspirations and dreams of her own than with the actuality of the man.

Family Role -The family or domestic management role is described in ads in which women are shown performing household chores, taking care of children, or supervising home furnishing of maintenance. A comparative study on gender displays in US and Indian advertisements by Griffin et al. (1994) showed that over three times as many images of women as domestic managers appeared in ads in The Illustrated Weekly of India than in Life.

REVIEW OF LITERATURE

A benchmark study was conducted by sociologist Erving Goffman (1979). Goffman concluded that women were weakened by advertising portrayals in six categories: relative size (shown smaller or lower, relative to men); feminine touch (women constantly touching themselves); function ranking (occupational); family scenes; ritualization of subordination (proclivity for lying down at inappropriate times, using bashful knee bends, canting postures, puckish, expansive 'goofy' smiles); licensed withdrawal (women never a quite a part of the scene, usually via blank ‘far off’ gazes). Goffman found that ads were highly ritualized versions of parent-child relationship, with women treated largely as children. He stressed that this diminishment was damaging.

Dasgupta (1988) the commercial film industry, which is a purely profit-based industry, cares little about the image of women they portray to the public. India Today, the magazine was examined in this study for its Portrayal of Women in the Indian Media Film. The genre of commercial cinema in India is the cheapest means of entertainment available to the vast, and mainly poor population of the country.

Ford (1991) summarized previous research on women’s perceptions of their role portrayal in the (US) media. He extended this by studying the attitudes of a sample of more educated, less traditional, and higher earning women in two US towns. He suggested that companies should avoid alienating women.

Brosius (1991) carried out a study of depictions of sex roles in advertisements in ‘Time’ and ‘Stern’ news magazines over a 20-year period. The aim of this effort was to find out whether ads reflect social changes. The study analyzed explicit aspects, such as jobs, activities and situations depicted, and also implicit aspects, such as posture, expression, camera angles to emphasize height, etc. The study revealed that while the explicit presentations of females and male roles have changed considerably–for example, women were seen increasingly in non-housework, (although men were rarely seen undertaking housework) – the implicit sex roles have barely been affected. This study suggested that apparent developments were purely superficial. It also warned that such subconscious stereotyping may still have serious effects on the perceived role of women.

Jaffe (1992) exposed women respondents to advertisements portraying modem and traditional female roles and showed that comprehension of an advertisement had a real and measurable impact on its effectiveness. The study analyzed the interactions between comprehension, product positioning, market segmentation and purchase probability and established a link between comprehension and purchase probability.

Sengupta (1995) investigated whether cultural differences affected the portrayal of women in advertisements. The study also attempted to find whether advertising followed cultural change or lagged behind it. It reported on a content analysis of US and Japanese television advertising, examining the roles of men and women, the use of male or female voice-overs and the portrayal of women in the home. The study found that similar patterns emerged in the two countries, but that women were more likely to be shown in working roles in US advertising. It also made the finding that US advertisers made greater use of male voice-overs.

Marshall (1995) assessed qualitative research into attitudes towards nudity in advertising. His research, conducted in the UK, revealed clear segments (described as ‘puritans’, ‘moralists’, ‘liberals’, ‘crusaders’ and ‘libertines’) with correspondingly different attitudes towards nudity in advertising. He described various advertisements along with the comments of those involved in the research. He concluded that attitude towards nudity was related to relevance and taste. Therefore, the study recommended. that advertisers should use nudity in ads with caution.

Tjernlund (1995) assessed the portrayal of gender roles in magazine advertising in Sweden, the Netherlands and the USA. He selected these countries because of their recent history of rapid advancement of women in many spheres of life. Advertising from five categories of magazines (news/general interest. sports. entertainment, women’s and business) were analyzed. Selected advertisements were studied for assessment of portrayal of working and non-working roles. The study concluded that gender role portrayals reflected national culture biases. It noted that despite the advance made by women in countries such as Sweden, men were still more likely to be shown in working roles.

Bartos (1995) gave a 'new demographics' for women, segmenting women into four major groups – 'stay-at-home' housewives, 'plan to work' housewives, 'just-a-job' working women and 'career' women. She argued that this segmentation reflected, with the exception of very young and very old, the main divisions within the women's market. She asserted that this segmentation along with an understanding of lifecycles, provided a better tool for planning promotions targeted at women. She concluded that this new planning tool must be supplemented with consumer feedback to avoid creating a new set of stereotypes replacing the harried housewife.

Whitelock and Jackson (1997) compared the roles of women in TV advertising in the UK and France. They reviewed past studies into the use of women) in advertising and noted that there remained an imbalance in the portrayal of women, with stereotypical images predominating. They studied 476 advertisements broadcast on the UK's 'Granada TV Channel' and 433 broadcast by 'TF1' channel in France. The study concluded that men and women were portrayed differently in both countries but noted more female characters in French advertising showing a more limited range of activities and profile than British advertising.

Widgery et al. (1997) sought to investigate whether a woman's employment status affected the appeal of advertising messages. They used automobile advertising as the basis for the study. They reported that women now comprised 45% of the workforce in the USA, and argued that they cannot be classed as a single-unit consumer group. Their study compared employed and unemployed wives on the importance accorded to various aspects of automobile advertising message appeals. It described a telephone survey conducted with adults in 1,740

US households in the proximity of automobile retailing businesses. The study reported the resulting responses from 727 married women to 28 items under three broad categories: product attributes, purchase incentives and dealership attributes.

Ford et al. (1997) extended prior research into international societal sex roles by testing the relationship of the major variables in a cross-cultural context by using questionnaires of adult women from New Zealand, the USA, Thailand and Japan. The objective was to provide a clearer picture of the impact of feminist consciousness on perceptions of sex role portrayals, company image and purchase intentions in different cultures. The study revealed that New Zealand women were the most critical of sex role portrayals, followed by those from the USA, Japan and Thailand. The study recommended that companies must exercise care in using female models' in advertisements and that a considerable amount of localization may be necessary.

Ford et al. (1998) studied Japanese advertisements to investigate modern gender role portrayals. The study mentioned previously identified Japanese traits. It found that advertisements reflected both eastern and western values and that a more egalitarian approach to advertising was seen in reduced use of gender stereotyping, although women were still shown in sexist ways more frequently than men.

Miller and Collins (1998) examined TV advertising in Turkey, focusing. on sex roles portrayed by characters in Turkish TV advertisements and compared them with the results of previous research in Australia, Mexico and the USA (Gilly 1986). Their study described a framework developed by Hofstede's which allowed marketers to position a nation on an ordinal masculinity-femininity dimension by examining how strongly its people embrace gender-related values. This study pointed out that according to Hofstede's rankings, Turkey is a feminine country, whereas Australia, Mexico and USA are masculine.

Jones et al. (1998) attempted, to find whether 'sexy' illustrations (provocatively-clothed models) in ads influenced the viewer's response. The interaction of the sex of the viewer with the sex of the model was considered to be a crucial factor. Earlier studies reviewed have generally used female models. This study explored the responses of both men and women to both male and female models used in this way (the 'beefcake' and 'cheesecake' of the title), The study involved recall of an ad for a bicycle that employed the requisite 'sexy' and 'non-sexy' models of both sexes, together with a landscape.

Desai & Krishnaraj (2000) Although recent research on the portrayal of women in the Indian media, especially the print media, is limited, the available literature review suggests that the overall trend seems to be in favor of portraying women in domestic roles or as decorative sex objects. Portrayals wherein women are realistically portrayed as useful contributors to the world of commerce, politics and development are sadly lacking

John Alan Cohan (2001) studied ethical issues involved with women's advertising, and argues that ads can be successful in generating sales without portraying women as things or as mere sex objects, and without perpetuating various weakness stereotypes. A paradigm shift in advertising appears to be at hand.

Malta (2005) Raising awareness of the benefits of gender equality is a key priority in Malta. The task of promoting equality between men and women is not an easy one. It requires a change in mentality and practical and innovative approaches to bring about real equality. Our country will be all the richer if women contribute together with men in making full use of their potential in the economic, social, cultural and environmental spheres.

OBJECTIVES OF STUDY

The present study is an attempt:

- to explore and analyses the different roles of women in best advertisements and worst advertisements;
- to bring out effects of objectified portray of women in advertisements on society

RESEARCH METHODOLOGY

The study is based on television commercials portraying women in different roles. A content analysis was used to analyses the advertisements.

EMPIRICS AND ANALYSIS

Projection of Women in Advertising: A Content Analysis

Advertisers strive to engage consumers through their choice of message tones. They have been using a wide variety of emotions to initiate the desired response. The use of emotions is aptly shown in the advertisements of popular brands like Cadbury's, Saffola, Nokia and Suzuki Samurai. Some of the emotions frequently used include-jealousy (Krack Cream), adventure (Tata Safari), love (chocolates), honesty (Peter England), Patriotism (Amul), ambition (Parker pen), greed (Lehar bhujia), humour (Fevicol), fear (Saffola Oil) and sex (jeans).

Many advertisements using emotional appeals focus on fear, humor, sex and self-idealization. The use of fear as a motivation in advertising places emphasis on the severity of the threat. The successful use of fear by the advertisers is evident form the advertisement of Saffola cooking oil -showing a man suffering from heart stroke being rushed to the hospital. The advertisement ends with a suggestion that such a situation can be avoided by using Saffola oil.

Humour is another frequently used emotional technique. The successful use of humour in advertising is evident from the advertisements of Fevi Kwik, Si1 Jam, Vaseline (with kids) and Britannia 50-50. The Kodak camera advertisement showing a couple looking for someone to take their snap and ending up with having a picture with a large group has got intelligent humour. Some advertisers view humour as a ‘can’t lose’ method for enticing viewers into paying attention to the message. However, it is important that the humorous creative technique does not result in a loss of product message. To be effective, humour should be employed with caution.

Sex is another emotion that has been successfully employed by advertisers in promoting jeans, perfumes, alcohol, watches, personal products and cars. Many psychologists believe that the skilled manipulation of sexual appeals in visual images, in copy or in both, may arouse subconscious desires that manifest themselves in the, purchase of the product or service. In other instances, such advertising proves to be damaging or simply ineffective but is still used because there are few appeals in advertising that equal its attention-getting value. However, sex appeals are interpreted differently from person to person, time to time, region to region, country to country and society to society. Even the same person reacts to them differently at different stages of his life-cycle. Therefore, the advertiser must be sure that the product, the advertisement, the target, audience and the use of sexual themes and elements all match up to make the appeal effective.

Coming to the question of change, the roles of men and women have changed. The world of the Indian woman is no longer limited to the four walls of her home and the Indian male has to chip in with household chores. Advertisers are taking notice of this metamorphosis: A father cleaning his child’s dirty t-shirt in the

Ariel Ad or “the woman of substance” as portrayed by Femina Ads - independent and head on!

Ads have taken a step forward by identifying what women view as masculinity and vice-versa. This is what can be called “Gendered Advertising”- similar in some respects to customized advertising. Advertisers want viewers to enjoy their commercials and to associate the advertised products with a comfortable reinforcing picture of mainstream cultural values. As a result, commercials are designed to take optimal advantage of gender-specific fantasies, myths, and fears. The Raymond Man is almost a dream come true for a woman. It is the Elle 18 girls who are daring to be different. Advertising to the genders has changed. Gender perception in communication has evolved by introspecting the roles of men and women in society. These images in television commercials provide an especially intriguing field of study for consumer behavior. Advertisers on the other hand seem quite willing to manipulate these fantasies and exploit our anxieties about our identities, to sell products.

The Objectification Of Women In Advertising: What Are The Effects On Society?

The debate, whether the portrayal of women in advertising is a serious or overrated issue, has been ongoing for quite some time and the final answer may never be found. Does the objectification of women in advertising have an adverse effect on society? Is there more violence against women as a result of these images? Are women being exploited? Are we simply looking at their bodies and not their minds? Rebecca Zarchikoff has compiled results of various studies on these and related subjects on her website titled, “Looking through the Years at Women’s Place in Advertising”, reaching as far back as 1971. She claims that the average American watches about “37.5

hours of television per week, which translates into approximately 1856 hours per year." With an "average of 714 commercials per week", the viewer would be exposed to approximately "37,000 ads per year", on television alone.

Jean Kilbourne, probably the best-known advocate of raising awareness about the exploitation of women in advertising, claims that, "we are exposed to over 2000 ads a day, constituting perhaps the most powerful educational force in society (194)." If that number is correct, we would view as many as 730,000 ads a year. Kilbourne claims that the portrayal of women in advertising is negatively influencing the view men have of women in our society and how women view themselves. She claims that the constant barrage of images and texts depicted in ads, suggesting the idea that **'the thinner a woman is, the better she is'**, has a strong influence, especially in female adolescence, that contributes to eating disorders and low self-esteem issues. She has published several books and films on these subjects that seem to support her claims.

When examining various ads, one can see that there is most definitely a slant on the type of models used across the board, for example, in mainstream magazines. Most models, male and female alike, usually have 'perfect' bodies (slim for women, muscular for men), look happy, have a good social and financial status, are usually tall and seem to be of Caucasian descent. Of course there are exceptions, but for the most part these seem to target a specific market, *other* than the 'General American Public'. Ads seem to be tailored to the specific audience of the magazines they appear in, so the product that is displayed with a white woman in 'Cosmopolitan', might be accompanied by a colored woman in 'Ebony' or 'O', Oprah Winfrey's magazine.

This however, apart from the occasional exception, seems to be the end of the similarities between men and women in visual advertising. They look at body language, dominant features, signs of aggression, relevance to the product advertised, what part of the body was actually photographed or depicted, facial expressions, phallic symbols, ‘exoticization’ and objectification of the models, just to name a few. A well developed and comprehensive resource for more information about how women are portrayed in advertising is the website of Scott A. Lukas, Ph.D. and teacher at Lake Tahoe Community College as well as Valparaiso University. The website features over 1500 printed ads as part of Lukas’ “gender ads project”, which compares all imaginable subjects, collected over several years of work. Lukas comments, “Women’s bodies are objectified in common ways. Here it becomes clear on where the alleged problems come in. Women may only be depicted with parts of their bodies, like their legs or their chests, while men usually have their faces shown. If both genders have faces, the male usually looks at the camera, while the female often looks another way.” Some opinions seem to suggest that this makes us observers or voyeurs when it comes to the female, while we process the male face as something or somebody we can relate to. Lukas wrote on his website that, “When men and women appear in ads together, the women are often depicted as weaker than the male, either through composition of the ad or particular situations in the scene”. Women often have their heads or faces covered or seem to have their mouths closed most of the time, while males have them open. This might suggests that the viewer doesn’t need to care what the woman has to say, as long as she looks good. This is the more subtle approach in the objectification of women.

The more obvious objectification is apparent when women’s bodies are representing a product, for example a bottle of perfume or beer in the shape of a woman’s body.

In today's media driven, fast moving age, ads sell more than just products. They sell lifestyles and dreams. Ads used to be simply a way of introducing a new product to the market or the masses, but even back then, woman were usually depicted in household settings or tending motherly duties. These days, ads sell images, ideas, even principles and ethics; however, the depiction of woman hasn't changed all that much, except the inclusion of sexual and more dramatic imagery. Laundry detergent ads still feature mostly women and even if she is 'just a housewife', she usually lives in a nice house and is slim and beautiful, even though she has three children. Some claim, that this may influence how we see women in our society and how we interact with them and each other.

A research study with female college students by Erin Campbell at Penn State University concluded that, "Respondents with high levels of exposure to fashion magazines exhibited significantly higher degrees of liking for ultra-thin fashion models than did those respondents with low levels of fashion magazine exposure." One could conclude that the visual images depicted, do in fact have an impact on women's emotional states, if their bodies do not match the 'ideal type' shown in the images. This could possibly be a factor in the development of eating disorders, as the same study hypothesized.

On the other hand, a different independent study from the same research lab by Ryan O'Rourke examined the claim that, "Women exposed to sexually suggestive advertisements will experience lower rates of body satisfaction than women exposed to non-suggestive advertisements." Sexual suggestiveness in advertising had no effect on a woman's perception of her own body." In conclusion, O'Rourke noted that, "The unexpected findings from this study suggest that popular criticism re. Portrayal of women in advertising is probably unfair. This study suggests that sexually suggestive advertising itself has little harmful effects."

The affects that all these researched findings may have on our society are less clear. Some people suggest that the objectification of women in advertising dehumanizes them, which may lead to violence being forced on them. Some ads actually depict violent scenes, even the death of women for the sake of a product, however conclusive evidence has not been found that this promotes actual physical attacks against women. An article in the Journal of Business Ethics written by John Alan Cohan, cites a related "typical study" as having revealed that, "Males who see print media advertisements in which women are presented as sex objects are more likely to evidence increased sex role stereotypic and rape myth beliefs, and are likely to be more accepting of interpersonal violence (primarily against women), than are males exposed to other types of advertisements (Cohan)." However, he then goes on to say that, "No one claims that advertising is by any means the sole cause of violence towards women. Clearly, violence towards women has existed throughout recorded history, long before the advertising industry was ever part of our culture." One could see this as a contradiction, but a rational thinking human being would probably be able to reasonable examine both statements and come to the conclusion that advertisements simply cannot be blamed for actual acts of violence against women. Other factors have to be present to drive a man to assault a woman physically. It seems that the media is often used as a scapegoat or easy target for the blame we can't direct somewhere else. This has been done to the movie industry, video games, magazines, pornography and various other elements of the media business.

Predominantly female bodies are used to sell products, though the male body is increasingly displayed as just an object as well. The mainstream opinion everybody seems to agree on is, "Sex sells – pretty much anything", and so one might say, that this is simply a marketing tool and that it has no impact on society. Most people don't even look at the ads on TV, but use the frequent commercial interruptions to visit the fridge or the bathroom instead. Some might say that ads are simply fun, if they are done well (or dull, if not) and don't really qualify as anything other than 'entertainment' in their lives. Other opinions however, claim that these visuals have a direct impact on how we see women especially in our society, which in turn leads to the 'alleged' problems. Advertising is without a doubt exploiting and objectifying women, and to a lesser degree, men as well. Sex does sell, though 'sex' in this case may just be the image of a body, not the actual physical act as often implied. We all like to look at good-looking people and often we are envious of what we see. America has become obsessed with the 'ideal body'. Especially weight seems to be a major factor in how we see others and ourselves, male or female. Ads have without a doubt, contributed to the desire to look like the models often depicted in them. However, advertising is not to blame wholly for this desire to achieve the unachievable. We all want to look better, be fitter or slimmer, be richer, and have a nicer car or a bigger house. This is human nature and that the ad agencies know this and exploit it for their purposes. Instead of blaming the ad agencies or the media for the illnesses in our society, we need to realize that we are feeding off each other and look for somebody to blame for our own insecurities. So, do both sides of the spectrum agree that we are being exploited and objectified by the media? Yes, but we as the general public, within this culture that we embrace as well as create, are the ones who buy into those ideas and fake ideals and as long as we do, these images will remain the same. If we as a society decide that it is 'in' to be fat, then that is what the ad agencies will put in their ads for us to desire, as it is something that we already want anyway. What the ad agencies present to us in their work is more of a reflection of an ill society, rather than the reason for it.

CONCLUSION

On the basis of the study conducted, the following conclusion is drawn. The ads which depict extremely degrading representation and well clad women could not attract much attention of the consumers. They are not even chosen for the best advertisement. Thus it is overall going to affect the sales and ultimate objective of advertiser is not achieved.

On the contrary women depicted in semi-nude, attractive, unique manner, steels the attention of buyers, which results in brand recall and buying behavior. Thus ultimate objective of the advertiser is achieved through increased sales.

BIBLIOGRAPHY

- Albanes,S.(1999), *Fashioning The New Woman: Visual & Theatrical Culture in the Mid-1890s*,Bell & Huwell Infamation Publication, USA.
- Alreck, Pamela L., Robert B. Settle and Michael A. Belch (1982), “Who Responds to ‘Gendered’ Ads, and How?”, *Journal of Advertising Research*, Vol – 22, pp 25 - 31
- Asaf Ali, A. (1991), *The resurgence of Indian women*, Radiant Publishers New Delhi.
- Bartos, R. (1995), “How to Advertise to Women?”, *Admap*, Vol 30, pp 17 - 21
- Berkowitz, Eric N., Roger A. Kerin, William Rudelius, and Frederick G. Crane (1991), “Marketing”, ED. Hornewood, Vol - 3
- Brosious,H-B. (1991), “The Depiction of Sex Roles in US and German Magazine Advertisements”, *International Journal of Public Opinion Research*, Vol 3,pp 366 - 384

- Campbell, Erin. (2003), "Construction of Beauty as a Measure of Self-Worth among College Females: The Role of Fashion Magazines", ED. Dr. Shyam Sundar Sethuraman, Penn State University.
- Clark, Eric (1988), *The Want Makers,* Stoughton Publishers, London
- Chen, A., et.al ., (1994), "*The image of women in East Asian magazine advertising*", Seoul, Korea.
- Cohan, John Alan(2003), "Towards a New Paradigm in the Ethics of Women's Advertising",*Journal of Business Ethics*, Vol – 33, pp 323 - 327
- Craig, Steve (1993), "Sellling Masculinities, Selling Femininities: Multiple Genders and The Economics of Television", *The Mid-Atlantic Almanac*, Vol – 2.
- Dasgupta,s et.al., (1988), *The eternal receptacle: A Study of mistreatment of women in Hindi films*,ED. R. Gadhially . Women in Indian society: Sage Publications, New Delhi, India Pvt. Ltd. (pp. 209 - 216).
- Desai, N., & Krishnaraj, M. (2000), *Women & society in India*, Ajanta Publications, New Delhi.
- Dillon, Tom (1976), "The Triumph of Creativity over Communication", *Journal of Advertising*, Vol – 4, No – 3, pp 15 -18
- England, Paula and Teresa Gardener (1983), "Sex Differentiation in Magazine Advertisements: A Content Analysis Using Log-Linear Modeling", *Current Issues and Research in Advertising*, Vol – 6, pp 253 – 268.
- Ford, J.B. (1991), "Women's Evaluation of Female Role Portrayals In Advertising", *Journal Of Consumer Marketing*, Vol – 8, pp 15 -29
- Ford, J.B., M.S. Latour and E.D. Honeycutt (1997), "An Examination of the Cross-Cultural Female Response to Offensive Sex Role Portrayals in

Advertising: A Research Note", *International Marketing Review*, Vol – 14, pp 409 - 424

- Ford J.B., Voli P. Kramer, E.D. Honeycutt and S.L. Casey (1998), "Gender Role Portrayals in Japanese Advertising: A Magazine Content Analysis", *Journal of Advertising*, Vol – 27, pp 113 – 125.
- Goffman, Erving (1979), *Gender Advertisements*, Colophon Publication, New York
- Griffin Michael, K. Vishwanath and Dona Schwartz (1994), "Gender Advertising in the US and India: Exporting Cultural Stereotypes", *Media, Culture and Society*, Newbury Park, California, pp 487 - 507
- Hong, C. (1997), "Holding up Half the Sky? A Sociocultural Comparison of Gender-role Portrays in Chinese and US Advertising", *International Journal of Advertising*, Vol – 16, pp 295 – 320
- Jaffe,L.J. (1992), "Comprehension, Positioning, Segmentation and Purchase Probability", *Omega*, Vol – 20 , pp 51 – 58
- Jaffe, L.J. and Paul D. Berger (1994), "The effect of Modern Female Sex Role Portrayals on Advertising Effectiveness ", *Journal of Advertising Research*, Vol – 34, pp 32 -42
- Jefkins and Yadin(2005), *Advertising*, Pearson Publication, Patparganj, Delhi.
- Jones M.Y., A.J.S. Stanaland and B.D. Gelb (1998), "Beefcake and Cheesecake: Insights of Advertisers", *Journal of Advertising*, Vol – 27, pp 33 - 52
- Kilbourne, Jean,(2001), *Beauty .... and the Beast of Advertising*, ED.Diana George and Trimbur, Longman, New York , pp 193-196.

- La Tour Michael S.,T.L. Henthorne and A.J.Williams (1998), "Is Industrial Advertising Still Sexist? It's in the Eye of the Beholder", *Industrial Marketing Management*, Vol – 27, pp 247 - 256
- Malta (2005), "The Role Of Women in Sustainable Development", *Journal of Marketing*, Vol – 4, pp 42 - 49
- Marshall C. (1995), "The Trouble with nudes (in advertising)", *Campaign*, pp 26 – 28.
- Miller, L.M., and J. M. Collins 1998), "Sex Roles Portrayals in Turkish Television Advertisements: An Examination in an International Context", *Journal of Euromarketing*, Vol – 7, pp 1- 28
- Sengupta S. (1995), "The Influence of Culture on Portrayals of Women in Television Commercials: A Comparison between the United States and Japan ", *International Journal of Advertising*, Vol – 14, pp 314 - 334
- Siu W-s and A K-m Au (1997), "Women in Advertising: A Comparison of television advertisements China and Singapore", *Marketing Intelligence and Planning*, Vol – 15, pp 235 - 244
- Soley, Lawrence C. and Leonard N. Reid (1983), *Effects of Decorative Female Models on Ad Recognition Over Time*", Proceedings of the 1983 Convection of the American Academy of Advertising, ED. Donald W. Jugenheimer, pp 116 - 119
- O'Rourke, Ryan(2003), *Relationship among Sexually Suggestive Advertising, Advertising Evaluations, Body Attitudes, and Self-Esteem in Female College Students*, Ed. Dr. Shyam Sundar Sethuraman, Penn State University http://www.psu.edu/dept/medialab/research/sexsugadeval.html
- Thiel, Henning (2003)," The Objectification of Women in Advertising: What are the Affects on Society ?" , *Journal of Advertising Research*, Vol -25, pp 26 - 35

- Tjernlund A., C. R. Wiles and J.A. Wiles (1995), "A Comparison of Gender Role Portrayals in Magazine Advertising: The Netherlands, Sweden and the USA", *European Journal of Marketing*, Vol 29, pp 35 - 50
- Vikram & Rodrigues, Malika*(2000)*,"Where Eagles Bare", *Brand Equity*, The Economic Times, June - July
- Wells, Burnet and Moriarty(2004), *Advertising*, Pearson Publication, Patparganj, Delhi.
- Whipple, Thomas W., and Alice E. Courthy (1980), "How to Portray Women in TV Commercial", *Journal of Advertising Research*, Vol – 20, pp 53 – 59.
- Whipple, Thomas W., and Alice E. Courthy (1985), "Female Role Portrayals in advertising and Communication Effectiveness: A Review", *Journal of Advertising*, Vol – 14, p 4 – 8, 17.
- Whitelock J. and D. Jackson (1997), "Women in TV Advertising: A Comparison between UK and France", *European Business Review*, Vol – 97, pp 294 – 306.
- Widgery R., Angur M.G., and Nataraajan R. (1997), "The Impact of Employment Status on Married Women's Perceptions of Advertising Message Appeals", *Journal of Advertising Research*, Vol 37, pp 54 – 63.
- Wiles, C.R., J.A. Wiles and A. Tjernlund (1996), "The Ideology of Advertising: The United States and Sweden", *Journal of Advertising Research*, Vol – 36, pp 57 – 67.
- Wright, Jones and John E. Mertes (1974), *Advertising's Role in Society*, St. Paul Publishers
- Zinkhan, George M. (1993), "Creativity in Advertising", *Journal of Advertising*, Vol – 22, No 2, pp 1 – 3

GENDER GAP IN FINANCIAL LITERACY

Dr. Suman Nayyar
Assistant Professor, Khalsa College For Women, Amritsar

Abstract: The study has been made with the objective of finding the differences in level of Financial literacy of males and females in Amritsar city. A sample of 200 people especially youth (in age group of 20-35)has been selected using judgmental and randomized convenience sampling methods. The data has been collected using questionnaire and it has been analyzed with the help of SPSS 18.0 using chi-square test. The results have shown that there is significant difference in the level of financial literacy gender wise. As Financial Literacy is very important aspect so measures should be taken for improvement in financial literacy especially in women.

Keywords: Youth, Gender, Financial Literacy

INTRODUCTION:

Financial Literacy has assumed greater importance in recent years with the increasing complexities in financial products and financial markets. Financial Literacy is ability to process the financial information and make informed decisions about personal financial matters like proper investment, saving and planning for retirement security. Financial literacy includes the set of skills and knowledge that allow understanding:

- The financial principles for making informed financial decisions
- The financial products like bank accounts, mortgages, retirement savings plans and basic investments like stocks, bonds and mutual funds that impact financial well-being.
- Respond competently to changes that affect everyday financial well-being and making good financial choices about saving, spending and managing debt.

The ability to evaluate the new and complex financial instruments and make informed judgments in both choices of instruments and extent of use that would be in their own best long run interests (Mandell, 2007).The lack of Financial Literacy impact negatively on the future lives of people through incomplete financial management. An increasing number of studies investigate the effect of financial literacy on financial decision-making. Individuals with low financial knowledge are found to be less likely to plan for retirement (Lusardi and Mitchell, 2007, 2008, 2009, 2011).Moreover, households with low financial literacy are less likely to invest in risky assets such as stocks or bonds (Van Rooij et al., 2011a; Yoong, 2011) and are more likely to make financial mistakes such as borrowing at high rates (Lusardi and Tufano, 2009a; Agarwal et al., 2009).

Nowadays policy reforms and financial development are increasingly putting individual incharge of making key decisions such as saving for retirement etc. People especially women generally lacked in basic skills in the management of personal financial affairs. There is also a large number of studies that point to the difficulties that women face with financial decision-making. Women are less likely to plan for retirement and accumulate lower amounts of financial wealth (Lusardi and Mitchell, 2008). As men and women differ with regard to financial literacy, they respond differently with regard to economic outcomes. So, it is important to understand the gender gap in financial literacy.

Review of Literature:

Azeez and Akhtar, 2020, in their study tried to investigate the differences among gender on the basis of their financial literacy rate. The data was collected from 500 rural households from the Aligarh district. In order to measure the financial literacy, this paper constructed a Financial Literacy Index in which factors like financial knowledge, financial attitudes and financial behavior were being judged. The data was collected with the help of a questionnaire. After analyzing the data collected, it was found out that though the literacy rate in Aligarh district was found to be satisfactory but the gender differences showed similar results in consistency with the previous studies. It was concluded that men were financially more literate than women. This indicates that there exist a gap in gender differences among men and women regarding financial literacy.

Adam (2017) Conducted a study of randomly selected a homogenous group of 560 business students of school of business, university of cape coast , Ghana. the aim of the study was to see whether gender is a important variable in financial literacy or not. The study adopted a cross sectional and quantitative survey covering business students. He concluded there is insignificant difference in financial literacy between male and female business students from the university of Cape Coast. He implied that education is a potent tool to bridge the gap between genders.

Smith and Liao opined that in the era of longevity it has become more important to have financial independence throughout adulthood to lead a happy, healthy and secured life. But it is difficult to achieve and not everyone is able to achieve this especially women. Women have made great progress in many areas but still lack in important area of financial literacy. They are of the view that surprisingly gender gap in financial literacy exist regardless of age, education and marital status.

Barboza, Smith and Pesek (2016) studied that how gender and academic difference effects on overall financial literacy. For the study they took the sample of 300 college students. They observed that there is strong relationship in level of financial literacy and academic performance. For the study exploratory estimates are made with the help of Probit and Ordered Probit models. It is further assessed with empirical evidences that people reports high level of financial literacy than they actually posses.

Walle and Filipiak (2015) this paper investigates the difference in financial knowledge between persons living in matrilineal and Patriarchal environment in India. They opined that financial knowledge is still very low among the general population and much lower among women. There is no difference in financial literacy in matrilineal society but there are significant differences in patriarchal society. The females lack in financial literacy because of lack of formal education, lower level of English and lower use of mass media.

Woodyard (2012) conducted a study on individual's financial wellness with a aim to identify critical areas to assist the clients in financial development. He is of the view that American household struggle in the matters of basic personal finance. It was a secondary data based survey. The data used was of FINRA agency which is a self regulatory agency which exists to provide education to undeserved populations to achieve the financial skills. The research identified six important areas for financial planning which are closely related with financial knowledge as emergency fund, credit report, no overdraft, credit card payoff, retirement account and risk management.

OBJECTIVE OF THE STUDY:

To study the difference in level of financial literacy gender wise.

RESEARCH METHODOLOGY:

Descriptive research methodology has been used to accomplish this study. Both qualitative and quantitative methods can be used in descriptive research to describe or interpret a current event, condition or situation.

Collection of data: For the study both primary and secondary data have been collected, analyzed tabulated and presented in a lucid manner. For collection of primary data, judgmental and randomized convenience sampling has been used. Books, research papers, Journals, magazine and internet etc. have been considered for gathering secondary data. Structured questionnaire was used to collect primary data.

Questionnaire development: The questionnaire consists of two sections:

Section 1 consists of multiple-choice questions test targeted specifically at the personal financial skills and Section 2 is Demographic profile of the respondents.

Particulars	Category	Frequency	%age
Gender	Male Female	100 100	50% 50%
Marital Status	Married Unmarried	68 132	34% 66%
Academic Standing	Graduate Post Graduate Doctorate	64 96 40	32% 48% 20%
Age	20-25 25-30 30-35	56 64 80	28% 32% 40%
Family Income	1 lac- 2 lac 2 lac- 4 lac 4 lac- 6 lac 6 lac & above	70 62 48 20	35% 31% 24% 10%

Analysis of Demographic Profile

The sample consists of 200 respondents, out of which 100 (50%) are male and 100 (50%) are female. Marital Status of the respondents shows 34% are married and 66% are unmarried. Among all respondents 32% are graduate, 48% are post graduate and 20% are doctorate students. About 28% respondents are in the age group of 20-25, 32% in 25-30 group and 40% in 30-35 group. 35% respondents belong to the family income group of 1 lac-2lac, 31% are in 2 lac-4 lac group, 24% are in 4 lac-6lac group and 10% in the 6 lac and above group.

Data Analysis and interpretation:

Data collected from respondents has been analyzed through SPSS 18.0. The data analysis and interpretation, as given below, has been presented under various headings to make it more clear and understandable.

Ten questions have been asked from the respondents to check their financial knowledge. Each correct question carries 1 mark. Then three categories have formed:

1st category is of financially illiterate people who score 1-3 marks.

2nd category is of Average people who score 3-6 marks.

3rd category is if financially literate people who score above 6 marks.

Gender-wise Comparison in the level of Financial Literacy in Amritsar city :-

For the purpose of achieving this objective, the following hypothesis has been set:

H0: There is no significant difference in the level of Financial Literacy between males and females.

H1: There is significant difference in the level of Financial Literacy between males and females.

In order to check whether the differences are significant or not, investigation has been made with the help of chi-square test. Following results have been interpreted--

Table 1: Financial Literacy * Gender Cross tabulation

			Gender		
			Male	**Female**	**Total**
Financial Literacy	Fin illiterate	Count	9	23	32
		Expected Count	16.0	16.0	32.0
		% within Financial Literacy	28.1%	71.9%	100.0%
		% within Gender	18.0%	46.0%	32.0%
		% of Total	9.0%	23.0%	32.0%
	Average	Count	19	17	36
		Expected Count	18.0	18.0	36.0
		% within Financial Literacy	52.8%	47.2%	100.0%
		% within Gender	38.0%	34.0%	36.0%
		% of Total	19.0%	17.0%	36.0%
	Financially Literate	Count	22	10	32
		Expected Count	16.0	16.0	32.0
		% within Financial Literacy	68.8%	31.3%	100.0%
		% within Gender	44.0%	20.0%	32.0%
		% of Total	22.0%	10.0%	32.0%
Total		Count	50	50	100
		Expected Count	50.0	50.0	100.0
		% within Financial Literacy	50.0%	50.0%	100.0%
		% within Gender	100.0%	100.0%	100.0%
		% of Total	50.0%	50.0%	100.0%

As per above table, 9 males and 23 females falls under 1st category i.e. "financially illiterate" showing that females are more financially illiterate than men. 19 males and 17 females come under 2nd category i.e."Average". 22 males and 10 females falls under 3rd category i.e."Financially Literate" which shows females are less financially literate than men.

Table 2: Chi-Square Tests

	Value	**Df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	10.736[a]	2	.005
Likelihood Ratio	11.060	2	.004
Linear-by-Linear Association	10.457	1	.001
N of Valid Cases	100		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.00.

Interpretation

The result of the chi-square test reveals that the Pearson's chi-square value .005 which is less than .05 (at 5% level of significance) which means that the null hypothesis is rejected that implies that there is significant difference in the level of Financial Literacy between males and females. It shows that gender difference are present which means women know significantly less than men that shows difference in financial knowledge.

Inference

There is significant relationship between Gender and Level of Financial Literacy.

Thus the null H0 hypothesis is rejected and alternative (H1) is accepted.

Conclusion:

Overall the existing evidence suggests that women and those with low financial literacy have difficulties making financial decisions and that this can have severe consequences for their financial well-being. Women generally outline men have shorter working years and are still earning less than men. This carries even greater need for women to financially involved and secured. As financial literacy is less among females, thus suitable steps should be taken for improving the capabilities of young people especially females. As there is significant difference in males and females with regard to financial literacy, one way to decrease gender gap may be to increase numeracy skills. One another way to overcome financial knowledge is financial advice from professionals. Thus it is of paramount importance to equip youth especially women with financial literacy i.e. basic knowledge to make financial decisions in order to deal with the complexities of current financial markets and products. Youth must understand the basics of investments including relationship between risk and return; essential savings for future and consequences of not adequate financial planning.

Limitations of the Study:

1. This research study has been geographically restricted to only to Amritsar city.
2. The sample size under the study has been 200 respondents. Thus, the results may not be inferred as such for the whole population.
3. Biasness on the part of the respondents cannot be ignored.
4. Biasness due to the sampling method used, can also not be ignored.
5. This study limits itself to only gender-wise. Relation of other demographics with the level of financial literacy is out of the scope of this study.

BIBLIOGRAPHY:

Alcon, Arnaa (1999), "Financial planning and the mature woman", *Journal of Financial Planning*.

Alesina, Alberto, Francesca Lotti, and Paolo E. Mistrulli (2008), "Do women pay more for credit? Evidence from Italy", NBER Working Paper No. 14202.

Allgood, Sam and William B. Walstad. 2011. "The Effects of Perceived and Actual Financial Knowledge on Credit Card Behavior." *Networks Financial Institute at Indian State University Working Paper* 2011-WP-15.

Almenberg, Johan and Anna Dreber (2011), "Gender, Financial Literacy and Stock Market Participation".

Andrea Hasler And Annamaria Lusardi (2017), The Gender Gap in Financial Literacy : A Global Perspective.

Ann Woodyyard (2012) "Financial Knowledge and the Gender Gap"

Anokye M. Adam (2017) "Gender Disparity in Financial Literacy: Evidence from Homogenous Group"

Barber, Brad M. and Terrance Odean (2001), "Boys will be boys: gender, overconfidence and common stock investment", *Quarterly Journal of Economics*.

Buttes, R.B., and C.J. Asarta (2011), "Gender and economic understanding in U.S. high schools", *Journal of Economics and Finance Education.*

Chen, Haiyang and Ronald P. Volpe (1998), "An Analysis of Personal Financial Literacy Among College Students".

Chen, Haiyang and Ronald P. Volpe (2002), “Gender Differences in Personal Financial Literacy Among College Students”.

Croson, Rachel and Uri Gneezy (2009), “Gender differences in preferences”, Journal of Economic Literature

Danes, S. M., and H. R. Haberman (2007), “Teen financial knowledge, self-efficacy, and behavior”.

Fonseca, Raquel, Kathleen J. Mullen, Gema Zamarro, and Julie Zissimopoulos (2010), “What explains the gender gap in financial literacy?”, RAND Working Paper no. WR-762, June.

Goldsmith, Elizabeth and Ronald E. Goldsmith (1997), “Gender differences in perceived and real knowledge of financial investments”.

Hira, Tahira K. and Olive Mugenda (2000), “Gender differences in financial perceptions, behavior and satisfaction”, Journal of Financial Planning.

Hung, Angela A, Andrew M. Parker and Joanne K. Yoong (2009), “Defining and measuring financial literacy”, RAND Working Paper, No. WR-708.

Keys, P., and P. A. Turner (2006), “Women as finance academics: role models and researchers”, *Journal of Financial Education*.

Lusardi, Annamaria. (2011), “American’s Financial Capability.”Pension Research Council Working Paper WP2011-02.

Ute Fiiltipiak ,Yabibai, M. Walle (2015) ,“Poverty, Equity and Growth in Developing and Transition Countries: Statistical Methods and Empirical Analysis”

ORGANIZATION OF THE APPAREL BUSINESS

Ms. Krishma
Asst. Prof. PG Dept. FD, Khalsa College for Women, Amritsar

Ms. Sharina
HOD, PG Dept. FD, Khalsa College for Women, Amritsar
Krishmamalhotra7@gmail.com, mahajansharina@gmail.com

Abstract: "Apparel Manufacturing," deals with issues associated with the concepts of product performance and quality, the functional organization of apparel manufacturing firms, and the complexities of operating in a world market. Sewn Product provides a broad conceptual and somewhat theoretical perspective of apparel manufacturing that will serve as a foundation for future apparel professionals. The content is divided into five parts that focus on the factors that determine the cost, price, quality, performance, and value of garments. Increased emphasis is placed on global and retail markets. It contains descriptions of the different types of retailers and trade associations. Product Development deal with factors relating product analysis, specification development, and the specific roles of creative design and technical design in the apparel development processes. The Garment Analysis Guide enhanced to cover garment analysis as well as specification development. New sections on establishing garment fit and finishing are included.

INTRODUCTION

Over the past 150 years, apparel business has evolved from custom fitting and assembling of individual hand-sewn garments to the mechanized, automated and sometimes robotized and custom production and distribution of ready-to-wear in global market. The concept of mass production and mass customization are increasingly being blended in relation to merchandising, marketing, producing, and distributing apparel. Compared to many other product lines, apparel manufacturing remains labor-intensive. Because of the variety of product categories, the endless change in materials and styling, and difficulty in handling soft goods, manual production operations are usually still needed. Advancements in technology have increased the functions and capabilities of machines and equipment, but complexities of manipulating flexible materials and dealing with, relatively low volume of constantly changing styles limits the degree of automation for many production operations.

OBJECTIVES

- Examine aspect of the apparel industry that makes it unique.
- Describe the organizational structure of the apparel industry and the trend toward verticalization.
- Identify and define business terminology as used by the apparel industry
- Discuss the trend toward globalization in the world market and issues associated with it.
- Examine the functional areas of specialization necessary for an apparel firm.

STRUCTURE OF THE APPAREL INDUSTRY

The organizational structure of the apparel industry can be divided into four levels, beginning with the production and distribution of materials at the mill products level and ending with the consumer.

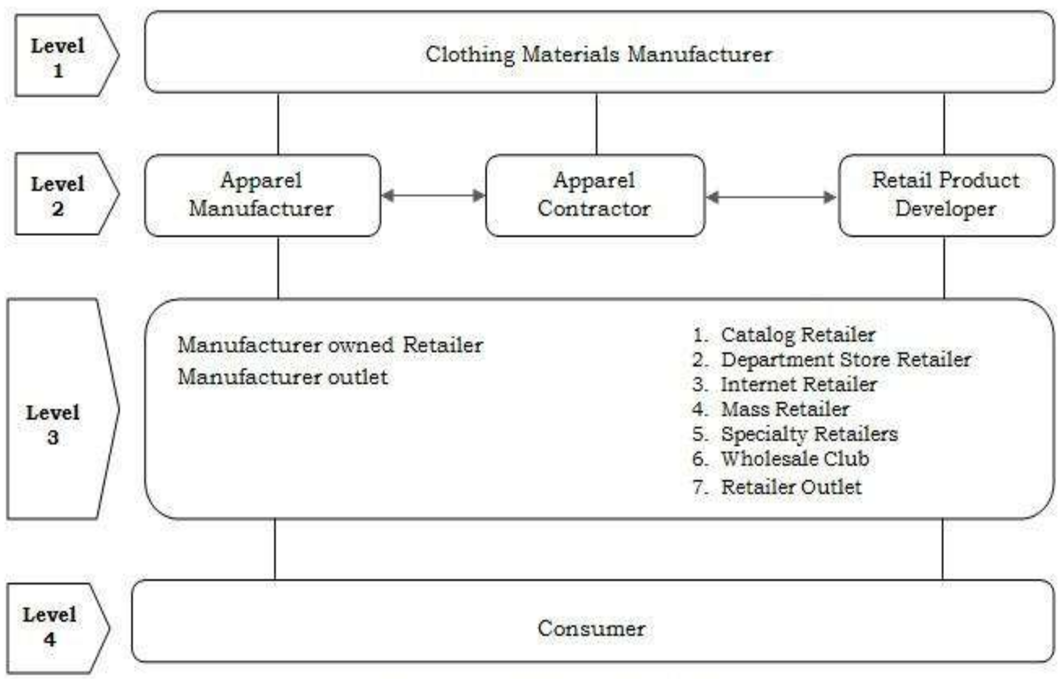


Fig: Structure of Apparel Industry

The model reflects the strong trend towards both forward and backward vertical integration of the industry.

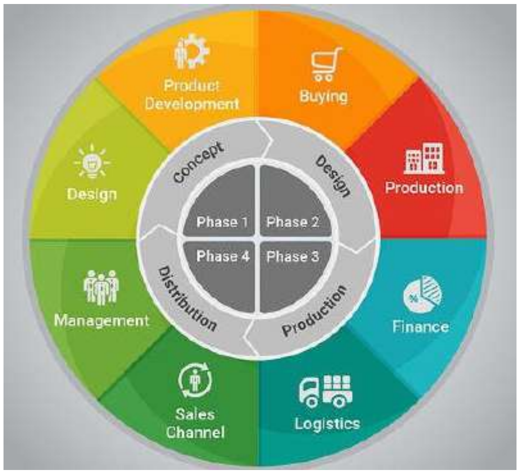
At mill level **(level 1),** materials, such as fabrics, zippers, threads, trims, and buttons, and manufactured and sold to apparel firms. Some apparel manufacturers buy from vendors' open stock, and other have products developed to their specifications. A few apparel manufacturers are backwards vertically integrated with textile production and therefore may produce in their own plants all or some of the materials used to make their garments.

At the apparel manufacturing level **(Level 2)**, apparel firms are responsible for the marketing, merchandising, and production of products. Apparel manufacturers have two types of organizational structures:

(1) Those that perform all or nearly all of their all of their manufacturing within their own facilities and by their own employees, and

(2) Those that contract some or all of the manufacturing functions to other firms.

Apparel contractors are sources of many goods and services. Contractors are firms that make a profit by providing product development, sewing, and specialty services to one or more apparel manufacturers, retailers, or government agencies.



Level 2 also indicates backward vertical integration of apparel retailers into the manufacturing sector through interaction with apparel contractors. This shows that retailers may develop their own products and hire contractors to produce apparel

that they want to sell in their stores, thus bypassing the manufacturer, who is traditional supplier. Manufacturers may also hire contractors to supplement their own production capabilities. Contracting part of the regular production allows a manufacturer to maintain a consistent workforce without having to hire additional personnel to meet seasonal demands. It is also common to for some manufacturers to provide contract services to other manufacturers.

In **level 3**, the retail level, the production and distribution system for consumer goods has evolved so that manufacturers may be forward vertically integrated into retail sector through owning their own stores. Forward vertical integration gives the manufacturer direct contact with the consumer which can aim decision making during product development. Both retailers and manufacturers may be competitors at both the manufacturing and retailing levels, as well as suppliers and users in distribution process.

If manufacturers and retailers are not vertically integrated, merchandise is sold by apparel manufactures at wholesale through apparel markets or traveling sales representatives to retailers.

Retailing is selling goods to the ultimate consumer. In **level 3**, considering the nature of the assortments offered and means of offering goods to consumers, there are basically seven different types of retailers in today's consumer goods markets:

- Catalog retailers
- Department store retailers
- Internet retailers
- Mass retailers
- Specialty retailers
- Warehouse/wholesale clubs
- Retailer outlets

Level 4 represents ultimate consumers, the target of the entire textiles and apparel industry. Satisfied consumer makes business growth and profitability possible. Apparel manufacturing and retailing uses a complex, global trade matrix to integrate materials suppliers with manufacturers and retailers to provide finished goods for their customers. Decisions made at all the levels are based on forecasts of customer demand. Forecasts are based on many things, demographics and psychographics of consumers, statistical analysis of wholesale and retail sales, and observation and analysis of fashion trends. For most part consumers are determining factors in the success or failure of an apparel firm.

TIMING OF PRODUCT CHANGE

The apparel business is widely known as the fashion business because fashion change is so intimately associated with apparel in the minds of most people. According to fashion theory, consumer quickly become bored with whatever is widely accepted, thus consumers constantly seek new and different variations of products and activities. Fashion change relates to changes in color, styling, fabrication, silhouettes, and performance to reflect fashion trends. Seasonal change is often confused with fashion change. Seasonal change results in modification of the products available in the market and used by consumers according to the time of the year. The combination of fashion change and seasonal change makes the apparel business the change-intensive business in the world. Apparel professionals plan and implement product changes based on interpretations of target customers' needs and wants.

Apparel firms must be flexible and completely oriented to change since many develop five product lines a year. Some introduce new styles on a monthly or even weekly basis. Labor-intensive products, soft materials, fashion trends, seasonal changes, and critical timing makes the apparel business unique.

QUALITY

The term quality as applied to apparel has a multiplicity of meanings. Quality is the essential nature of something, an inherit or distinguishing characteristics or property, superiority, excellence, or a perceived level of value. Perceived quality is a composite of intrinsic and extrinsic cues to quality. Intrinsic quality is created during product development and production and is dependent on styling, fit, materials and assembly methods. Intrinsic cues relate to the innate and essential parts or inherent nature of a garment. Extrinsic cues originate from outside the product and are not inherent parts of the product. Prices, brand names, reputations of retailers, visual merchandising techniques, and advertising are common extrinsic cues. Extrinsic cues seem to be less complex to interpret than intrinsic cues. Manufacturers and retailers frequently use extrinsic cues to influence perceptions of product quality, value and performance.

CONCLUSION

Expertise in executive leadership, marketing, merchandising, productions, operations, finances, and quick responses are essential for operating and apparel firm. These functions must be performed regardless of the size of the firm or product line, in order to carry out the manufacturing process and meet the needs of the target market. Cooperation among these functional areas is the key to success for an apparel manufacturing firm. Information technology and computer- to- computer communication are essential.

REFERENCES

1. https://www.textileblog.com/structure-of-textile-industry/
2. https://www.surefront.com/blog/what-is-fashion-product-lifecycle-management-plm
3. https://www.britannica.com/art/fashion-industry
4. https://www.google.com/search?q=key+sectors+of+fashion+construction&rlz=1C1SQJL_enIN946IN946&oq=KEY+SECTORS+OF+FASHION+CONSTR&aqs=chrome.1.69i57j33i160l2.14606j0j4&sourceid=chrome&ie=UTF-8

USING TECHNOLOGY TO ENHANCE QUALITY OF EDUCATION

[1]Dr. Namrata Khairah and [2]Dr. Ranjandeep Kaur
[1]Assistant Professor in Commerce, Khalsa College for Women, Amritsar
[2]Assistant Professor in Computer Science, Khalsa College for Women, Amritsar

Abstract: Technology today has become all pervasive; it is simply everywhere, in all walks of life. If you are thinking of banking, technology is right there. If you are thinking of installing security cameras, you find that you cannot do without technology. Even if you are writing a research paper you discover that technology makes it all the more easy. In fact, technology has become integrated into our lives in such a deep and comprehensive manner that no aspect of our lives can be imagined without the aid of technology. It is then natural that where we have incorporated technology into our lives so easily and to such an extent that we simply cannot do without it and its allied tools it should also become an integral part of our education system. This more so because students be it from rural or urban backgrounds are using technology and smart devices every day in all works of their lives. In spite of this, it has been seen that teachers in schools and colleges are reluctant to embrace all that technology has to offer. It is quite a paradox that where we all, including teachers and parents and students, are making optimum use of technology in our daily lives we are quite hesitant and sometimes downright stubborn when we see our wards making good use of technology to aid their learning process.

Key words: Education, Learning, Technology

INTRODUCTION

With the latest advances in technology it is obvious to everyone that all that is and was traditional is on the very brink of being eclipsed by the glitz and glamour of technology if not completely moving into oblivion. The younger generation that is brought up on the staple and all pervasive diet of technology and apps hold all that is old in disdain. They lap up all that technology has to offer and are complacently giving up the traditional methods of learning and memorizing. But the picture is not the same for the older generation which finds itself caught between the old and the new. More often than not they continue to be bewildered by the complexities one has to overcome in order to come to fluent terms with the latest and the new. If there always existed a generation gap between two successive generations it has been widened into a veritable chasm by computers, internet and the omniscient World Wide Web where all information lies safe and secure and accessible to all who have the means and knowledge to make use of it.

There is an ever prevalent tug of war between the two conflicting generations where the older generation wants to know the latest and yet also to remain tethered to the methods of yore and the new generation which is completely immersed in the sea of information. Complex as this problem is, the advantages of both cannot be disregarded. There is a lot to be said for the traditional methods of teaching and learning which has stood the older generations in good stead for many many years. But the advantages of technology cannot be negated either. The efficacy, convenience and speed of technological tools are all benefits of technology that hold many in thrall.

Also caught in this ever-continuing churning are teachers in schools and colleges and other institutes of higher learning. They find themselves at a loss about which methods to adopt for teaching their wards in the classrooms. Brought up on the traditional methods of teaching, which they are familiar with and have been all their lives, they are baffled by this problem as their wards are constantly interacting with the internet. While it cannot be denied that they feel more secure with the old ways of teaching and learning they also want to learn, adopt and adapt to the advances in technology so that they can come to the level of their wards and feel the distance bridging between them and their students. But is not an easy task by any means. In this process they are hindered by age, lack of time and patience and a stubborn inclination to not discontinue or disregard the old ways.

It is, then, to the advantage of all to come to a compromise that is acceptable to all the concerned stakeholders involved in the process of teaching-learning. And the solution lies therein: to select and retain all that is the best in the traditional and the new, which is the essence of this paper.

As technology continues to evolve by leaps and bounds people continue to be baffled by the replacing of humans with technological tools. Only recently it was in the news that robots are now replacing human waiters in chic restaurants which want to present something new and avant-garde to its customers so that they can not only be trendsetters but also to offer something of a curiosity to draw in hordes of customers to their restaurants. But this comes at a cost, the cost of losing jobs. Some years back there was the idea doing the rounds that teachers would be replaced. All over the globe the teaching fraternity feared for their daily bread. That has not transpired but there are online lectures available nowadays on almost every topic on different sites and apps. Some must have realized that human touch in teaching was an integral part of the process of teaching, and thus some compromise was reached, some adjustment made so that both continue to flourish in their own space without impinging upon others', without threatening each other. This is the kind of adjustment and tweaking that is the theme of the paper so that both the traditional and the new can continue to flourish side by side.

It has been established over the years that involvement of humans cannot be removed from teaching as it involves experience, innovation and human interaction rather than just an interface. New methods of teaching like the use of smart-boards in classrooms is a welcome initiative as it can expand the horizons of learning and come out of just the book. It is interesting, innovative and involving. But not all schools and colleges can afford to purchase smart-boards. The answer then to this particular issue is the sparing and not all-comprehensive use of such devices. A book cannot be kept aside in favour of the smart-boards just as robots cannot replace teachers. If devices can be used to make quick calculations or searches, memorizing still remains essentially a human activity. Thus, education should continue to be imparted through the human channels who can devise new and long-lasting methods of memorizing answers, passages and the chapters. Devices can be used to aid the process of learning. Usually it is seen that teachers admonish students who use mobile phones etc in the classrooms. Instead of being archaic, set and harsh, teachers should ask students to use phones or other internet-using devices to look up terms, texts of poems/chapters or to search for wider variety of related texts. In literature classes, for instance, teachers can ask students to search for different poems by the poets they are reading so that comparisons in style, themes and language can be made for a better understanding of both poet and poetry. Even classes of geography and Tourism can be made more effective if images and videos can be brought in from the virtual world to make learning more immediate and effective.

Thus, technology can aid the process of teaching and learning, and can also bring students closer in outlook with their teachers who will not then appear redundant or obsolete to their respective wards. Similarly, graphics or illustrated works can be better comprehended with the use of smart devices as they can bring out the true colour, depth and magic of the pictures in different dimensions. They can enhance the understanding of image-based learning as pictures are retained more easily by the brain than textual passages. Smart devices can be made use of smartly to make education a more creative and involving process. A chalk/marker and board can be as effective a method of teaching as are smart-boards or smart devices. Only the teacher has to be smart and innovative enough to devise such means of imparting education that are at once easy and interesting and keep the wards involved and active and interested.

Thus, the essence of this paper is to suggest that human interface and technology can go hand in hand in making our world, not just the sphere of teaching and learning, more engaging, involving and colourful. Both do not have to be in competition with one another, nor should there exist the idea that only one can exist independently. The paper tries to show above that both can be complimentary to one another and that one can sustain and nourish the other without in any way curbing the other. After all, humans developed computers and surely both can continue to coexist and thrive, aiding one another without becoming the danger to one another's very existence.

References

- https://en.wikipedia.org/wiki/Educational_technology
- https://online.purdue.edu/blog/education/how-has-technology-changed-education
- https://www.intel.com/content/www/us/en/education/technology-in-education-for-learning-and-teaching.html

LIBERALIZATION AND CHANGING PATTERN OF FOREIGN DIRECT INVESTMENT: AN OVERVIEW

Dr Kamalpreet Kaur Sandhu
Assistant Prof in Commerce, Khalsa College for Women Amritsar

Abstract : Finance and growth are intimately interlinked. With increasing global integration, the Indian banking system and financial system have had to be as a whole strengthened to be able to compete. Financial globalization has placed a greater premium on broadening and deepening India's financial and capital markets. Keeping in mind its importance, role, and contribution in the process of transformation of the Indian economy as a modern or developed economy, the present study attempts to analyze foreign direct investment in India during a post-liberalization era of capital inflows.

Keywords: FDI, Trade liberalization, capital inflows, the balance of payment

Introduction

During the last two decades of the 20th century, the pressure started to increase on the fundamental structure of the Indian economy. Capital is the prime factor of economic development; the understanding of foreign investment flows is important for emerging market policymakers since such flows make up a considerable part of the balance of payments. This would help channel foreign direct investment to their most productive use, accommodate higher exchange rate volatility, and support financial stability. In this regard, the corporate bond market could play a more important role as an alternative source of funds, while better-developed onshore derivatives markets would enable corporations to better manage the risks associated with India's financial integration (Andrea Richter Hume, 2008).

A major economic reform in India since 1991 has been a progressive liberalization of external capital flows. The non-debt flows such as Foreign Institutional Investment (FII) and Foreign Direct Investment (FDI) have led to a surge of foreign direct investment and have strengthened the country's balance of payments situation. Foreign direct investments are controlled by a lot of controls and regulations. Such flows can be volatile and make the financial system vulnerable.

There is a need for liberalizing the financial sector for augmenting growth. It aimed at rapid integration of the Indian economy with the global economy in a harmonized manner. Arize (1999), stresses on *Efficient Market Hypothesis*. A healthy Capital Market is the mirror of a healthy economy. “The case for short term capital mobility is based on the *Efficient Market Hypothesis* which points that current market prices of financial assets embody rationally all the known information about the prospective return from the assets. The Indian economy embarked on a program of financial liberalization in 1991, which led among other things to acceleration in foreign direct investment and a distinct change in the financing of these flows (Seth and Verma, 2007).

Review of Literature

As every research must be supported by some existing theoretical foundations, an exhaustive literature review becomes imperative. Taking this into consideration, an attempt has been made to review the existing literature intensively. The main objective of this exercise was to enlighten the path of the present research.

Chakraborty, Indrani (2001) explains the effects of inflows of private foreign capital on some major macroeconomic variables in India using quarterly data for the period 1993-99. The objective of this study was to observe and analyze the dynamics of some selected macroeconomic indicators about the inflows of private foreign capital as a consequence of economic reforms in India. She tried to understand if the observed fluctuations in the time-series of some macroeconomic variables viz. foreign currency assets, wholesale price index, money supply, real and nominal effective exchange rates, exports, and current account deficit can be explained about the fluctuations in the time series of inflows of private foreign capital. By applying the Granger causality test, it was found that unidirectional causality exists from net inflows of Private Foreign Capital (FINV) to nominal effective exchange rates both trade based and export base, which raises concern about the RBI strategy in the foreign exchange market.

Kohli, Renu (2001) examines the impact of trends in movement and composition of foreign direct investment into India and the impact of these flows upon key macroeconomic variables in the economy i.e., upon the exchange rate, foreign exchange reserves, and money supply (sterilization). Results showed that an inflow of foreign capital results in a real appreciation and has a significant impact on the domestic money supply.

Stein Itay Gold and Assaf Razin (2002) developed a liquidity-based model of FDI and portfolio flows. FDI is characterized by a hands-on management style, which enables the owner to obtain relatively refined information about the productivity of the firm. This superiority, relative to portfolio investors comes with a cost. A firm owned by the relatively well-informed FDI investor has a low resale price than in the case of ownership under portfolio. It was found that an industry characterized by relatively low productivity of liquidity stocks will be acquired by direct investors while an industry characterized by a relatively high liquidity stock will be acquired by portfolio investors.

Durham J. Benson (2003) examined the effects of Foreign Portfolio Investment (FPI), Bond Foreign Portfolio investment (BFPI), and other foreign investment (OFI) on economic growth using data of 88 countries from the year 1977 through 2000. Using simple OLS Cross-sectional regression, it was suggested that FPI has no effect and some results indicated that OFI hurts growth that is somewhat mitigated by initial financial and /or legal development. The empirical analysis also examined whether non-FDI Foreign investment affects growth indirectly. FPI does not correlate positively with macro-economic volatility but the results indicate that the negative indirect effect of OFI through macroeconomic volatility comprises a substantial portion of the gross negative effect of OFI on growth.

Suresh Anli (2012**)** analyzed the interest rate sensitivity of various types of foreign direct investment to FDI, FII, ECB. Causality test has been tested between net foreign direct investment and various components of foreign direct investment on the one hand and interest rate differential on the other. In order to study the impact of interest rate differential on the co-integration test had been applied. At the aggregate level, he found that cumulative gross foreign direct investment appears to increase by 0.05 percentage points in response to a 1 percentage point increase in interest rate differential. The study concludes that RBI's monetary policy needs to continue its focus on objectives relating to inflation and growth.

Objectives of Study

The present study entitled "Liberalization and Changing Pattern of Foreign Direct Investment: An Overview" has been conducted with the following ***objectives*** in mind: -

1. To examine the growth and extent of foreign direct investment in India during the post-liberalization era.

Liberalization of FDI in India

Foreign direct investment to India, which was earlier confined to small official concessional finance, gained momentum from the 1990s after the initiation of economic reforms (Rakesh, 2008).

India has witnessed over me and a half-decade of foreign direct investment and with each passing year, foreign direct investment has gained in their significance and has played a key role in the overall economy. Several studies have been conducted to access the entry of foreign capital investment, which can benefit the real sector of an economy.

India's economic policy reforms have played a vital role in the performance of the economy since 1991. Pre-liberalization investment policy had underscored due to extensive government intervention. Pre liberalization investment policy was restrictive in nature and needed to be liberalized. In 1991, investment policy in India gradually liberalized increasing the receptiveness of the economy to foreign investment flows. FDI up to 51 percent allowed under automatic route in 34 priority sectors. The government of India replaces FERA,1973 with Foreign Exchange Management Act (FEMA) 1999, which facilitates foreign trade and payment and promotes the foreign exchange market. The government opened a lot of new sectors to FDI from 2000 to 2005 such as FDI in defense production, insurance, and print media were allowed up to 26 percent. E-commerce, voice mail, electronic mail were allowed to be 100 percent subject to 26 percent disinvestment in 5 years. 100% FDI was permitted for the Indian real estate sector in 2005, which had led to a boom in investment and developmental activities in a later year. In 2006, FDI was allowed to 51% in single-brand retail subject to prior approval. It was a vital decision and brought huge transformation for the Indian economy and retail sector as well. In 2012, govt. increase FDI limit to 100% in single-brand retail via approval route from 51% and approved 51% FDI in multi-brand retail. In 2014, the government launched a campaign like make in India, skill India and further start-up India in 2016 to boost the entire investment environment. GOI increased the FDI limit from 26% to 49% in the insurance sector in 2014. FDI policy provisions have been progressively liberalized across the various sector in recent years to make India an attractive destination. These reforms contribute to attracting more investment flow in India. Total FDI into India from 2014-15 to 2018-19 has been US$ 286 billion as compared to US$ 189 billion in the 5-year period prior to that (2009-10 to 2013-14). The world bank released its latest report ease of doing business report (DBR,2020) on 24th October 2019, India has recorded a jump of 14 positions against its rank of 77 in the previous year to be placed now at 63rd rank among 190 countries assessed by world bank. In 2019, govt. liberalized major FDI norms in coal mining and related infrastructure, contract manufacturing, single-brand retailing, and digital media. GOI allowed 100% FDI in contract manufacturing and coal mining and other related activities related to its sale-related infrastructure via automatic route and 26% FDI for digital media have been approved. As per the latest policy issued by DIPP, 100% FDI is allowed in the case of single-brand retail through automatic routes. However, where FDI is more than 51%, at the latest 30% of the value of goods should be procured from India. This is viewed to promote the domestic sector in India. In 2020, Government notified changes in FDI rules, which made prior approval of the govt. mandatory for foreign investment from countries that share a border with India, to prevent an opportunistic takeover of domestic firms amid the COVID-19 pandemic under FEMA law.

The trend of FDI inflow in India 2000 -2020

In the post-liberalization period, foreign investment increased tremendously and give utmost priority to FDI inflows The FDI inflows from 1991-1992 to 1999-2000 had been recorded amount to US$15,483 million. Foreign direct investment from the period of 2000 to 2002 has been increased from US$ 4029 million to US$ 6130 million but next two consecutive years (2002 to 2004) FDI has moved downward to US$ 4,322 million as shown in table 1. From the period of 2004, FDI had been increased and highest growth observed in 2006-2007 of 155%. Furthermore, FDI decreased from two consecutive years from the period 2009bto 2011. Foreign direct investment remains high in 2008 despite global financial crises. Global foreign direct investment flow jumped by 38% to $ 1,762 billion in

2015, their highest level since the global economic and financial crisis of 2008-2009. FDI has increased from 2014 to 2020. FDI equity inflow during the fourth quarter (Jan to March) of the financial year 2019-20 has been US$13,208 million. Cumulative FDI equity inflow into India from April 2000 to March 2020 has been US$ 469,998 million, excluding the amount of remittance through RBI's NRI scheme. Overall, India has fluctuating FDI inflows, India has ranked among the top 10 hosting economies. US remains the largest recipient of FDI, attracting $ 251 followed by China and Singapore with $ 140 and $110 respectively in 2019.

CONCLUSION

FDI significantly contributes to the development of the Indian economy. It helps in reducing the BOP deficit. FDI flows into India from various sectors. The service sector plays a major role in capturing more FDI flow in India. This sector has been the largest recipient of FDI in India with a flow of US$ 82,003 million from April 2000 TO March 2020. This sector continues to outperform, contributing around 55% to total GVA as well as to total GVA growth and two-thirds share of total FDI inflows into India and about 38% of total exports. Govt. introduce many incentives and schemes from time to time to boost the growth of FDI in India. These incentives help in creating a conducive environment for investment, opening up a new sector for foreign investment, modern and efficient infrastructure. The government takes amendments in FDI policy with a view to make it more investor-friendly. Foreign Investment facilitates portal has been introduced by govt. for an investor to facilitate foreign direct investment. Govt. take every step to ensure that India remains a favorable and attractive investment destination. India secured 9th position among top 10 host economies in FDI inflows.

BIBLIOGRAPHY

Arize (1999), "BOP-Macro facts of International Finance", Business and Economics, Greenwood Publishing, accessed from www.allbusiness.com/ finance/ 909518-1.html on December 28, 2009.

Aurelie, F. (2007), "Foreign Banks Investments in Emerging Countries: Top Down or Bottom Up Strategy", assessed from www.master.ape.ens. fr/wdocument/ master/memories on December 22, 2009.

Bailey, W; Bar, K.H and Yun, Y.S. (2006), "Determinants of Bond Holdings by Foreign Investors", 102 Bispaper No. 30, accessed from www.bis.Org/ publ/bppdf/ bispap30k.pdf on December 25, 2009.

Chakrabarti, R. Fraklin, A. and Sankar D. (2007), "India Financial System", *Indian School of Business*, Hyderabad, accessed from www.ssrn.com on November 15, 2008.

Kohli, R. (2001), "Capital Flows and their Economic Effects in India", Working Paper No. 64, *ICRIER*, New Delhi, pp. 11-42.

Kohli, R. (2003), "Capital Flows and Domestic Financial Sector in India", *Economic and Political Weekly*, Vol. 38, No. 8, pp.761-768. Stein, I. G. and Razin, A. (2002), "Volatility of Foreign Portfolio Investments Vs Foreign Direct Investments: The Role of a Symmetric Information and Liquidity Stocks", accessed from academics.uww.edu/business/economics/ wpapers/ 05_03_ahmad.pdf on November 22, 2008.

Subramanian, A. (2003), "Portfolio Flows", *Annual Capital Market Review 03,* Section 3, Market trends, BSE, Mumbai, accessed from www. bseindia. com on April 3, 2008.

Uctum, M. and Uctum, R. (2001), "Portfolio flows, Foreign Direct Investment and Structural Breaks in Emerging Markets: Evidence from Turkey", assessed from editorialexpress.com/cgi-bin/conference/….and paper id = 224 on December 25, 2009.

United Nations conference on Trade and Development (1999), Comprehensive Study of the Inter-Relation between Foreign Direct Investment and Foreign Portfolio Investment", A staff paper prepared by the UNCTAD secretariat, accessed from UNCTAD/GDS / DFSB/5 on June 23, 2007.

CHALLENGES OF INDIAN MUTUAL FUND INDUSTRY

Dr Neeru Kapoor
Assistant Professor, PG Department of Commerce and Management.,
Khalsa College for Women, Amritsar

Abstract: This paper provides an overview of mutual funds, investment vehicles that pool the savings of number of investors to invest in different type of securities. These could range from shares to debentures to money market instruments. In this paper an attempt has been made to discuss the origin of mutual fund industry, its structure and regulatory regime. This paper further discusses the challenges to mutual fund industry in India and its future prospects. The study is based on various research literatures on mutual funds. A library research method has been used for the study. Different books, journals, periodicals and online papers have been observed. Mostly secondary data has been used in this study.

Keywords: Mutual funds, money market instruments, challenges to mutual fund industry,

Introduction

India has been the fastest growing markets for mutual fund industry. With progressive liberalization of economic policies, there has been rapid growth of capital market, money market and financial services Industry including merchant banking, leasing and venture capital (Tripathy, 1996). The increasing globalization of financial groups, rapid spread of multinationals and strong excellent performance of equity and bond markets in India has led to the evolution of mutual funds. Now it has evolved from a single player monopoly in 1964 to a fast growing market. To the date assets under management of 38 mutual funds stood at Rs. 7, 47,524.58 crore. Increasing number of mutual funds in the developed financial markets indicate investor's preference for the mode of investment (Huhmann, 2005, Talat AFZA and Ali Rauf, 2006). Mutual funds deploy their funds in marketable instruments. So well developed securities market is pre-requisite for the successful operations of mutual funds.

Origin and Legal Framework of Mutual Funds in India

The concept of mutual funds evolved in India in July 1964, when at the initiative of the government of India and the Reserve Bank of India, Unit Trust of India was set up to mobilise the savings of the middle class investors and to invest those funds in the capital market for the much needed industrial growth. As only 1/3 of household savings were at the disposal of the corporate sector, UTI was established to channelize large shares of household savings to productive investment in the corporate sector. Regulatory framework of Indian mutual funds industry matches with the most developed markets of the world. Securities and Exchange Board of India has been introducing several regulatory measures on wide range of issues including the financial capability of players to ensure resilience and sustainability through increase in minimum net worth and capital adequacy, investor protection and education through disclosure norms for more information to investors (KPMG).

We can put mutual fund industry into following four phases

First Phase (1964-1987): The first phase was between 1964 and 1987 when Unit Trust of India (UTI), the only player, was set up in 1963 at the initiative of government of India and the Reserve Bank of India (RBI) under the act of parliament. Since it was set up by the Reserve Bank of India, it functioned under the regulatory and administrative control of the Reserve Bank of India. Later the Industrial Development Bank of India (IDBI) took over its control and it was delinked from the Reserve Bank of India in 1978. At the end of 1988 its total assets under management were Rs.6, 700 crores.

Second Phase (1987-1993): During second phase public sector entered the Industry. Total of eight funds were established, six by banks and one each by LIC and GIC. State bank of India was the first to set up its mutual fund followed by Canara Bank mutual fund in December 1987, Punjab National Bank mutual fund in august 1989, Indian bank mutual fund in November 1989, Bank of India mutual fund in June 1990 and Bank of Baroda mutual fund in October 1992. The total asset under management had grown to 61,028 crore at the end of 1994. Total number of schemes offered by mutual funds during this period was 167.

Third Phase (1993-2003): During this phase private and foreign sectors mutual funds entered the industry. The Kothari Pioneer was the first private mutual fund to be established. For the first time SEBI came out with comprehensive regulations in 1993 which were revised in 1996. The industry now functions under the SEBI (Mutual Fund) regulations 1996. At the end of January 2003, there were 33 mutual funds with total assets under management worth Rs. 21,805 crores.

Fourth Phase (Since February 2003): Following the repeal of UTI ACT 1963, it was bifurcated into two separate entities in February 2003. One is the specified undertaking of UTI, functioning under rules framed by government of India. Hence does not come under the purview of mutual fund regulations. The second undertaking, UTI Mutual Fund Ltd, (registered with SEBI); was sponsored by State Bank of India, Punjab National Bank, Bank of Baroda and Life Insurance Corporation. It functions under the mutual fund regulations and at the end of January 2003 had assets under management worth Rs. 29,835 crore.

Benefits of Mutual Fund Investment

Mutual fund investors enjoy the benefits of portfolio diversification, professional management at low cost and greater transparency compared to other financial institutions, such as banks, thrifts, insurance companies and pension funds.

Diversification: Investor can diversify his portfolio through mutual funds without requiring large amount of funds as mutual funds invest in a number of companies across different sectors and industries. It also helps him in spreading the risk over a range of securities. So the diversification reduces the risk as all the stocks do not decline at the same time and in the same proportion.

Professional Management: Investment in mutual funds also enables the investors to reap the benefits of professional management. Mutual fund team includes the experienced and skilled professionals who manage investor's money professionally. Investor does not have to bother about what to buy or sell; it is the mutual fund's manager who will handle all for you.

Economies of Scale: Mutual funds are able to take the benefits of scale in brokerage, custodial and other fees because of their buying and selling in large size. Transactions on a larger scale can be done for less money.

Convenience: Mutual fund saves investor's time and efforts involved in researching, buying and selling securities. All this can be done through telephone, e-mail or online. It also reduces the paper work and helps the investor to avoid many problems like delayed payments; bad deliveries etc. and make the investment easy and convenient by automatic reinvestment of dividends and systematic withdrawals and even tax reporting.

Liquidity: Mutual funds investments are liquid and investor can easily get in and out of the scheme with much ease. In open ended schemes investors can easily sell his units during the market hours at Net Asset Value. While in close ended schemes he can sell his units at the prevailing price on the stock exchange.

Transparency: Mutual fund investment gives greater transparency to investors by providing the investors with extensive disclosure of material details. He gets regular and complete information on the value of his investment, class of assets in which funds are invested and investment strategy of fund manager.

Challenges and Future Prospects

India being riding on high household savings with attractive investment rates will prove to be a big destination for investors. As per KPMG, the mutual fund industry in India is expected to grow at explosive rate of 20 to 25 percent from 2010 to 2015 and consequently AUM may grow from 16000 to 18000 billion. Attractive fees structure, declining brokerage fees and increasing household savings are attracting large numbers of international and domestic players to set up their mutual funds in India so that they may harness the future growth potential. In the light of ample opportunities in the industry and rapidly changing demographic profile of investors, we feel the below mentioned challenges are needed to overcome to reap the potential benefits.

1. **Limited Range of Products:** Since industry has been focusing little on product innovation and development, it failed to provide products which cater to entire life cycle needs of the investors. So the mutual fund industry needs to introduce products that cater to ever changing needs of the investor and also enhance returns to both investor and fund.

2. **Lack of Investor Awareness:** Financial literacy and investor awareness is very crucial to increase the penetration levels and channelizing household savings into mutual funds. But unfortunately it is very limited, especially among rural masses. So it is imperative on the part of fund managers to launch campaigns to educate the rural masses about mutual fund investments and their benefits.

3. **Limited Distribution via Public Sector Network:** There is limited distribution of mutual funds through public sector. Indian postal services, which is the largest in the world is selling the mutual funds of just only five asset management companies and that too in Tier 1 and Tier 2 cities. Rural participation in mutual funds is very poor. Banking infrastructure, combined with distribution services and technological solutions can play an important role in the mutual funds distribution especially to target the retail segment.

4. Competition from New Entrants: UTI had held a monopoly in the market for almost 30 years. But after the liberalization of mutual fund industry in 1992, large number of private and foreign mutual funds has entered the industry and has intensified the competition. Economic reforms have made the entry of new funds relatively easy at relative low costs. Consequently vast number of funds are operating and competing with each other on many fronts such as product innovations, fees and performance.

5. Technological Advancement: Phenomenal growth has been seen in technology in last few years. Fund managers have started introducing such innovations such as transacting through internet, ATM cards, alerts through SMS etc. It has reduced the paper work, transaction costs and has fastened the document processing along with instant access to information. But the mercy is that such innovations can cater to the needs of only urban population as rural masses are yet to be made literate as far as these innovations are concerned. This poses another challenge for mutual fund industry.

6. Fees Structure: The fees structure of mutual funds is quite inflexible. A fund manager charges fixed fees from fund customers regardless of the quality of advice given by him. Expenses have been rising continuously but fees structure is fixed.

7. Exodus of Talent: In case of mutual funds there is huge pressure on the fund manager as he has to ensure the conformity to elaborate regulations and disclosure requirements. Hence besides the superiors, his work is open for scrutiny by peers, regulators, media and common investors. While pressure is rising and the rewards are shrinking, fund managers are looking for employment opportunities elsewhere. In the past few years approximate 65 percent of talent has ventured out of the industry. So it has become a challenge for mutual funds to manage the talent.

8. Compliance with International Standards: Mutual fund industry has seen a lot of changes with the advent of multi-national corporations into the country, bringing in their professional expertise in managing funds. Thus the Offshore business and intensifying competition from global fund houses requires the compliance of International accounting and reporting standards like IFRS (International Financial reporting standards) and GIPS (Global Investment Performance Standards). So all these compliances has been posing another challenge for mutual fund industry.

As mutual fund industry in India has been flourishing at fastest rate, the challenges discussed above needs to be addressed at the earliest to ensure sustainable and profitable growth of this sector.

REFERENCES

Klapper, L, Sulla,V, Vittas, D "The Development of Mutual Funds around the World" *Emerging Market Review,* Vol.5, Issue 1, 1-38

Tripathy, N.P (March 1996) "Mutual Funds in India: A Financial Service in Capital Market", *FINANCE INDIA* Vol. X No. 1, 85–91

http://www.indiastudychannel.com/projects/666-A-STUDY-ON-MUTUAL-FUNDS-IN-INDIA.aspx

http://www.infosys.com/finacle/pdf/icici.pdf

http://www.techtradersystem.com/content/Mutual-fund-study.asp

http://www.in.kpmg.com/tl_files/pictures/mutual-fund-web.pdf

http://indonsia-stock-exchange.blogspot.com/2010/11/study-of-growth-prospects-of-mutual.html

http://finance.indiamart.com/india_business_information/future_mutual_funds.html

http://www.pwc.com/en_IN/in/assets/pdfs/Publications-2010/CII-PwC_Mutual-Fund-Summit-2010.pdf

ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਦੀ ਸਮਾਜ ਨੂੰ ਸੇਧ

ਡਾ. ਕਿਰਨ
ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫ਼ੈਸਰ, ਪੰਜਾਬੀ, ਖ਼ਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮੈਨ, ਅੰਮ੍ਰਿਤਸਰ।

ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਸਿੱਖ ਧਰਮ ਦੇ ਮੋਢੀ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਦੂਜੇ ਅਧਿਆਤਮਿਕ ਉਤਰਾਧਿਕਾਰੀ ਸਨ। ਆਪ ਜੀ ਦਾ ਜਨਮ 5 ਮਈ 1479 ਈ. ਨੂੰ ਤੇਜਭਾਨ ਖ਼ੱਤਰੀ (ਭੱਲੇ) ਦੇ ਘਰ ਮਾਤਾ ਸੁਲੱਖਣੀ (ਲਛਮੀ) ਜੀ ਦੀ ਕੁੱਖੋਂ ਪਿੰਡ 'ਬਾਸਰਕੇ' ਵਿਖੇ ਹੋਇਆ। ਇਹ ਪਿੰਡ ਜ਼ਿਲ੍ਹਾ ਅੰਮ੍ਰਿਤਸਰ ਵਿਚ ਹੈ ਅਤੇ ਛੇਹਰਟਾ ਸਾਹਿਬ ਤੋਂ ਥੋੜ੍ਹੀ ਹੀ ਵਿੱਥ 'ਤੇ ਹੈ। ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਦੇ ਮਾਤਾ-ਪਿਤਾ ਬਹੁਤ ਹੀ ਧਾਰਮਿਕ ਖ਼ਿਆਲਾਂ ਦੇ ਸਨ। ਆਪ ਜੀ ਦਾ ਵਿਆਹ ਸ੍ਰੀ ਦੇਵੀ ਚੰਦ ਬਹਿਲ ਦੀ ਸਪੁੱਤਰੀ ਰਾਮ ਕੌਰ ਨਾਲ 23 ਸਾਲ ਦੀ ਉਮਰ ਵਿਚ ਹੋਇਆ। ਆਪ ਜੀ ਦੇ ਦੋ ਪੁੱਤਰ ਸ੍ਰੀ ਮੋਹਨ ਤੇ ਸ੍ਰੀ ਮੋਹਰੀ ਅਤੇ ਦੋ ਧੀਆਂ ਬੀਬੀ ਦਾਨੀ ਤੇ ਬੀਬੀ ਭਾਨੀ ਸਨ। ਬਾਸਰਕੇ ਵਿਚ ਰਹਿੰਦਿਆਂ ਆਪ ਵਪਾਰ ਦਾ ਕੰਮ ਕਰਿਆ ਕਰਦੇ ਸਨ। ਆਪ ਇਕ ਘੋੜੇ ਉਤੇ ਲੂਣ, ਮਿਰਚ ਆਦਿ ਲੱਦ ਕੇ ਪਿੰਡਾਂ ਵਿਚ ਵੇਚਿਆ ਕਰਦੇ ਸੀ ਅਤੇ ਅਜਿਹੇ ਪ੍ਰੇਮ ਰਸ ਭਰੇ ਭਜਨ ਗਾਉਂਦੇ ਫਿਰਦੇ ਕਿ ਜਿਨ੍ਹਾਂ ਨੂੰ ਸੁਣ ਕੇ ਲੋਕ ਆਪ ਨੂੰ ਭਗਤ ਜੀ ਕਹਿੰਦੇ।[1]

ਆਪ ਵੈਸ਼ਨੋ ਦੇਵੀ ਦੇ ਭਗਤ ਸਨ। ਲਗਭਗ 20 ਸਾਲ ਨਿਤਨੇਮ ਨਾਲ ਇਸ਼ਨਾਨ-ਧਿਆਨ ਕਰਨ ਲਈ ਹਰਿਦੁਆਰ ਜਾਂਦੇ ਰਹੇ। ਇਕ ਦਿਨ ਆਪ ਨੇ ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਦੀ ਸਪੁੱਤਰੀ ਬੀਬੀ ਅਮਰੋ, ਜੋ ਆਪ ਦੇ ਭਤੀਜੇ ਨਾਲ ਵਿਆਹੀ ਹੋਈ ਸੀ, ਪਾਸੋਂ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦਾ ਉਚਾਰਿਆ ਸ਼ਬਦ ਸੁਣਿਆ।

ਕਰਣੀ ਕਾਗਦੁ ਮਨੁ ਮਸਵਾਣੀ ਬੁਰਾ ਭਲਾ ਦੁਇ ਲੇਖ ਪਏ॥
ਜਿਉ ਜਿਉ ਕਿਰਤੁ ਚਲਾਏ ਤਿਉ ਚਲੀਐ ਤਉ ਗੁਣ ਨਾਹੀ ਅੰਤ ਹਰੇ॥੧॥
ਚਿਤ ਚੇਤਸਿ ਕੀ ਨਹੀ ਬਾਵਰਿਆ॥
ਹਰਿ ਬਿਸਰਤ ਤੇਰੇ ਗੁਣ ਗਲਿਆ॥੧॥ (ਮਾਰੂ ਮਹਲਾ ੧)

ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਉਪਦੇਸ਼ਾਂ ਨੂੰ ਜਿੱਥੇ ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਨੇ ਅੱਗੇ ਤੋਰਿਆ ਉਥੇ ਆਪ ਜੀ ਨੇ ਉਹਨਾਂ ਉਪਦੇਸ਼ਾਂ ਨੂੰ ਮਾਰਗ ਦਰਸ਼ਨ ਬਣਾ ਕੇ ਵਿਸਥਾਰਪੂਰਵਕ ਦਿਸ਼ਾ ਦਿੱਤੀ। ਬੀਬੀ ਅਮਰੋ ਗੁਰੂ ਨਾਨਕ ਅਤੇ ਪਿਤਾ ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਦੀ ਬਾਣੀ ਦਾ ਪਾਠ ਕਰਦੀ ਹੁੰਦੀ ਸੀ। ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਜਦੋਂ ਇਹ ਇਲਾਹੀ ਬਾਣੀ ਸੁਣੀ ਤਾਂ ਉਹਨਾਂ ਦੀ ਆਤਮਾ ਨੂੰ ਪੂਰਨ ਸ਼ਾਂਤੀ ਮਿਲ ਗਈ। ਬਾਣੀ ਦੇ ਸੰਗੀਤਪੂਰਨ ਸ਼ਬਦਾਂ ਦੀ ਮਹਿਕ ਨੇ ਉਹਨਾਂ ਦੇ ਹਿਰਦੇ ਦੀ ਬੇਚੈਨੀ ਦੂਰ ਹੀ ਨਹੀਂ ਕੀਤੀ ਸਗੋਂ ਉਹਨਾਂ ਦੀ ਅਗਿਆਨਤਾ ਨੂੰ ਵੀ ਦੂਰ ਕਰ ਦਿੱਤਾ। ਆਪ ਜੀ ਨੂੰ ਬੀਬੀ ਅਮਰੋ ਪਾਸੋਂ ਇਹ ਵੀ ਪਤਾ ਲੱਗਿਆ ਕਿ ਇਹ ਸ਼ਬਦ ਗੁਰੂ ਨਾਨਕ ਸਾਹਿਬ ਜੀ ਦਾ ਹੈ ਅਤੇ ਅੱਜਕਲ੍ਹ ਉਨ੍ਹਾਂ ਦੀ ਗੱਦੀ 'ਤੇ ਉਸਦੇ ਪਿਤਾ ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਸੁਭਾਇਮਾਨ ਹਨ। ਆਪ ਫਿਰ ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਪਾਸ ਪਹੁੰਚੇ ਅਤੇ ਉਹਨਾਂ ਕੋਲ ਬਾਰ੍ਹਾਂ ਸਾਲ ਗੁਰੂ ਘਰ ਦੀ ਸੇਵਾ ਕਰਦੇ ਰਹੇ।

ਗੁਰੂ ਅਰਜਨ ਦੇਵ ਜੀ ਅਤੇ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਤੋਂ ਬਾਅਦ ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਵਿਚ ਆਪ ਦੀ ਬਾਣੀ ਆਕਾਰ ਵਿਚ ਹੋਰ ਸਭ ਬਾਣੀਕਾਰਾਂ ਤੋਂ ਵਧੇਰੇ ਹੈ। ਆਪ ਨੇ 'ਸਤਵਾਹ', 'ਦੱਸ ਪਉੜੀਆਂ', 'ਅਲਾਹੁਣੀਆਂ', 'ਚਾਰ ਪਉੜੀਆਂ', 'ਪੱਟੀ', 'ਅਠਾਰਾਂ ਪਉੜੀਆਂ' ਅਤੇ 'ਅਨੰਦੁ ਚਾਲੀ ਪਉੜੀਆ' ਤੋਂ ਬਿਨਾਂ ਚਾਰ ਵਾਰਾਂ (ਗੁਜਰੀ ਕੀ ਵਾਰ, ਸੂਹੀ ਕੀ ਵਾਰ, ਰਾਮਕਲੀ ਕੀ ਵਾਰ, ਮਾਰੂ ਕੀ ਵਾਹ) ਦੀ ਵੀ ਰਚਨਾ ਕੀਤੀ। ਇਹਨਾਂ ਵਾਰਾਂ ਵਿਚ ਆਪ ਦੀਆਂ 85 ਪਉੜੀਆਂ ਅਤੇ 343 ਸਲੋਕ ਸੰਕਲਿਤ ਹਨ। ਆਪ ਨੇ ਕੁਲ ਅਠਾਰਾਂ ਰਾਗਾਂ ਵਿਚ ਆਪਣੀ ਬਾਣੀ ਦੀ ਸਿਰਜਨਾ ਕੀਤੀ ਹੈ, ਜਿਨ੍ਹਾਂ ਦੇ ਨਾਮ ਸ੍ਰੀ ਰਾਮ, ਮਾਝ, ਗਉੜੀ, ਆਸਾ, ਗੁਜਰੀ, ਬਿਹਾਗੜਾ, ਵਡਹੰਸ, ਸੋਰਠਿ, ਧਨਾਸਰੀ, ਸੂਹੀ, ਬਿਲਾਵਲ, ਰਾਮਕਲੀ, ਮਾਰੂ, ਭੈਰਉ, ਬਸੰਤ, ਸਾਰੰਗ, ਮਠਾਰ ਅਤੇ ਪ੍ਰਭਾਤੀ ਹਨ। ਆਪ ਨੇ ਦੁਪਦੇ, ਤਿਪਦੇ, ਚਉਪਦੇ, ਅਸ਼ਟਪਦੀਆਂ, ਛੰਤ, ਕਾਫ਼ੀ, ਸੋਹਲੇ ਅਤੇ ਸਲੋਕ ਆਦਿ ਕਾਵਿ-ਰੂਪਾਂ ਦੇ ਮਾਧਿਅਮ ਦੁਆਰਾ ਆਪਣੇ ਭਾਵਾਂ ਨੂੰ ਪੇਸ਼ ਕੀਤਾ ਹੈ।[2]

29 ਮਾਰਚ 1552 ਵਿਚ ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਨੇ ਆਪ ਅੱਗੇ ਪੰਜ ਪੈਸੇ ਅਤੇ ਨਾਰੀਅਲ ਰੱਖ ਕੇ ਸਾਰੀ ਸੰਗਤ ਸਾਹਮਣੇ ਮੱਥਾ ਟੇਕਿਆ, ਬਾਬਾ ਬੁੱਢਾ ਜੀ ਨੇ ਆਪ ਨੂੰ ਤਿਲਕ ਲਗਾਇਆ ਤੇ ਇਸ ਤਰ੍ਹਾਂ ਆਪ ਨੂੰ ਗੁਰੂ ਅੰਗਦ ਦੇਵ ਜੀ ਨੇ ਗੁਰਗੱਦੀ ਸੌਂਪ ਦਿੱਤੀ। ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਲਗਭਗ 22 ਸਾਲ ਗੁਰਗੱਦੀ 'ਤੇ ਬਿਰਾਜਮਾਨ ਰਹੇ। ਉਹ ਲਗਭਗ 72 ਸਾਲ ਦੇ ਸਨ ਜਦੋਂ ਉਹ ਗੁਰਗੱਦੀ 'ਤੇ ਬੈਠੇ ਅਤੇ 95 ਸਾਲ ਦੀ ਉਮਰ ਦੇ ਲਗਭਗ ਉਹ ਜੋਤੀ-ਜੋਤ ਸਮਾ ਗਏ।[3]

ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਸਮੇਂ ਲੋਕ ਐਸ਼-ਪ੍ਰਸਤੀ ਵਿਚ ਗਲਤਾਨ ਸਨ। ਇਨਸਾਫ਼ ਕਰਨ ਵਾਲੇ ਵੱਢੀ ਲੈ ਕੇ ਸੱਚ ਦਾ ਹੱਕ ਝੂਠੇ ਨੂੰ ਦੇ ਦਿੰਦੇ ਸਨ। ਧਾਰਮਿਕ ਨਿਘਾਰ ਇਥੋਂ ਤੱਕ ਆ ਚੁੱਕਾ ਸੀ ਕਿ ਮਾਇਆ ਦੀ ਖ਼ਾਤਰ ਆਪਣੇ-ਆਪ ਨੂੰ ਗੁਰੂ ਅਖਵਾਉਣ ਵਾਲੇ, ਚੇਲਿਆਂ ਦੇ ਘਰਾਂ ਵਿਚ ਜਾ ਕੇ ਉਹਨਾਂ ਦੇ ਕੰਨਾਂ ਵਿਚ ਉਪਦੇਸ਼ ਨੂੰ ਵੇਚਦੇ ਸਨ। ਇਸਤਰੀ-ਪੁਰਸ਼ ਦਾ ਸਤੀ-ਪਤੀ ਦਾ ਪਿਆਰ ਨਹੀਂ ਰਿਹਾ ਸੀ, ਕੇਵਲ ਮਾਇਆ ਦੀ ਖ਼ਾਤਰ ਹੀ ਉਨ੍ਹਾਂ ਵਿਚ ਸੰਬੰਧ ਸਨ। ਉਸ ਸਮੇਂ ਹਰ ਪਾਸੇ ਪਾਪ ਦਾ ਹੀ ਵਰਤਾਰਾ ਵਰਤ ਰਿਹਾ ਸੀ।

ਕਲਿ ਕਾਤੀ ਰਾਜੇ ਕਸਾਈ ਧਰਮੁ ਪੰਖ ਕਰਿ ਉਡਰਿਆ॥
ਕੂੜੁ ਅਮਾਵਸ ਸਚੁ ਚੰਦ੍ਰਮਾ ਦੀਸੈ ਨਾਹੀ ਇਹ ਚੜਿਆ॥
ਹਉ ਭਾਲਿ ਵਿਕੁੰਨੀ ਹੋਈ॥ ਆਧੇਰੈ ਰਾਹ ਨ ਕੋਈ॥
ਵਿਚਿ ਹਉਮੈ ਕਰਿ ਦੁਖੁ ਹੋਈ॥ ਕਹੁ ਨਾਨਕ ਕਿਨਿ ਬਿਧਿ ਗਤਿ ਹੋਈ ॥੧॥
(ਸਲੋਕ ਮਹਲਾ ੧,ਪੰਨਾ ੧੪੫)

ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਵੀ ਬਹੁਤ ਸਾਰੀਆਂ ਸਮਾਜਕ ਕੁਰੀਤੀਆਂ ਦੂਰ ਕੀਤੀਆਂ। ਆਪ ਨੇ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਮਾਰਗ ਗ੍ਰਿਹਸਤੀ ਜੀਵਨ ਵਿਚ ਰਹਿ ਕੇ ਕਿਰਤ ਕਰਨ, ਨਾਮ ਜਪਣਾ, ਵੰਡ ਕੇ ਛਕਣਾ ਨੂੰ ਅਪਨਾਉਣ ਦੀ ਪ੍ਰੇਰਨਾ ਦਿੱਤੀ। ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਗੁਰੂ ਨਾਨਕ ਅਤੇ ਹੋਰ ਅਧਿਆਤਮਿਕ ਪੂਰਵਜਾਂ ਦੇ ਉਪਦੇਸ਼ਾਂ ਅਨੁਸਾਰ ਜਾਤ-ਪਾਤ ਦੇ ਭੇਦਭਾਵ ਨੂੰ ਸਵੀਕਾਰ ਨਹੀਂ ਕੀਤਾ। ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਕਿਹਾ ਹੈ ਕਿ ਕਿਸੇ ਨੂੰ ਵੀ ਆਪਣੀ ਜਾਤ ਦਾ ਅਭਿਮਾਨ ਨਹੀਂ ਹੋਣਾ ਚਾਹੀਦਾ

ਕਿਉਂਕਿ ਇਸ ਹਉਮੈਂ ਤੋਂ ਕਈ ਕਿਸਮ ਦੇ ਵਿਕਾਰ ਉਤਪੰਨ ਹੁੰਦੇ ਹਨ। ਆਪ ਊਚ-ਨੀਚ ਜ਼ਾਤਾਂ ਦੀਆਂ ਵੰਡੀਆਂ ਪਾਉਣ ਵਾਲੇ ਪੰਡਤਾਂ/ਬ੍ਰਾਹਮਣਾਂ ਦੇ ਵਿਰੋਧੀ ਸਨ।

> ਜਾਤਿ ਕਾ ਗਰਬੁ ਨ ਕਰੀਅਹੁ ਕੋਈ ॥ ਬ੍ਰਹਮ ਬਿੰਦੇ ਸੋ ਬ੍ਰਾਹਮਣ ਹੋਈ ॥੧॥
> ਜਾਤਿ ਕਾ ਗਰਬੁ ਨਾ ਕਹਿ ਮੂਰਖ ਗਵਾਰਾ ॥
> ਇਸ ਗਰਬੁ ਤੇ ਚਲਹਿ ਬਹੁਤੁ ਵਿਕਾਰਾ ॥[4]

ਉਸ ਸਮੇਂ ਸਮਾਜ ਵਿਚ ਉੱਚੀਆਂ ਜ਼ਾਤਾਂ ਨਾਲ ਸੰਬੰਧਤ ਲੋਕਾਂ ਨੂੰ ਬਹੁਤ ਸਤਿਕਾਰ ਕਰਕੇ ਨੀਵੀਆਂ ਜ਼ਾਤਾਂ ਨੂੰ ਬਹੁਤ ਨਫ਼ਰਤ ਅਤੇ ਹੀਣਤਾ ਦੀਆਂ ਨਜ਼ਰਾਂ ਨਾਲ ਵੇਖਿਆ ਜਾਂਦਾ ਸੀ। ਇਥੋਂ ਤਕ ਕਿ ਧਰਮ ਗ੍ਰੰਥ ਨੂੰ ਪੜ੍ਹਨਾ-ਸੁਣਨਾ ਵੀ ਉੱਚੀਆਂ ਜ਼ਾਤਾਂ ਵਾਲਿਆਂ ਦਾ ਹੀ ਅਧਿਕਾਰ ਮੰਨਿਆ ਜਾਂਦਾ ਸੀ ਤੇ ਧਰਮ ਅਸਥਾਨਾਂ, ਮੰਦਰ ਆਦਿ ਵਿਚ ਨੀਵੀਆਂ ਜ਼ਾਤਾਂ ਦੇ ਆਉਣ 'ਤੇ ਰੋਕ ਸੀ।

ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਸਮਾਜ ਵਿਚ ਜ਼ਾਤ-ਪਾਤ, ਰੰਗ-ਰੂਪ ਦੀ ਅਸਮਾਨਤਾ ਨੂੰ ਦੂਰ ਕਰਨ ਦੇ ਕਈ ਉਪਰਾਲੇ ਕੀਤੇ। ਆਪ ਜੀ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੇ ਉਪਦੇਸ਼ਾਂ 'ਤੇ ਚੱਲਦਿਆਂ ਇਹ ਕਿਹਾ ਕਿ ਸਾਰੀਆਂ ਜ਼ਾਤਾਂ ਇਕੋ ਹੀ ਨਿਰੰਕਾਰ ਪ੍ਰਭੂ ਨੇ ਬਣਾਈਆਂ ਹਨ। ਪ੍ਰਭੂ ਨੇ ਹਰ ਇਕ ਨੂੰ ਵੱਖਰੀ-ਵੱਖਰੀ ਸ਼ਕਲ ਦੇ ਦਿੱਤੀ ਹੈ ਪਰ ਇਹ ਸਭ ਇਕੋ ਹੀ ਮਿੱਟੀ ਦੇ ਬਣੇ ਹੋਏ ਹਨ। ਉਸ ਪ੍ਰਭੂ ਦੀ ਕੋਈ ਜ਼ਾਤ-ਪਾਤ ਨਹੀਂ ਤੇ ਹਰ ਕੋਈ ਉਸੇ ਪ੍ਰਭੂ ਦੇ ਹੀ ਪੁੱਤਰ ਹਨ, ਇਹ ਜ਼ਾਤ-ਪਾਤ, ਊਚ-ਨੀਚ ਪ੍ਰਮਾਤਮਾ ਦੇ ਨਹੀਂ ਸਗੋਂ ਇਹਨਾਂ ਲੋਕਾਂ ਦੇ ਆਪਣੇ ਬਣਾਏ ਹੋਏ ਹਨ। ਪ੍ਰਮਾਤਮਾ ਦੀ ਨਜ਼ਰ ਵਿਚ ਹਰ ਕੋਈ ਬਰਾਬਰ ਹੈ। ਪ੍ਰਮਾਤਮਾ ਦੇ ਘਰ ਦੇ ਦਰਵਾਜ਼ੇ ਹਰ ਉਸ ਵਿਅਕਤੀ ਲਈ ਖੁੱਲ੍ਹੇ ਹਨ, ਜੋ ਪ੍ਰਭੂ ਦੀ ਭਗਤੀ ਕਰਦਾ ਹੈ। ਉਹ ਜ਼ਾਤ-ਪਾਤ, ਛੂਤ-ਛਾਤ ਨੂੰ ਨਹੀਂ ਮੰਨਦੇ, ਉਸ ਪ੍ਰਭੂ ਦੀ ਨਜ਼ਰ ਵਿਚ ਹਰ ਕੋਈ ਬਰਾਬਰ ਹੈ। ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਜ਼ਾਤ-ਪਾਤ ਦੇ ਮਿਥਿਆ ਅਭਿਮਾਨ ਦੇ ਵਿਰੁੱਧ ਆਪਣੇ ਵਿਚਾਰਾਂ ਨੂੰ ਬੜੀ ਦ੍ਰਿੜ੍ਹਤਾ ਨਾਲ ਪ੍ਰਗਟ ਕਰਦੇ ਰਹਿੰਦੇ ਸਨ।

ਲੰਗਰ ਦੀ ਪ੍ਰਥਾ ਵੀ ਭਾਵੇਂ ਉਨ੍ਹਾਂ ਤੋਂ ਪਹਿਲਾਂ ਹੀ ਚੱਲੀ ਆ ਰਹੀ ਸੀ ਪਰ ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਇਸ ਪ੍ਰਥਾ ਦਾ ਠੀਕ ਯੋਜਨਾਬੰਦੀ ਕੀਤੀ ਅਤੇ ਇਸ ਵਿਚ ਹੋਰ ਵੀ ਵਿਸਥਾਰ ਕੀਤਾ। ਲੰਗਰ ਦੀ

ਵਿਸ਼ੇਸ਼ਤਾ ਇਹ ਸੀ ਕਿ ਬਿਨਾਂ ਕਿਸੇ ਜ਼ਾਤ ਜਾਂ ਜਨਮ ਦੇ ਵਿਤਕਰੇ ਦੇ ਹਰ ਇਕ ਨੂੰ ਭੋਜਨ ਮਿਲਦਾ ਸੀ। ਪਰਦੇਸੀਆਂ, ਅਤਿਥੀਆਂ ਤੇ ਅਨੁਯਾਈਆਂ ਨੂੰ ਇਕੋ ਜਿਹਾ ਖਾਣਾ ਮਿਲਦਾ ਸੀ, ਲੰਗਰ ਰਾਤ ਪੈਣ ਤੋਂ ਤਿੰਨ ਘੰਟੇ ਪਿਛੋਂ ਤਕ ਵੀ ਜਾਰੀ ਰਹਿੰਦਾ ਸੀ। ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਦਾ ਹੁਕਮ ਸੀ ਉਹਨਾਂ ਦਾ ਹਰ ਸ਼ਰਧਾਲੂ ਉਨ੍ਹਾਂ ਦੇ ਦਰਸ਼ਨ ਕਰਨ ਤੋਂ ਪਹਿਲਾਂ ਲੰਗਰ ਵਿਚੋਂ ਪ੍ਰਸਾਦ ਜ਼ਰੂਰ ਛਕ ਕੇ ਆਵੇ। ਜਦੋਂ ਅਕਬਰ ਬਾਦਸ਼ਾਹ ਆਪ ਦੇ ਦਰਬਾਰ ਵਿਚ ਆਇਆ ਤਾਂ ਉਸ ਨੇ ਵੀ ਪੰਗਤ ਵਿਚ ਬੈਠ ਕੇ ਹੀ ਲੰਗਰ ਛਕਿਆ। ਲੰਗਰ ਵਿਚ ਪ੍ਰਸ਼ਾਦ ਛਕਣ ਵਾਲੇ ਹਰ ਵਿਅਕਤੀ ਭਾਵੇਂ ਉਹ ਕਿਸੇ ਵੀ ਜਾਤ, ਧਰਮ ਜਾਂ ਨਸਲ ਦਾ ਹੋਵੇ, ਉਸੇ ਹੀ ਪੰਗਤ ਵਿਚ ਜ਼ਮੀਨ ’ਤੇ ਬਿਠਾ ਕੇ ਲੰਗਰ ਛਕਾਇਆ ਜਾਂਦਾ। ਲੰਗਰ ਦੀ ਇਸ ਪ੍ਰਥਾ ਤੋਂ ਪ੍ਰਭਾਵਿਤ ਹੋ ਕੇ ਬਾਦਸ਼ਾਹ ਅਕਬਰ ਨੇ ਗੁਰੂ ਜੀ ਨੂੰ 12 ਪਿੰਡਾਂ ਦੀ ਜਾਗੀਰ ਦੇਣ ਦੀ ਪੇਸ਼ਕਸ ਕੀਤੀ, ਜਿਸ ਦੇ ਨਾਲ ਲੰਗਰ ਦੀ ਪ੍ਰਥਾ ਬਿਨਾਂ ਕਿਸੇ ਵਿਘਨ ਦੇ ਚਲਦੀ ਰਹੇ।[5]

ਸੰਗਤ ਵਿਚ ਹਰ ਕੋਈ ਭਾਵੇਂ ਕਿਸੇ ਵੀ ਧਰਮ, ਜਾਤੀ, ਨਸਲ ਦਾ ਹੁੰਦਾ ਹੋਵੇ, ਇਕੱਠੇ ਹੀ ਬੈਠਦੇ, ਗੁਰੂ ਜੀ ਉਸ ਬ੍ਰਹਮ ਪ੍ਰਭੂ ਦੇ ਉਪਦੇਸ਼ ਲੋਕਾਂ ਨੂੰ ਦਿੰਦੇ। ਸਭ ਸ਼ਰਧਾਲੂ ਗੁਰੂ ਜੀ ਦੇ ਉਪਦੇਸ਼ਾਂ ਅਨੁਸਾਰ ਜ਼ਾਤ-ਪਾਤ ਮਜ਼ਹਬਾਂ ਨੂੰ ਪਿੱਛੇ ਰੱਖ ਕੇ ਸੰਗਤ ਵੀ ਕਰਦੇ ਤੇ ਇਕੋ ਜਗ੍ਹਾ ਪੰਗਤ ਵਿਚ ਬੈਠ ਕੇ ਲੰਗਰ ਵੀ ਛਕਦੇ। ਇਸ ਤਰ੍ਹਾਂ ਸਮਾਜ ਵਿਚ ਸਮਾਨਤਾ ਤੇ ਬਰਾਬਰੀ ਪੈਦਾ ਹੁੰਦੀ ਗਈ।

ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਬਾਉਲੀ ਸਾਹਿਬ ਅਸਥਾਨ ਦੀ ਸਥਾਪਨਾ ਵੀ ਕੀਤੀ। ਇਹ ਬਾਉਲੀ ਗੋਇੰਦਵਾਲ ਸਾਹਿਬ ਵਿਚ ਹੈ। ਲੋਕਾਂ ਵਿਚ ਇਹ ਆਮ ਧਾਰਨਾ ਸੀ ਕਿ ਚੁਰਾਸੀ ਲੱਖ ਜੂਨਾਂ ਹਨ, ਜਿਸਦੇ ਗੇੜ ਵਿਚ ਮਨੁੱਖ ਬੱਝਾ ਹੀ ਰਹਿੰਦਾ ਹੈ। ਗੁਰੂ ਸਾਹਿਬ ਨੇ ਇਸ ਭਰਮ ਨੂੰ ਦੂਰ ਕਰਨ ਲਈ ਇਹ ਬਾਊਲੀ ਬਣਵਾਈ, ਜਿਸ ਦੀਆਂ 84 ਪੌੜੀਆਂ ਬਣਾਈਆਂ ਤੇ ਆਪ ਨੇ ਬਚਨ ਕੀਤੇ ਕਿ ਜੋ ਇਸ ਬਾਉਲੀ ਵਿਚ 84 ਵਾਰ ਪੌੜੀਆਂ ਉਤਰ ਕੇ ਇਸ਼ਨਾਨ ਕਰ ਲਵੇਗਾ, ਉਹਦੀ ਚੁਰਾਸੀ ਕੱਟੀ ਜਾਵੇਗੀ। ਲੋਕ ਹੁਣ ਤਕ ਇਸ ਤੀਰਥ ਅਸਥਾਨ ’ਤੇ ਇਸ਼ਨਾਨ ਕਰਨ ਜਾਂਦੇ ਹਨ।

ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦਾ ਸਰਬ-ਸਾਂਝਾ ਧਰਮ ਪ੍ਰਚਾਰਣ ਲਈ ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ 22 ਮੰਜੀਆਂ ਥਾਪੀਆਂ। ਇਨ੍ਹਾਂ ਮੰਜੀਆਂ ਦੇ ਅਧਿਕਾਰੀ ਚੋਣਵੇਂ ਗੁਰਸਿੱਖ ਨਿਯੁਕਤ ਕੀਤੇ ਗਏ। ਮੰਜੀਦਾਰਾਂ ਨੂੰ ਆਦੇਸ਼ ਦਿੱਤਾ ਕਿ ਉਹ ਆਪਣੀਆਂ ਸੰਗਤਾਂ ਸੰਗਠਿਤ ਕਰਨ ਤੇ ਉਨ੍ਹਾਂ ਵਿਚ ਮੁੜ ਗੁਰੂ ਸਾਹਿਬਾਨ ਦੇ ਸੰਦੇਸ਼ ਪਹੁੰਚਾਉਣ। ਮੰਜੀਦਾਰ ਸੰਗਤਾਂ ਤੇ ਗੁਰੂ ਦੇ ਦਰਮਿਆਨ ਨਿਰੰਤਰ ਸੰਬੰਧ ਕਾਇਮ ਰੱਖਣ। ਮੰਜੀਆ ਦੇ ਨਾਲ-ਨਾਲ ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਪੀੜੀਆਂ ਵੀ ਸਥਾਪਿਤ ਕੀਤੀਆਂ ਤੇ ਇਹਨਾਂ ਦੇ ਅਧਿਕਾਰੀ ਗੁਰਸਿੱਖ ਬੀਬੀਆਂ ਨੂੰ ਬਣਾਇਆ ਗਿਆ, ਜਿਸ ਕਾਰਨ ਸਿੱਖ ਧਰਮ ਵਿਚ ਔਰਤਾਂ ਦੁਆਰਾ ਵੀ ਪ੍ਰਚਾਰ ਹੋਣ ਲੱਗਾ। ਆਪ ਜੀ ਨੇ ਇਹਨਾਂ ਗੁਰਸਿੱਖ ਅਧਿਕਾਰੀਆਂ ਨੂੰ ਇਸ ਤਰ੍ਹਾਂ ਦੀ ਟ੍ਰੇਨਿੰਗ ਦਿੱਤੀ, ਜਿਸ ਨਾਲ ਹਿੰਦੁਸਤਾਨ ਦੇ ਹਰ ਕੋਨੇ ਵਿਚ ਸਿੱਖੀ ਦਾ ਪ੍ਰਚਾਰ ਹੋ ਸਕੇ। ਮੰਜੀਆਂ ਤੇ ਪੀੜ੍ਹੀਆਂ ਨੂੰ ਸਥਾਪਿਤ ਕਰਨ ਵਿਚ ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਦਾ ਅਹਿਮ ਯੋਗਦਾਨ ਸੀ।

ਵਿਸਾਖੀ ਅਤੇ ਦੀਵਾਲੀ ਦੇ ਮੇਲਿਆਂ ਨੂੰ ਮਨਾਉਣ ਦਾ ਕਾਰਜ ਵੀ ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਹੀ ਆਰੰਭ ਕੀਤਾ। ਗੁਰੂ ਜੀ ਦੇ ਦਰਸ਼ਨ ਕਰਨ ਲਈ ਸੰਗਤਾਂ ਬਾਹਰੋਂ/ਬਦੇਸ਼ੋਂ ਵੀ ਆਉਂਦੀਆਂ। ਗੁਰੂ ਸਾਹਿਬ ਨੇ ਹੁਕਮ ਦਿੱਤਾ ਕਿ ਸਾਰੀਆਂ ਸੰਗਤਾਂ ਵਿਸਾਖੀ ਅਤੇ ਦੀਵਾਲੀ ਦੇ ਮੌਕੇ ’ਤੇ ਗੋਇੰਦਵਾਲ ਸਾਹਿਬ ਵਿਖੇ ਇਕੱਤਰ ਹੋਇਆ ਕਰਨਗੀਆਂ। ਜਿਸ ਨਾਲ ਸੰਗਤਾਂ ਗੁਰੂ ਦੇ ਦਰਸ਼ਨ ਤੇ ਬਚਨ ਹੀ ਨਹੀਂ ਸੁਣਦੀਆਂ ਸਗੋਂ ਆਪਸ ਵਿਚ ਪਿਆਰ ਪਾਉਂਦੇ, ਵਿਚਾਰ-ਵਟਾਂਦਰੇ ਵੀ ਕਰਦੀਆਂ। ਇਸ ਤਰ੍ਹਾਂ ਕਰਨ ਨਾਲ ਸਿੱਖ ਧਰਮ ਦਾ ਪ੍ਰਚਾਰ ਬਹੁਤ ਵਧਿਆ।

ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਕਰਮਕਾਂਡਾਂ, ਰਹੁਰੀਤਾਂ ਆਦਿ ਦਾ ਖੰਡਨ ਕੀਤਾ। ਜਿਵੇਂ ਕਿ ਜਨਮ, ਵਿਆਹ, ਮ੍ਰਿਤੂ ਸਮੇਂ ਹੋਣ ਵਾਲੀਆਂ ਰਹੁਰੀਤਾਂ ਪ੍ਰਚੱਲਤ ਸਨ। ਗੁਰੂ ਸਾਹਿਬ ਨੇ ਸਿੱਖਾਂ ਨੂੰ ਕਿਹਾ ਕਿ ਉਹ ਮੌਤ ਨੂੰ ਪ੍ਰਭੂ ਦਾ ਭਾਣਾ ਮੰਨਣ ਤੇ ਪ੍ਰਸੰਸਾ ਵਿਚ ਨਿਰਬਾਣ ਕੀਰਤਨ ਕਰਨ ਅਤੇ ਗੁਰੂ ਜੀ ਨੇ ਫੋਕਟ ਰਸਮਾਂ ਰੀਤਾਂ ਦਾ ਹੂੰਝਾ ਹੀ ਫੇਰ ਦਿੱਤਾ।

ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਇਕ ਪ੍ਰਮੁੱਖ ਸਮਾਜ ਸੁਧਾਰਕ ਸਨ। ਉਹਨਾਂ ਨੇ ਹਿੰਦੂ ਧਰਮ ਵਿਚ ਪਹਿਲਾਂ ਤੋਂ ਚੱਲੀ ਆ ਰਹੀ ਸਤੀ ਪ੍ਰਥਾ ਦੀ ਰਸਮ ਨੂੰ ਬੰਦ ਕਰਨ ਦਾ ਉਪਰਾਲਾ ਕੀਤਾ। ਪਹਿਲਾਂ-ਪਹਿਲ ਹਿੰਦੂ ਧਰਮ ਵਿਚ ਪਤਨੀ, ਪਤੀ ਦੇ ਮਰਨ 'ਤੇ ਨਾਲ ਹੀ ਜ਼ਿੰਦਾ ਜਲਾ ਦਿੱਤੀ ਜਾਂਦੀ ਸੀ, ਉਸ ਦਾ ਆਪਣੇ ਪਤੀ ਪ੍ਰਤੀ ਪਿਆਰ ਦੱਸਿਆ ਜਾਂਦਾ ਸੀ। ਪਰ ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਉਹਨਾਂ ਔਰਤਾਂ ਨੂੰ ਸਤੀ ਬਿਆਨਿਆ ਹੈ, ਜੋ ਕਿ ਆਪਣੇ ਪਤੀ ਦੀ ਯਾਦ ਨੂੰ ਆਪਣੇ ਮਨ ਵਿਚ ਰੱਖਦਿਆਂ ਹੀ ਪ੍ਰਮਾਤਮਾ ਦਾ ਭਾਣਾ ਮੰਨ ਕੇ ਆਪਣਾ ਬਾਕੀ ਦਾ ਜੀਵਨ ਗੁਜ਼ਾਰਦੀਆਂ ਹਨ। ਆਤਮਘਾਤ ਕਰਨ ਵਾਲੀ ਸਤੀ ਦੀ ਰਸਮ ਵਿਰੁੱਧ ਭਰਵੀਂ ਆਵਾਜ਼ ਉਠਾਈ ਅਤੇ ਸਤੀ ਦੀ ਪ੍ਰੀਭਾਸ਼ਾ ਨੂੰ ਹੀ ਬਦਲ ਕੇ ਰੱਖ ਦਿੱਤਾ।

> ਸਤੀਆ ਏਹਿ ਨ ਆਖੀਅਨਿ, ਜੋ ਮੜਿਆ ਲਖਿ ਜਲੰਨਿ॥
> ਨਾਨਕ ਸਤੀਆ ਜਾਣੀਅਨਿ, ਜਿ ਬਿਰਹੇ ਚੋਟ ਮਰੰਨਿ॥
> ਭੀ ਸੋ ਸਤੀਆ ਜਾਣੀਅਨਿ, ਸੀਲ ਸੰਤੋਖਿ ਰਹੰਨਿ॥
> ਸੇਵਨਿ ਸਾਈ ਆਪਣਾ, ਨਿਤ ਉਠ ਸੰਮਾਲੰਨਿ॥[6]

ਇਸੇ ਪ੍ਰਕਾਰ ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਔਰਤਾਂ ਵਿਚ ਘੁੰਡ ਕੱਢਣ ਵਾਲੀ ਕੁਰੀਤੀ ਨੂੰ ਵੀ ਹਟਾਇਆ। ਆਪ ਨੇ ਅਜਿਹਾ ਹੁਕਮ ਕੀਤਾ ਕਿ ਸੰਗਤ ਵਿਚ ਕੋਈ ਵੀ ਔਰਤ ਘੁੰਡ ਕੱਢ ਕੇ ਨਾ ਆਵੇ।

ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਨੇ ਜਿੱਥੇ ਸਿੱਖ ਧਰਮ ਦੀ ਨੀਂਹ ਰੱਖੀ, ਉਥੇ ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਇਸ ਧਰਮ ਨੂੰ ਵਿਸਥਾਰਪੂਰਵਕ ਬਣਾ ਦਿੱਤਾ। ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਇਕ ਵੱਡੇ ਸਮਾਜ ਸੁਧਾਰਕ ਤੇ ਗੁਰੂ ਦੇ ਉਪਦੇਸ਼ਾਂ 'ਤੇ ਚੱਲਣ ਵਾਲੇ ਸੰਤ ਸਨ। ਸੰਸਾਰ ਦੇ ਇਤਿਹਾਸ ਵਿਚ ਸ਼ਾਇਦ ਹੀ ਕੋਈ ਅਜਿਹਾ ਪੁਰਸ਼ ਮਿਲੇ, ਜਿਸ ਨੇ 72 ਨਸਾਲ ਦੀ ਉਮਰ ਵਿਚ ਇਤਨੀ ਸੇਵਾ ਕੀਤੀ ਹੋਵੇ ਤੇ ਬ੍ਰਹਮ ਗਿਆਨ ਨਾਲ ਭਰਪੂਰ ਇੰਨੀ ਬਾਣੀ ਰਚੀ ਹੋਵੇ। ਗੁਰੂ ਅਮਰਦਾਸ ਜੀ ਨੇ ਨਾ ਕੇਵਲ ਸਿੱਖ ਧਰਮ ਨੂੰ ਸੋਧ ਦਿੱਤੀ ਸਗੋਂ ਸਮੁੱਚੇ ਸਮਾਜ ਨੂੰ ਸੇਧ ਪ੍ਰਦਾਨ ਕੀਤੀ।

ਹਵਾਲੇ ਅਤੇ ਟਿੱਪਣੀਆਂ

1. ਗਿਆਨੀ ਗਿਆਨ ਸਿੰਘ, **ਤਵਾਰੀਖ਼ ਗੁਰੂ ਖ਼ਾਲਸਾ**, ਪੰਨਾ 298.
2. ਪ੍ਰੋ. ਬ੍ਰਹਮਜਗਦੀਸ਼ ਸਿੰਘ, ਪ੍ਰੋ. ਰਾਜਬੀਰ ਸਿੰਘ, **ਪੰਜਾਬੀ ਸਾਹਿਤ ਦਾ ਇਤਿਹਾਸ**, ਪੰਨਾ 161.
3. **ਆਨੰਦ ਸਾਹਿਬ**, ਸੰਪਾ. ਨਰੇਂਦਰ ਸਿੰਘ ਵਿਰਦੀ, ਪੰਨਾ 19.
4. **ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ**, ਪੰਨਾ 1128.
5. ਗਿਆਨੀ ਗਿਆਨ ਸਿੰਘ, **ਤਵਾਰੀਖ਼ ਗੁਰੂ ਖ਼ਾਲਸਾ**, ਪੰਨਾ 331.
6. **ਉਹੀ**, ਪੰਨਾ 187.

CYBER SECURITY ATTACKS IN DIGITAL BANKING: EMERGING SECURITY CHALLENGES AND THREATS

***Ms. Manjot Kaur, Dr Hardeep Kaur and Dr. Rajwinder Kaur**

Assistant Professors, Khalsa College for Women, Amritsar

Abstract: With an increase in digitalization, Cyber Security in digital banking has become the need of an hour. Whenever we think about the cyber security, the first thing that occurs to our mind is 'cyber crimes' that are responsible behind the skimming off about billions of dollars belonging to the largest financial institutions. As per the report (2020-21) revealed by reserve bank of India, 229 cyber frauds on average happens every day. Undoubtedly, government, regulatory authorities and companies are taking many measures to combat the effect of continuously evolving cyber threat landscape, but cyber security is still a great concern to many. Recognizing the growing usage of digital channels in banking and payment services, this paper seeks to provide a view of the current cyber threats targeting the digital banking in order to promote dialogue on collective protection strategies. The cyber challenge will remain complex. Threats will evolve rapidly with the development of new technologies, the ever changing geo-political landscape and, not surprisingly, from our efforts to counter them.

Key words: Digitalization, Cyber Security, Cyber Crimes, Digital Banking, Cyber Threats.

Introduction

The cyber threat landscape for the financial system in India is constantly evolving, with new vulnerability exploits, attack vectors and threat groups rising regularly. Since more than 60 percent of total commercial transactions are done online, cyber threats that attempt to infiltrate a computer network/system such as identity theft, stalking, bullying and terrorism has become a major issue. Cyber security is a growing risk area for all businesses. In particular, over the past years it has been observed that there are a number of gaps in cyber security protection and infrastructure when it comes to the banking sector. With the growing usage of digital channels in banking and payment services, the attack surface grows, and there is more to protect. The threat of cybercrime on the global banking and financial industry is noticeable with a tectonic increase in hacking of the bank accounts of individuals, firms, governments and demand for heavy ransoms to decrypt the data that was force-encrypted. Hence, the demand for cyber security products and services has increased across industries. The scope of cyber security is not just limited to securing the information in IT industry but also to various other fields like cyber space etc. Even the latest technologies like cloud computing, mobile computing, net banking etc also demands high level of security. As financial institutions are shifting to digital channels like online banking and mobile banking, the attack surface grows, and there is more to protect. Enhancing cyber security and protecting critical information infrastructures are essential for promoting nation's security and economic wellbeing.

Cyber security in Digital Banking

Cyber Security refers to the practice of protecting electronic systems like computers etc. and data from malicious attacks. It consists of the body of technologies and practices designed to protect networks, devices etc. from attack, damage from any unauthorized access. As people go cashless, more and more activities or transactions are done online, the main aim of Cyber security in digital banking is to protect the customer’s assets.

Cybercrimes in digital banking not only affects the customer, but it also affects the banks while they attempt to recover the data. Since a bank runs multiple servers that store enormous amount of information and details of various operations such as credit cards, ATMs, RTGS, SWIFT etc., the risks of cyber security breaches prevail across all areas. Moreover,

Since banks deal in millions of transactions on a regular basis and run multiple servers that store enormous amount of information, it is very important for banks to adopt protective security procedures to safeguard their data against cyber attacks. Data breaches may make it tough to trust financial institutions. Cyber security in digital banking ensures that sensitive data of customer is safe and secure. Moreover, as everything has been digitized now. From ordering products to making meetings and sending money, customers are relying on diverse digital platforms. This makes it highly important for banks to advance their banking functions utilized by customers, as hackers can swiftly access banking apps if proper cyber security methods are not applied.

Threats for Cyber security in Digital Banking

According to a global economic crime survey, cybercrime has increased like never before and is the most reported economic crime. With the world going digital, Cybercriminals have also found new ways to attack and breach data. In India, banks have seen relentless attacks from organized criminals and hackers. A case of an attack in Cyber security in digital banking can be illustrated via case that took place with Union Bank of India where it accounted for a huge loss. The attackers gained entry using spoofed RBI ID's and one of the officials fell prey to the phishing e-mail and clicked on a suspicious link which led to the malware exploiting the system. Thus, banks are exposed to a number of cyber security attacks. Some of the biggest threats to the cyber security of banks can be explained as below:

1. **Unencrypted data:** All data that is stored on computers in financial institutions or online must be fully encrypted. If the data is left unencrypted, hackers or cybercriminals can misuse the data, thereby creating severe issues for the financial institution.

2. **Malware**: End to end-user devices like computers and mobile devices are mostly used for conducting digital transactions; therefore, it must be secured. If it is compromised with malware- a software that usually scans all the files and documents present in the system for malicious code or harmful viruses, then

sensitive data may passes through this network and thus can pose a serious threat to your bank’s network.

3. **Spoofing:** Spoofing occurs when cybercriminals impersonate a banking website’s URL with a website that is similar to the original one and functions in a similar manner. When the user enters his or her login credentials that login credentials are stolen by cyber criminals for later use. There are a variety of tools and techniques used by spoofers like using a same URL and target users who visit the correct URL.

4. **Phishing**: It refers to an attempt made to get sensitive information such as of user such as usernames, passwords, credit card details etc. for malicious activities by disguising as a trustworthy entity in an electronic communication. Online banking phishing scams have advanced constantly. They seem real and genuine, but is typically carried out by email spoofing or instant messaging in which users are asked to click on a link usually for securing their accounts. The users are then directed to fraudulent websites which look alike the original banking website so that the user is deceived and is asked to enter his personal information. Once the user enters his/her personal information, the fraudster then has access to the customer's online bank account and to the funds contained in that account.

5. **Vishing:** Vishing is an illegal practice where an attacker calls a user and pretends to be from a bank in which the user has an account. Voice over IP (VoIP) is used to access the private and financial information from the public. It combines "voice" and ―phishing. He usually asks to verify the user’s account information and once the user gives his credentials, the attacker enable himself to access the user’s account and the money in it.

6. **Cross site scripting:** It is a kind of cyber security vulnerability usually found in web applications and they allow code injections by malicious web users into the web pages that are viewed by other users. Examples of such code include client-side scripts, HTML code, etc. A cross-site scripting vulnerability can be exploited by attackers to bypass access controls.

7. **Bot Networks:** Bots are programs that infect a system to provide remote command and control access via a variety of protocols, such as HTTP, instant messaging, and peer-to-peer protocols. Several of bots under common control are (usually called a Botnet. Computers get associated with botnets when unaware users download malware such as a ―Trojan Horse‖ which is sent as an e-mail attachment. The infected systems are called zombies. Illicit activities can be carried out with bots by the controller that include relays for sending spam and phishing emails, updates for existing malware, DDOS ,etc.

8. **Cyber squatting:** Cyber-squatting is a process in which a famous domain name is registered and then it is sold for a fortune. Cyber Squatters register domain names which are similar to popular service providers' domains so as to attract their users and benefit from it.

9. **Denial of Service (DOS) Attack:** A DOS is an attack in which a user or an organization is prevented from accessing a resource online. While as in Distributed denial-of-service Attack (DDOS), a specific system is targeted by a large group of compromised systems (usually called a Botnet) and makes the services of the targeted system unavailable to its users. Actually the targeted system is flooded with incoming messages which causes it to shut down and thus the system is unavailable to its users. DOS attacks usually result in loss of great

deal of bank time, money and customers and can also destroy programming and files in affected computer systems.

10. SMS Tricking: It is a cyber attack in which a user receives a SMS message on phone which appears to be coming from a legitimate bank. In this SMS the originating mobile number (Sender ID) is replaced by alphanumeric text. Here a user may be fooled to give his/her online credentials and his/her money may be at risk of theft.

11. Farming / DNS poisoning/Pharming: In this attack whenever a user tries to access a website, he/ she will be redirected to a fake site. It can be done in two possible ways: one is by changing host's files on a victim's computer and other way is by exploiting vulnerability in DNS server software.

12. OTP (One Time Password) Attacks: OTP is a two factor authentication method in which a password is created whenever the users attempts authentication and the password is disposed of after use. A no. of attacks can be launched on accounts that are OTP protected which are known as MIT-X methods (Man-In – The-X). These are as follows:

- ➢ Man-in –the-middle attack where the transmission paths of data are accessed and information is snatched in the middle of transactions.
- ➢ Man-in-the-Browser attack in which malicious code exists in the web browser and it induces users to enter credentials and other important information into a fake form.
- ➢ Man-in-the-PC attack that tends to exploit the weaknesses in the hardware environment or operating system to steal OTP.

13. Data Manipulation: A widespread misunderstanding about cyber attacks is that they are only worried about data stealing. This is not always the case, data manipulation attacks take place when a dangerous actor gains entry to an objective system and creates unnoticed changes to data for their own individual gain. An example of this is if a worker modifies customer information data. This will likely go undetected as the transactions will appear genuine, leading to errors in how future data is stored. The longer the manipulation goes unnoticed, the more destruction it will cause.

Challenges relating to Cyber security in digital banking

There are many factors that have posed a serious challenge to the Cyber security in digital banking. Some of the challenges are mentioned below:

- **Lack of Awareness**: Awareness among the people regarding the Cyber security has been quite low, and not many firms invest in training and improving the overall Cyber security awareness among the people.
- **Inadequate Budgets and Lack of Management**: Cyber security is accorded low priority; therefore, they are most of the time neglected in the budgets. Top management focus also remains low on Cyber security, and support for such projects is given low priority.
- **Strict compliance regulations:** Managing regulatory compliances has become enormously challenging for the banks. Over the past few years the volume of regulations has increased dramatically. Along with the larger banks, smaller ones too are required to fulfil the regulatory obligations.
- **Weak Identity and Access Management:** Identity and access management has been the fundamental element of Cyber security and especially in these times when the hackers have the upper hand; it may require only one hacked credential to enter into an enterprise network.

There has been a slight improvement in this regard, but still, a lot of work remains to be done in this area.

- **Rise of Ransom ware**: The recent events of malware attacks bring our focus to rising menace of ransom ware. Cybercriminals are starting to use methods that avoid them to be detected by endpoint protection code that focuses on executable files.
- **Mobile devices and Apps**: Firewalls and other security measures are becoming porous as people are using devices such as tablets, phones, PC's etc all of which again require extra securities apart from those present in the applications used. As the base for mobile networks increases each day, it also becomes the ideal choice for exploiters. Mobile phones have become an attractive target for hackers as we see a rise in mobile phone transactions.
- **Cloud computing and its services:** These days all small, medium and large companies are slowly adopting cloud services. This latest trend of moving towards the clouds presents a big challenge for cyber security, as traffic can go around traditional points of inspection. Additionally, as the number of applications available in the cloud grows, policy controls for web applications and cloud services will also need to evolve in order to prevent the loss of valuable information.

Recommendation to make Digital Banking Cyber Secure

Amidst the rapid growth of digital payments platform in India and the impetus towards a cashless economy, there is a dire need to safeguard the customer's data and assets. Here are some ways to make banking institutions cyber secure:

Combined Security: As BFSI is highly structured, banks put in time, money, and work in utilizing the finest technology which might be sometimes hard to handle altogether. Moving towards united security where all elements work and connect is more advantageous.

Multi-factor authentication (MFA): MFA is a verification technique in which access is only given once a customer gives two or more login credentials. Login credentials can consist of passwords, opts, or fingerprints. When establishing MFA, make sure that login credentials do not come from a similar resource (two passwords) as this will diminish security. MFA is a need for banks as it includes an extra layer of security when trying to access important information.

Cyber Fraud Council in Banks: The victim must report a cyber-fraud to the Cyber Fraud Council that must be set up by in each and every bank to review, monitor investigate and report about cyber-crime. In case, such Council does not take perform or refuses to perform its duty then a provision to file an FIR must be made. The matter to be brought before such council can be of any value. However, when the value is high then the Council shall act expeditiously.

Cyber insurance: Cyber insurance makes sure that an organization is economically secure in the event of a cyber attack, making it an essential element of a cyber security plan. Along with containing legal costs, cyber insurance also inform customers of infringements so that organizations are in agreement with data breach regulations. Furthermore, cyber insurance will also help to pay to fix damaged systems and rebuild the data.

Consumer Awareness: It is one of the key aspects where the user has to be made aware of not revealing their user credentials to anyone. They should testify to the cyber security cell in case of any questionable developments in their operations or in their bank account as quickly as possible.

Antivirus and Anti-malware Applications: A firewall will improve protection, but it will not prevent attack unless revised anti-virus and anti-malware products are utilized. Renewing to the latest application can prevent potentially devastating attacks on your system.

Training of Bank Employees: Training and Orientation programs must be conducted for the employees by the banks. The employees must be made aware about fraud prevention measures. There must be 'Dos and Don'ts' in the workplace of the employees, safety tips being flashed on screen at the time of logging into Core Banking solution software, holding discussions on factors causing cybercrime and actions required to be undertaken in handling them.

Strong Encryption-Decryption Methods: E-banking activities must be dealt using Secure Sockets Layer (SSL) that provides encryption link of data between a web server and an internet browser. The link makes sure that the data remains confidential and secure. For SSL connection a SSL Certificate is required which is granted by the appropriate authority under IT Act, 2000. To ensure security transactions, SRBI suggested for Public Key Infrastructure in Payment Systems such as RTGS, NEFT, Cheque Truncation System. In cases of Denial of Service Attacks, banks should install and configure network security devices.

Conclusion

Cyber security in digital banking is the need of an hour. Presently, banks cannot think of introducing financial product without the presence of Information Technology. However with the growth in the digitalization in the financial industry, cyber crimes like, phishing, hacking, forgery, cheating etc. have increased. There is a necessity to prevent cyber-crime by ensuring authentication, identification and verification techniques when a person enters into any kind of banking transaction in electronic medium. The growth in cybercrime and complexity of its investigation procedure requires appropriate measures to be adopted. The only propitious step is ‘to create awareness among people about their rights and duties and to further making the implementation of the laws more firm and stringent to check crime.’ All the firms must try their level best to minimize them in order to have a safe and secure future in cyber space.

REFERENCES

ChangsokYoo, Byung-Tak Kang and Huy Kang Kim, (2015) Case study of the vulnerability of OTP implemented in internet banking systems of South Korea, *Multimed Tools Appl* , 74, 3289–3303.

Claessens, J., Dem, V., De Cock, D., Preneel, B., & Vandewalle, J. (2002). On the security of today s online electronic banking systems. *Computers & Security*, 213, 253-265.

Ellen Messmer (2008). ―First case of drive-by pharming identified in the wild [Online]Available:http://www.networkworld.com/article/2282527/lanwan/first-case-of--drive-by pharming--identified-in-the-wild.html

Florêncio, D., & Herley, C. 2011) Where Do All The Attacks Go? *Economics of Information Security and Privacy* III. 13-33. Springer New York

G.Gopalakrishna (2011) Report of the Working Group on information security, electronic banking, technology risk management, and tackling cyber frauds, RBI, Mumbai, Maharashtra, January

Jason Milletary, ―Technical Trends in Phishing Attacks, US-CERT

John La Cour (2014) Vishing campaign steals card data from customers of dozens of banks [Online] Available: http://blog.phishlabs.com/vishing-campaign-steals-card-data-from-customers-of-dozens-of-banks

Mohd Khairul Ahmad, Rayvieana Vera Rosalim, Leau YU Beng and Tan Soo Fun, (2010) Security issues on Banking Systems, *International Journal of Computer Science and Information Technologies*, 1(4), 268-272.

Moore.T, Clayton. R & Anderson.R (2009). The Economics of Online Crime, *Journal of Economic Perspectives*, 23(3), 3-20.

Pharming,WikipediaAvailable:https://en.wikipedia.org/wiki/Pharming#cite_note-3

R.P. Kaur, (2013) Statistics Of Cyber Crime In India: An Overview, *International Journal of Engineering and Computer Science*, 2(8), 2555-2559

Special Advisory –Data Breach in Indian Banks, 2016 www.mitkatadvisory.com

Top Ten Cyber Squatter Cases Available: http://www.computerweekly.com/ photostory/2240107807/Photos-Top-tencybersquatter-cases/1/ Cybersquatting-cases-Number-10-Dell

GRAPHIC DESIGN IN MODERN CLOTHING

Ms. Mehak Seth
Assistant Professor, Khalsa College for Women, Amritsar.

Abstract: With the rapid economic development, multi-cultural fusion, attention, people increasingly high fashion design. People are not able to meet the monotony of costume design, and integration requirements of a variety of elements are added, to the diversified development, which requires designers to draw inspiration for a new design idea in other areas. This study is for the enhancement and utilization of future graphic design and deals with the expression styles and features of graphic designs that appear in modern clothing. This is the magic of graphic design for the fashion industry; it leads towards this funnel of using artistic elements in order to sell another piece of art.

Keywords: Economic, Integration, Utilization, Funnel.

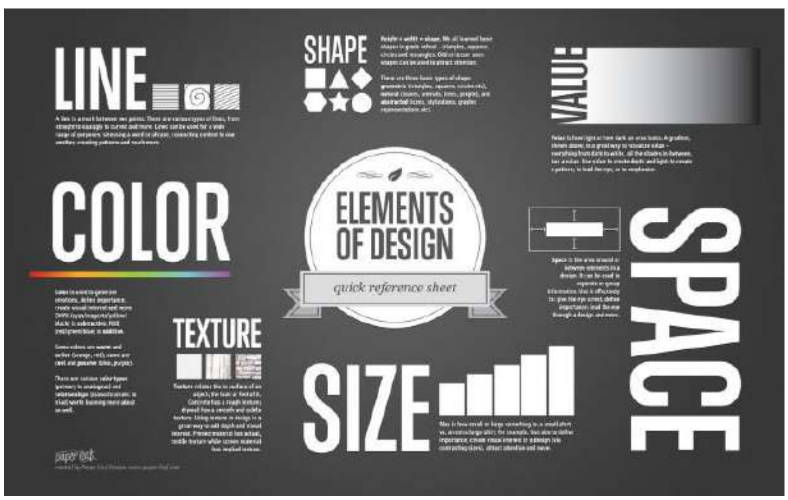
INTRODUCTION

Graphic design can be described as the sphere of human activity that lies on the crossroads of several directions, first of all, visual arts, communication, and psychology. Basically, graphic designers do the job of communication to others by means of graphic (visual) elements such as images of different styles and complexity, types and fonts, pictograms, shapes and sizes, colors and shades, lines and curves, etc. Graphic designer makes all those elements of visual perception transfer the message, so he makes them functional. Therefore, we could say that graphic designers are artists applying their talents mostly not in pure art but communicating and purposeful art.

Graphic design is the craft of planning and creating visual content to communicate ideas and messages. Graphic design is everywhere from billboards to cereal boxes to mobile apps. Through incorporating different elements and principles, these designs can influence our perception and emotions.

Graphic design is also known as communication design, and Graphic Designers are essentially visual communicators. They bring visual concepts to life, most commonly through graphic design software, and inform or engage consumers through text, graphics and images.

Elements and Principles of Graphic Design



The elements and principles of graphic design include line, color, shape, space, texture, typography, scale, dominance and emphasis, and balance. Together, they work to create visually appealing work that conveys a message.

Line

Lines are present in nearly every design, whether they are straight, curved, thin, thick, dashed, long, or short. Lines connect any two points. They are useful for dividing space as well as directing the viewer’s attention in a specific direction.

Color

Color is perhaps the most important and obvious element of a design. It can create impact right away, and it is noticed by everyone, even those without a design background. Colors can be used in backgrounds or within other elements like lines, shapes, or typography. Colors create emotions and moods. For example, red can represent passion and green can represent nature.

Shape

Shape, also known as form, is the combination of lines. Shapes can be circles, squares, rectangles, triangles, or other abstract forms. Most designs include at least one shape. Similar to color, shapes have different associations. A circle may be used to represent unity, whereas a square could represent structure. The color, style, background, and texture of a shape can all influence the viewer's perception.

Space

White or negative space is crucial in design because it enhances readability for the human eye. Good designs will utilize space to give other elements room to breathe.

Texture

Textures are becoming more commonly used, replacing single-color backgrounds. Textures can include paper, stone, concrete, brick, and fabric. They may be subtle or obvious and be used sparingly or liberally. Textures can be helpful to create a three-dimensional appearance.

Typography

When working with text, Graphic Designers need to consider the relationship between how text looks and what it says. Typography is the art of arranging text in legible and engaging ways. Different moods or emotions can be expressed through different type choices. Good typography should create a strong visual hierarchy, provide balance and set the right tone.

Scale

The scale and size of objects, shapes, and other elements can make certain parts of a design more dynamic. Scale can be used to create a visual hierarchy. Using scale, Graphic Designers can create focal points and highlight important areas.

Dominance and emphasis

Dominance and emphasis create a focal point in a design. It helps with the design flow and can guide the viewer to other parts of the design.

Balance

Graphic Designers need to consider how design elements are distributed. Balanced designs offer stability, while unbalanced designs can be dynamic. Balance is achieved through shapes, colors, textures, lines, and other elements.

Harmony

Harmony is one of the main goals of graphic design. In a good design, every element needs to work together and complement each other. However, if everything is the same, a design can become monotonous. Designs need to strike a fine balance between harmony and contrast.

Different Types of Graphic Design

Graphic design is all around us, which means there are a range of graphic design areas and specializations. Each type of graphic design requires specific skills and techniques.

Visual identity graphic design

Visual identity graphic design focuses on the visual elements of a brand. It aims to communicate a brand's identity through images, shapes, and colors. Graphic Designers within this area create elements like logos, typography, color palettes, and image libraries that represent a brand. They also develop visual brand guidelines to ensure brand consistency across all uses.

Marketing and advertising graphic design

This type of design is used to sell products or services.

This may involve print advertisements, such as posters, billboards, flyers, catalogs and packaging, or digital advertisements, such as television ads, video ads, or social media posts.

Graphic Designers working in this area create assets for marketing strategies and campaigns. They develop ideas, research consumer habits, and create designs that speak to the target audience. This type of design involves a strong knowledge of how to sell a product and how to entice consumers.

Web design

Web design involves planning and building the appearance, layout, structure, and design of websites. It focuses on the front-facing aspects of a website, including the user experience. Web Designers combine a variety of visual elements, such as text, photos, graphics, and video, to create appealing and user-friendly sites and pages. Web design is closely connected to UX and UI design.

Publication graphic design

This design focuses on creating layouts and selecting typography and artwork, including photography, graphics, and illustrations. Graphic Designers in this area work with books, newspapers, magazines, and catalogs. They need to understand color management, printing, and digital publishing.

Packaging graphic design

Packaging not only protects products, but it is also an important marketing tool. Graphic Designers in this area develop concepts, mockups, and print-ready files. Packaging graphic design requires an understanding of print processes, as well as industrial design and manufacturing. Packaging Graphic Designers need to track trends and competitors so they can create packaging that stands out to consumers.

Motion graphic design

Motion graphic design is a new speciality area in graphic design, though it is quickly growing and demand is increasing for Motion Graphic Designers. At a basic level, this type of design involves any graphic in motion. This can include animations, banners, title sequences, trailers, or video games.

Environmental graphic design

Environmental graphic design is a multidisciplinary practice that combines graphic, architectural, interior, landscape, and industrial design. This type of design connects people to places. Typically, these Designers will have a background in graphic design and architecture. They should be familiar with industrial design concepts and architectural plans. They may work on projects such as public transportation navigation, retail store interiors, signage, and office branding.

Illustration for graphic design

Graphic Artists create original artwork through a combination of media and techniques. They often have a background in fine arts, animation, or architecture. Graphic Artists collaborate closely with writers, editors, marketers and art directors across all types of graphic design.

Importance of graphic design in the fashion industry

Graphic designing in the fashion industry has become important for brand recognition and creates an identity of the collection. In the highest competitive industries like the fashion industry, brands always need a direction to stay active and survive in the large market. When we think about big fashion brands like Vlone, Gucci, Lanvin, they have one thing in common that is graphic designs, the fabric of clothes, and the quality of the fabric.

Fashion marketing helps a brand to reach the peak of popularity and establish brand identity and customer loyalty base. Digital marketing endeavors such as content marketing, email marketing are involved in fashion marketing. Visual basics are the key elements of fashion marketing.

Importance of graphic designing in the e-commerce industry

Ecommerce has become more important worldwide in the last few years. Ecommerce has become fundamental a couple of times. The key to commerce for business proprietors is to invest more in graphic designs while constructing online stores.

Importance of graphic designing in fashion labels

To become popular among the category of big retailers like vlonestuff, fashion shows, runways, a graphic fashion designer always needs high brand recognition for selling their labels. They also need a good brand image, dress designers for promotional activities that deliver an influential message which gives a compliment to the clothing and accessories of a brand. This is the reason why much importance must be laid on graphic designs for label promotions and a perfect marketing plan.

Importance of graphic designing in clothes

Since last many years, new fashion designers of new generation have laid more emphasis on graphic designs for designing of clothes. Graphic designers an important role in fashion industry and brands hire their own graphic designers for the creation of textures, images, and signs. They are experts in designing quality graphics. Strong graphic designs, digital textures, images are their main target for the young generation.

Graphic designers such as image studio, Paul smith, Ambush, and frame denim create a perfect blend between design and fashion. If we merge fashion and graphic design for the purpose of creativity, for visual temperament, the design of logos will bring positive results.

CONCLUSION:

Graphic design has spread its roots all over the fashion industry and plays a significant role in clothing items. Graphic designs and textures oxygen to the fashion. There are multiple purposes that can be set as well as multiple goals that can be achieved through graphic design. The diversity of approaches enables us to create original and unique design solutions and with the support of user research, analysis and thoughtful testing graphic design elements can provide positive in modern clothing.

REFERENCES:

1. A Study of T-Shirt Graphic Designs Shown in Fashion Collections (researchgate.net)
2. How Graphic Design Impacts the Fashion Industry - Unlimited Graphic Design Service (penji.co)
3. Impact of Professional Graphic Design in Fashion Industry (graphicszoo.com)
4. Graphic Designs in Modern Clothing | Did You Know Fashion

5. Graphic Design in the Fashion Industry // Xquissive.com

6. 9 Types of Graphics Design to Explore for New Designers | Web Design Blog Helping Website and Graphic Designers Web Design Blog Helping Website and Graphic Designers (line25.com)

7. The Seven Basic Elements of Graphic Design | Skillshare Blog

AN ELABORATIVE STUDY OF WOLFGANG ISER'S ESSAY-- *THE READING PROCESS: A PHENOMENOLOGICAL APPROACH*

Ms. Samandeep Gill
Assistant Professor, Department of English, Khalsa College for Women, Amritsar

Abstract: In the present study of Wolfgang Iser's essay *The Reading Process: A Phenomenological Approach*, the author's perspective about the text and the reader is analyzed in easier and simplified language. The critical views of various theorists are included to comprehend the approach of Iser in his essay. This study is carried out, primarily, in the light of Reader Response Theory.

INTERPRETATION

The role of a reader in interpreting a text is viewed from different angles in different theories. The Reader-Response Theory establishes an individual reader as a creator of a text. But the meaning of a text differs from reader to reader as each reader is guided by his own perspective and experience of life.

Some theorists believe that a text has no ultimate meaning. A text's interpretation changes in repeated readings. Moreover, it changes according to perception, experiences and cultural background of a reader thus making the meaning of a text relative. On the other hand, some theorists claim that a text has a hidden meaning which a reader has to unearth. In other words, a text claims its "semantic autonomy" in controlling the responses of the readers.

Wolfgang Iser's essay *The Reading Process: A Phenomenological Approach* explores the role of a reader in a text. He determines a text not to be an object of study rather as an effect to be experienced by the readers. The interaction between the reader and the text during the reading process forms the center of his study.

He writes, “In considering a literary work, one must take into account not only the actual text but also, and in equal measure, the actions involved in responding to the text.”

Iser, further, pointed out that realization or “Koncretisation’ of a text involves such a co-existence of the reader and the text that they cannot be separated. He describes that a text has two poles – ‘artistic’ pole and ‘aesthetic’ pole. Aesthetic pole is related to the realization of a text by a reader which is further influenced by his personal taste and experience. On the other side, the artistic pole is related to the author as different patterns or elements in the text cast an effect on the understanding of the text by the reader. The ‘real existence’ of the text is between these two poles. Iser writes in his essay, “The convergence of text and reader brings the literary work into existence.” Yet Stanley Fish holds that Iser’s theory of aesthetic response doesn’t relate to various reader response theories as Iser focuses mainly on ‘implied reader’. Actually, he separates the text and the reader.

Further, imagination plays a pivotal role in the reading and writing of a text. According to Iser, “It is something like an arena in which reader and author participate in a game of the imagination.” Therefore, a text is actualized when reader’s imagination works by including the outlook presented by the author in the text. This relation between his own life experiences and experiences captured on the pages of the text arouses certain responses in the reader. In this way, a text becomes dynamic as the imagination works at different levels in different readers. Rosenblatt in her essay *Towards a Transactional Theory of Reading* (1969) questions the origin of meaning of the text i.e. whether the origin lies with the writer or in the response of the reader.

In order to enliven the interest of a reader in a text an author should avoid making a text self-explanatory and difficult. So, it should give space for the working of reader's imagination. However, the reader's imagination is controlled and directed by the written text and a reader is restrained from providing meaning to the text according to his free-will. Ultimately, such interaction between the text and the reader creates a virtual text.

In Wolfgang Iser's opinion, phenomenological study of a text is more relevant than the psychological study. The world of the text is confined to the periphery of sentences which forms an "intentional correlative" i.e. the world depicted in the work. Sentences convey information, observations and 'establish different perspectives in the text.' During phenomenological study of a text by the reader, he creates the meaning of the work in relation to the connection present between the correlatives. These correlatives do not refer to any objective reality outside the periphery of the text. However, these sentence correlatives engage the imagination of the reader by pointing towards the events that are to come in the proceeding pages of the book. Iser thinks that these 'pre intention' forms the structure characteristic of all sentence correlatives.

In addition, he asserts that these correlatives function together not to fulfill the expectations of the readers rather these sentences interact with each other and get modified in the coming sentences. Iser feels that if a text supports one expectation then it appears more didactic and thus he views this as a defect in a text—"for the more a text individualizes or confirms an expectation it has initially aroused, the more aware we become of its didactic purpose, so that we can only accept or reject the thesis forced upon us."

Furthermore, the meaning of the text changes in repeated readings. This elucidates the dynamic nature of a text. As the reader reads the text again he establishes the multiplicity of connections in the text that he couldn't find earlier, "These connections are the product of the reader's mind working on the raw material of the text, though they are not the text itself—for this consists just of sentences, statements, information, etc."

Both Roman Ingarden and Wolfgang Iser hold different viewpoints to mark the reading process as a creative process. Iser used the term "gaps" in the text to illustrate this fact. He feels that every reader fills the "gaps" or "unfamiliar" elements in the text as per his imagination thus making the reading a creative process. Iser says, "the fact that completely different readers can be differently affected by the 'reality 'of a particular text is ample evidence of the degree to which literary texts transform reading into a creative process that is far above mere perception of what is written." This gives an ample scope for the realization of the text in different ways as "no reading can ever exhaust the full potential." Such dynamic creativity of a text can categorize a text as a "virtual text" where distinctive interaction between the reader and the words of the book changes the meaning of the text.

On contrary, Roman Ingarden feels that in the process of continuous reading the expectations of a reader are fulfilled in reading of further sentences. If sentences cannot satisfy these expectations of the reader then a blockage in the reading occurs which needs to be uplifted to drift apart the boredom and for the continuous flow of the reading.

If we shift our focus towards the difference between ‘traditional’ and ‘modern texts’, then Iser asserts that modern texts are fragmentary. These fragments in the text are not provided to confuse the readers rather to bring out their preconceptions. The readers fully concentrate in finding the relation between these fragments but the full meaning of the text cannot be established in a single reading. As the subsequent readings of such text brings out new dimensions of the text. A reader comes also across the fact of time sequences in the process of these repeated readings. After reading it for the first time, reader finds that the perspectives which are used to find the meanings of the text keep on changing in repeated readings. The same text can have new meanings which couldn’t be caught in the first reading. In the second reading, new meanings of the text come up thus, realizing the text in a new way. This doesn’t mean that the first reading was wrong rather it only signifies that during the first reading reader may have left some areas which were further focused in the second reading.

Also the way a text is realized by the reader depends greatly on his disposition or his state of mind. In the second reading, the reader prepares his mind to experience the event given in the book and to relate them somehow to his own experience. This is further clarified by Iser, “The reader is forced to reveal aspects of himself in order to experience a reality which is different from his own.” Thus, the reader inspects the text according to his own imagination and perception. The author never gives ultimate meanings to the text. His role is only to activate the imagination of the reader so that he can rightly analyse the text and can realize the ‘intention’ of the text.

Hence, the reader organizes and reorganizes the material present in the text in a systematic way by keeping in mind author's imagination and expectations. However, this organization won't be completely similar to author's expectations. In this process of recreation of the text, the reader looks back, looks forward, makes changes and sometimes revises his own meanings and perceptions. Two main structural elements guide the reader during the course of recreation. They are—

1.“familiar or recurrent literary patterns and literary themes alongwith allusions to familiar social and historical contexts”

2. “techniques or strategies used to set the familiar against the unfamiliar”

Still the readers cannot impose a consistent pattern on the text because a text has no stable meaning and discrepancies tend to occur in the text. For instance, we cannot tag all the elements or events appearing in the text as ironic or satirical because different patterns in the text can have conflicting meanings.

While reading a text, a reader cannot determine the impact that reading may have upon him. Some of those influences get hidden in the reader's subconscious. Of course, he shares certain experiences given in the text but other experiences moves unconsidered. So, criticism is a great tool for introducing the reader to the experience he has undergone while reading, “…this is the prime usefulness of criticism—it helps to make conscious those aspects of the text which would otherwise remain concealed in the subconscious.” That is why, the reader talks more about the text in order to understand the experience he has undergone or to clarify his understanding of the text.

Iser claims that a reader can undergo new experiences given in the text, only if he frees himself from his preoccupations, set perceptions and his earlier experiences. Iser explains, "and it is only when we have outstripped our preoccupations and left the shelter of the familiar that we are in a position to gather new experiences." He asserts that during the reading, the reader's own experiences lag behind and become his past whereas the text frames his present during that experience. Only in such disposition a reader can fully experience text.

A reader can experience the unfamiliar world of the text by leaving his own assumptions, ideas etc. For this, the reader has to develop identification with the text. Identification involves the technique the author uses "to stimulate attitudes in the reader." Hence, there is a point of consciousness where imaginations of both author and reader come together. At this point, the biography of the author and the disposition of the reader are kept out of the horizon of the reading process. As George Poulet writes, "Whenever I read, I mentally pronounce an I, and yet the I which I pronounce is not myself." Iser thinks that Poulet perceives a text as a kind of consciousness where the demarcation between the author and the reader vanishes. His own individuality "recedes into the background" and he simply thinks of the author. Here, it needs to be cleared that someone else's thoughts can become a part of our thought process only if our faculty to decipher those thoughts is activated. This brings out the dialectical structure of reading as inorder to understand someone else's thoughts we need to form our own faculty to decipher them. However, we may not be aware of this faculty earlier.

To sum up, reading process involves the formation of our own selves and also the discovery of those elements of our consciousness to which we remained elusive earlier.

WORKS CITED:

Fish, Stanley. *Is There a Text in This Class?.* The Authority of Interpretive Communities. Cambridge, MA and London: Harvard University. Press. 1980. Print

Fish, Stanley. *Literature in the Reade: Affective Stylistics.* 2.1. A Symposium on Literary History (autumn, 1970) The Johns Hopkins University Press.

Habib, M. A. R. *A History of Literary Criticism and Theory: From Plato to the Present.* Blackwell Publishing. 2012. Print

Iser, Wolfgang. *The Implied Reader:* Patterns of Communication in Prose from Bunyan to Beckett. Baltimore and London: Johns Hopkins University Press. Print

Iser, Wolfgang. *The Reading Process: A Phenomenology Approach.* Contemporary Literary Criticism. ed. Davis Robert. Longman. 1986. Print.

Rosenblatt, Louise M. “Toward a Transactional Theory of Reading.” Journal of Reading Behavior 1.1 (1969): 31-49.

WATERLESS PRINTING- DIRECT TO GARMENT PRINTING

Ms. Ambica Khurana
Asst.Prof. PG Dept. FD, Khalsa College for Women, Amritsar

Abstract: Direct to garment printing, also known as DTG is a somewhat new printing technology that is becoming increasingly popular. This printing technique has revolutionized the fashion world. This technique involves printing directly onto a garment with a printing machine. DTG means Direct-to-Garment Printing is one of the fastest-growing areas of the print industry. With the sky-rocketing rise in the demand for personalized garments, the sale of DTG is increasing. So, it can be said that DTG is definitely going to become the future of the printing industry due to its rising demand. Printing industry to achieve zero-emission sewage bring a ray of hope.

Keywords- Technology, high-tech, demand, professional, generation, digital

INTRODUCTION

In this day and age, everything is turning digital, and it’s no surprise that printing is moving in the same direction too. These days, clothing manufacturers use high-tech inkjet technologies to transfer incredibly vivid images onto T-shirts, hoodies, and all kinds of other garments. For example, offset printing has long been the world’s most used printing process for decades, but with the advent of digital printing, more and more people now prefer the latter for its ease of use. Despite offset printing’s higher quality output, digital printing is catching on fast because of reduced pre-press process and initial cost. Direct to garment printing (or DTG) is simply an emerging garment decorating technology that became widely available in the commercial market in the mid-2000s unlike traditional labor-intensive processes such as screen printing.

DTG has become the preferred printing method for thousands of professional apparel printers all over the world. With recent advancements in digital textile printing, many complicated patterns and colors can now be instantly printed on garments, giving images and original art-work a new canvas. With cutting edge digital print technology, DTG offers new generation, high speed technology with unique print solutions that meet all printing requirements. DTG printing, involves applying ink directly to a garment. This type of printing doesn't leave behind any films or residues, and screen-printed designs usually last a long time. Direct to Garment is perfect for short runs of full-colour prints onto a wide range of clothing. Garment Printing’s DTG services produce high-quality printed clothing within a few hours of receiving your completed order making it the perfect T-shirt printing technique for fashion, promotional, stag and hen do’s and sports team clothing.

DTG PRINTING PROCESS

Direct-to-Garment, also sometimes called digital garment printing, digital apparel printing and inkjet to garment printing is a printing technique where the ink is applied directly to the fabric. DTG printers operate on the same basic principles as inkjet printers.

These printers use specialized print heads to apply water-based ink to fabrics. The inks contain a "fusing agent", so when the design has been printed and heat pressed on the garments, the "fusing agent" enables the inks to permanently adhere to the fibres of the fabric. The outcome is a high quality, vibrant coloured print that is extremely durable and long lasting.

The process used for translating the colors from the digital image into ink to print onto the garment relies on the CMYK color model. CMYK stands for cyan, magenta, yellow and the key color, which is black. This model is also referred to as four-color processing because it uses combinations of these four ink colors, usually applied in the order in which they appear in the acronym, to create all the colors in the digital design. The inks bind directly to the fibers of the garment's material. Once all the colors have been added and the design is complete, heat will often be used to dry the ink. Since this type of ink only applies well to natural fibers, DTG as water-based ink is directly applied to the fabric and also 100% cotton fabrics can only be printed as only cotton fibers can absorb the ink very well.

DTG printers offer a lot of color options which means you can print detailed designs and photorealistic images with almost no color limitations. DTG printing is the quickest form of printing as the entire design is printed in one single pass, no matter the amount and number of colors involved. Whereas in screen printing a separate pass

and screen are required for each individual color and each screen is required to be created and set up individually which takes up a lot of time and adds to the cost. Hence, DTG is in demand because of its no setup process, lower cost of production, and shorter and faster workflow.

ADVANTAGES

It's quick, cost-effective, and time-saving

DTG printing is the quickest form of printing as the entire design is printed in one single pass, no matter the amount and number of colors involved. Whereas in screen printing a separate pass and screen are required for each individual color and each screen is required to be created and set up individually which takes up a lot of time and adds to the cost. Hence, DTG is in demand because of its no setup process, lower cost of production, and shorter and faster workflow.

Its versatile, long-lasting, and affordable

DTG printing is versatile because it offers a wide range of options that allow printing on garments that are difficult to print with other systems such as zipped garments, trainers, sleeves, etc. It can easily print almost any image regardless of its complexity. The prints of DTG are long-lasting, vibrant, full-color designs, as they capture intricate details of the image which are difficult to do with screen printing. Hence, due to its versatility, DTG is ideal for print businesses branching into new applications and offerings, including small businesses or start-ups looking to more easily create a broad range of products at an affordable price.

Gives high-quality output and high ROI

The quality of the output one gets from DTG printing speaks for itself. Its print brings life to the design you upload on the print driver giving out high-quality, durable, eye-catchy prints. Direct-to-garment printing technology is creating headlines for its ease of use, low-cost investment, and the ability to create full-color artwork and all these features are enough to drive ROI.

CONCLUSION

DTG is a more sustainable fashion business model than screen printing. Mainly because printing one-offs allows businesses to avoid overproduction and textile waste DTG printing is water-based which means that they are completely safe and environmentally friendly. Some printing techniques require the use of harsher chemicals which isn’t sustainable and can be bad for the environment. If we believe in protecting the environment direct to Garment Printing is perfect printing technique to decorate the garments.

BIBLIOGRAPHY

1. https://www.contrado.com/blog/what-is-direct-to-garment-printing/
2. https://www.textileinfomedia.com/blog/dtg-printing-the-future-of-the-post-pandemic-custom-apparel-industry/
3. https://www.dccprints.com/products/digital-printing/direct-to-garment
4. https://www.textileinfomedia.com/blog/dtg-printing-the-future-of-the-post-pandemic-custom-apparel-industry/
5. https://sewport.com/direct-to-garment-printing
6. https://www.garmentprinting.co.uk/garment-printing-techniques/direct-to-garment-printing/
7. https://www.wer-china.com/blog/what-are-the-advantages-and-disadvantage-of-dtg-printer/
8. https://brotherdtg.com/why-dtg/what-is-dtg/
9. https://www.beunique.ie/blog/dtg-printing-advantages-disadvantages-and-ideal-uses
10. https://www.printful.com/blog/dtg-vs-screen-printing/

THE MISUSE OF ANTI-DOWRY LAWS: A CRITICAL ANALYSIS OF THE ROLE OF SOCIO-LEGAL AGENCIES

Dr. Jasleen Dua
Assistant Professor of Sociology, Khalsa College for Women, Amritsar.

Abstract: The Dowry Prohibition Act, 1961 was crafted to prevent women from the cruelty of their husbands and In-laws. In fact this act was also amended twice with the addition of some special laws of IPC like section 498A and 304B. But nowadays some women or their parents are continuously misusing these anti-dowry laws against their innocent husband and In-laws .In fact, the major thing which comes out of it is that this legal provision proved biased in itself and tends to tilt on one side only that is women and simultaneously harming another part of the society to which we called men who are getting discriminated in many ways and numerous socio-legal agencies are also getting ignorant towards them. So this research paper is designed to explore those social and legal agencies that are making these dowry laws to be more abusive in the Indian society.

Keywords: The Dowry Prohibition Act, 1961, Anti-dowry laws, Legal Agencies.

INTRODUCTION

Dowry refers to the wealth that a woman brings with her at the time of her marriage from her parental house to her matrimonial house. It includes gifts and valuable assets for both groom and his family. It is given by the bride's parents and her kinsmen in the consideration of marriage and passes down from holder to heir. It had always remained as an indispensable condition of marriage, especially in India and a complementary organising principle, underlying the kinship system. It just varies in a form, context, and intensity only from one region to another region and from one culture to another culture. It has countless shapes, forms, and attitudes of acceptance and understanding (Kumari,1989).

It became an all India phenomena cutting across times of caste, class, and community. It actually commodifies the marriage and converted that sacred act into a materialistic exchange. It had gone far behind the practice of ‘Dakshina’ or ‘Vardakshina’.

It became an important means of social mobility and class integration especially in the emerging middle as well as upper classes. But the dissatisfaction with the amount of dowry or the failure to meet with the demands of a bride groom's family has contributed to the crimes like domestic abuse, physical humiliation, torture, suicide and bride burning on a wider scale (Tanwar, 2007). The dowry-related incidents had assumed an alarming proportion since the 1980's. In fact, dowry deaths also increased from 184 to 285 in the decade of 1981-91. Automatically dowry became one of the deep-rooted social problem and a big curse for the Indian society. Thus, on recognising the need of the preventive and protective legislative reforms for women, especially with reference to dowry violence the 'Dowry Prohibition Act' was passed in the year of 1961.

THE DOWRY PROHIBITION ACT, 1961

This act prohibits the payment or an acceptance of a dowry as consideration for the marriage where it is defined as a gift demanded or given as a pre-condition for the marriage. Gifts that are given without any pre-condition are not considered dowry and are legal. Asking or giving of dowry can be punished with an imprisonment of at least up to six months or a fine of up to Rs. 5000 or both. The Dowry Prohibition Act, 1961 was passed with a suitable purpose of restraining the evil of dowry, but the particular measure did not seem as much effective as it was considered during its enactment. It had significantly failed to achieve its purpose as in spite of the rapid growth of this legal practice, there were practically no cases reported under this act. Even the cases of dowry deaths were not only persisting but expanding horrifically also. It automatically enforced the State government to review its anti-dowry laws. The legislation added some special dowry laws (sec. 498a, 304B) while amending the Dowry Prohibition Act, 1961.

After amendment the Dowry Prohibition Act, 1961 was started to be explained into ten sections separately as follows -:

List of amending Acts -:

1. The Dowry Prohibition (Amendment) Act, 1984 (Section 498A)
2. The Dowry Prohibition (Amendment) Act, 1986 (Section 304B)

The description of the Act into ten sections

(1) Short title, extent, and commencement –

  (a) This Act may be called the Dowry Prohibition Act, 1961

  (b) It expands to the whole of India except in Jammu and Kashmir.

  (c) It enters into force on the date of 1st July of 1961 with the notification of the Central government in the official Gazette.

(2) Definition of 'dowry' – In this Act, "dowry means any property or a security given or agreed to be given either directly or indirectly".

  (a) By any one party to the other party to the marriage, or

  (b) By the parents of either party to a marriage or by any other person, to either party to the marriage or to any other person.

(3) Penalty for giving or taking dowry – Any one, after enactment of the Act, gives or takes or encourages the giving or receiving of dowry shall be punished with the imprisonment for a term which shall not be less than five years, and with fine which shall not be less than fifteen thousand rupees or the amount of the value of such dowry.

(4) Penalty for demanding dowry-If any person demands dowry from the parents or guardian or other relatives of a bride directly or indirectly will

be punished with the imprisonment for a term which shall not be less than six months, which might be extend to two years and with fine which can extends to ten thousand rupees.

4A. Ban on advertisement-If any person

(a) Offers any share in his property, any money or both, as a share in any business or other interest as consideration for the marriage of his son or daughter through any advertisement mentioned in any newspaper, periodical or through any other media

(b) If any person circulates any advertisement shall be punished with an imprisonment for a term, which shall not be less than six months, but which might be extended to five years, or with fine which may extends to fifteen thousand rupees or both.

(5) Agreement for giving or taking dowry to be inoperative-Section 5 of the act deals with the vulnerability of an agreement for giving or receiving dowry. It declares such an agreement invalid. It means that if the giver has not given the dowry to the taker, the agreement can't be enforced. But it doesn't mean that if a person has received that dowry on the behalf of the bride he can conserve the agreement.

(6) Dowry to be for the benefit of the wife or her successors –Where any dowry is received by any person other than the woman in connection with her marriage, that person shall transfer it to the woman but-

(a) If any person fails to transfer any property within the specified time limit shall be punishable with the imprisonment for a term which shall not be less than six months, but which may be extended to two years with fine which shall not be less than five thousand rupees, but it may extends to ten thousand rupees or both.

(b) Where the woman is authorized to any property dies before receiving it, there the successors of that woman shall be entitled to claim it from the person holding it for the time being.

(7) Cognizance of offenses-(1) Nevertheless anything possessed in the Code of Criminal Procedure, 1973-

(a) Any court which is inferior to a Metropolitan Magistrate or any Judicial Magistrate of the first class shall not try any offense under this Act.

(b) A court shall not take cognizance of an offence under this Act except upon- (i) Its own knowledge or a police report of the facts which comprised such offence, or (ii) A complaint by the person either a parent or other relative of such person, or by recognized welfare institution or organisation afflicted by the offence.

(c) It shall be justifiable for a Metropolitan Magistrate or any Judicial Magistrate of the first class to pass any decision which is authorised by this Act on any person who is charged with an offense under this Act.

(8) Offense shall be cognizable for certain purposes and must be non-compoundable and non-bailable – (1) The Code of Criminal Procedure, 1973 shall be applied to the cognizable offenses under this Act.

(2) Every offense under this Act shall be non-compoundable and non-bailable.

8A Burden of proof in certain cases – (1) Where, any person is prosecuted for giving or talking of any dowry under Section 3, or demanding dowry under section 4, there the burden of providing that he had not committed an offense under this section shall be on him.

8B. Dowry Prohibition Officers- The State Government may appoint Dowry Prohibition Officers as many as it thinks fit who determined within the areas in respect of which they shall exercise their powers under this Act.

(9) Power to make rules – (1) The Central Government, according to the notification specified in the Official Gazette, shall create rules for carrying out the purpose of this Act.

(2) In particular, and without prejudice to the generality of the foregoing power, such rules may provide for-

(a) The form and manner in which and the person by whom, any list of presents shall be maintained and all other matters connected therewith, and

(b) The better co-ordination of policy and action shall be there with respect to the administration of this Act.

(10) Power of State Government to make rules-(1) The State Government may, according to a notification given in the Official Gazette, make rules for carrying out the purposes of this Act.

(2) In particular, and without prejudice to the generality of the foregoing power, such rules may provide for all or any of the following matters, namely –

(a) The additional functions may be performed by the Dowry Prohibition Officers under the subsection (2) of section 8B.

(b) The ‘Dowry Prohibition Officer’ may exercise his functions under the limitations and conditions refer in subsection (3) of section 8B

(3) Every rule made by the State Government under this section shall be laid as soon as it is made before the State Legislature (Gupta;2003, Nigam;2008)

Special Dowry laws

There are some dowry laws which have been added in 1984 and 1986 during the amendment of the Dowry Prohibition Act, 1961 that is –

1. Section 498A – This section was inserted in IPC in 1984 it says; " Whoever, either the husband or the relative of the husband of a woman subjects her to a cruelty shall be punished with an imprisonment for a term which can be extended to three years and shall also be chargeable to fine (Kusum, 1991).

This law was mainly aimed at curbing dowry harassment. The offence is non–bailable (the accused have to be presented in a court of law to obtain bail), non-compoundable (a complaint once filed cannot be withdrawn; except in the state of Andhra Pradesh) and cognizable (arrests are made without issuing a warrant) on a complaint made to the police officer by the victim or by determined relatives. Offenders are liable for imprisonment as well as a fine or both under this section (ibid).

Delhi High court held that section 498-A of the Indian penal code does not create a situation for double hazard. This section is different from section 4 of the Dowry Prohibition Act, 1961 where the accused was punishable for a mere demand of such dowry and the presence of the elements of cruelty is not necessary. Section 498-A is an exasperated form of the offense. It punishes those who demand property or a precious security from the wife or her relatives which are collateral with cruelty to her. Thus, the law of evidence, under which as a matter of general rule, a fact has to be proved by the person who makes an allegation, makes an exception in order to make section 498-A more meaningful and stringent (Kusum, 1991).

2. Section 304B – Taking note of the increasing dowry deaths and on the demand of society to check such inhumane acts that were being meted out upon women, section 304B was introduced in the Dowry Prohibition (Amendment) Act in 1986 in the Indian Penal Code. This section was constructed to curb a new offence termed as ‘dowry death’ with an effect from 19th November, 1986 which says:

(a) Where the death of a woman is caused by any burns or bodily injury or occurs under such circumstances which are not normal within a period of seven years of her marriage and It must be proved that she was subjected to cruelty or harassment by her husband or any relative of her husband soon before her death either for, or in connection with any dowry demand. Such type of death shall be termed as “Dowry Death” and such husband or relative shall be deemed to have caused woman’s death. (Kusum,1991).

This provision of section 304-B in Indian penal code is more stringent than that provided under section 498-A as this offense is cognizable, non- bailable and triable by a court of the session (Kusum,1991).

The Dowry Prohibition Act, 1961 was passed with a suitable purpose of restraining the evil of dowry, but the particular measure did not seem as much effective as it was considered during its enactment. It had significantly failed to achieve its purpose as in spite of the rapid growth of this legal practice, there were practically no cases reported under this act. Even the cases of dowry deaths were not only persisting but expanding horrifically also. It automatically enforced the State government to review its anti-dowry laws. The legislation added some special dowry laws (sec. 498a, 304B) while amending the Dowry Prohibition Act, 1961 (Kusum, 1991).

But unfortunately, the remedy is becoming worse than the ailment. These laws have been proved repulsive by nature and started to be abused by some empowered and educated women or her parents to fulfil their ulterior motives. It is true that laws everywhere in the world are being used and abused at the same time but if we talk about the misuse of these Dowry Prohibition amended laws, the major thing which comes out of it is that this legislative move proved biased in itself and the balance of this legal provision tends to tilt on one side only that is women and simultaneously harming another part of the society to which we called men who are getting discriminated in many ways and numerous social agencies are also getting ignorant towards this particular section of the society.

Therefore, the objective of this research paper is to explain how certain social and legal agencies become responsible for making these dowry laws to be more abusive in the Indian society.

ROLE OF SOCIAL AGENCIES IN AN ABUSE OF DOWRY LAWS

The Dowry Prohibition Act, 1961 and its amended sections (498A and 304B) were enacted for governing the conduct of some unscrupulous people and to prevent women from dowry offenses has actually left a very bitter trial for men and their families. They have to fight against different socio-legal agencies which directly or indirectly converted dowry law and its sections into a tool of terror.

ROLE OF LEGISLATION

A legal system has an ultimate goal of making such laws which can provide justice to a victim and punishment to the guilty. The protective legal provisions provided by the Indian legislation is intended to prevent the crimes from society but many instances have come to light where the laws are being automatically abused by our citizens only where the complaints filed by them are not bonafide and have been filed with some oblique motives.

The Dowry Prohibition Act was also brought up with a specific intention in 1961 for stamping out the practice of dowry to mend certain loopholes coming under this act and undoubtedly, under the supervision of these dowry laws women have got protection against men and their families but while enacting as well as amending this Dowry prohibition act no one thought that this piece of legislation does not appear to served the both stratas i.e. male and female equally.

Though the constitution itself has provided equality of both the sexes then why under this act only women are always ready to protected from their husband or In-laws and men are left alone to get victimized and ruined? Why there is not any similar punishment for the accused females or his parents on abusing the same law? Actually the reason behind this legal imbalance is its purpose only for which this act has been implemented that is to protect the alleged victims who were the women from any type of a cruelty due to which the legislation also totally focus on this single gender only while constructing as well as amending this dowry act.

ROLE OF JUDICIARY

Alike legislation, Justice is also based upon the principle of regulating the existing social relations between two genders in an equal proportion but the legal sub-ordination of one sex to the other is wrong in itself which is one of the chief hindrance to human improvement (Malik,2014). The judiciary which is based upon the principle of interpreting the laws and making unbiased judgments has also become one of the chief contributors in converting the dowry act as a bane for some innocent people.

The lawyers who ought to play the role of gatekeepers for the judiciary also mislead the woman or her parents. Some corrupt and ill-equipped lawyers who are always hungering for clients encourage them to file a criminal case against the women's matrimonial family for their own selfish means. After that delayed justice by judges either due to their emotional or greedy instincts do injustice with the male as well with his family. Despite Lawyers, many times judges also due to their emotional instincts took years to give decisions on such cases and during this whole legal process the judiciary directly or indirectly do injustice with the male as well with their families by leaving them with an unending trials and effect them emotionally, socially and economically.

ROLE OF POLICE

Police, a law enforcement institution is considered as one of the basic instrument of force which is primarily concerned with detection and investigation of crime and apprehending criminals by making their arrest only to interpret the law in right spirit. It is the fundamental duty of every police officer to serve mankind from any kind of threat, to protect the innocent from deceptiveness or violence and to respect the constitutional rights of all citizens equally but many times these human rights are being ridiculed by this Indian police also. It is to be noted that the abuse of any law did not flow from the legislation itself only but the roots of this misuse are must be grounded on the insensitive police responses also along with the irresponsible legal advice (law commission of India, 2012). Taking into consideration the duty of police towards the women’s protection against dowry violence, the legal strictness of dowry laws undoubtedly has able to make the police administration to respond towards every request for their protection from a cruelty.

Undoubtedly, they get bounded to register the crime both legally and morally due to the cognizable nature of dowry laws so according to them on receiving a complaint they become confined to arrest all of them whose names are mentioned in the FIR but with regard to their duty they are also required to investigate the whole situation after getting a complaint from any women but in spite of taking such type of an action many police officers who are mainly offered with heavy bribe immediately came at the door of that house to arrest the family members which actually impact them emotionally as well as socially.

ROLE OF MEDIA

The mass media in the form of newspapers, magazines, radio and TV stations is defined as the means of general communication in society through which news, entertainment or promotional messages are disseminated. It generates wide spread awareness and concern about different events and conditions to bring matters before the public.

In fact Ralph Turner and lewis killian(1987) discuss six processes considered essential in understanding how the mass media can influence public opinion First, the mass media authenticate the factual nature of events, which is receive in the formation of public opinion. Second, the mass media validate opinions, sentiments and preferences. It is reassuring to hear one’s views confirmed by a well known commentator. It also enables a person to express his or her views more effectively by borrowing the commentator’s words. A third effect of the mass media is to legitimize certain behaviours and viewpoints considered to be taboo. Issues that were discussed only in private can now be expressed publically, since they have already being discussed on the television (For example, legal rights of homosexual). Forth, the mass media often symbolize the diffuse anxieties, preferences, discontents and prejudices that individuals experience. By giving an acceptable identification for these perplexing feeling, the mass media often aid their translation into two specific opinions and actions. By providing symbols-the ‘me’ generation, yuppies, law and order, the new morality-the mass media create a number of objects towards which specific sentiments can be directed. Fifth, the mass media focus the preferences, discontents and prejudices into lines of action.

Finally, the mass media classify into hierarchies persons, objects, activities and issues. As a result of the amount of consideration, preferential programming and placement of items, they indicate relative importance and prestige (Vado,1999).

It is true that in the modern world, the importance of the media can not be underestimated as it is ready to challenge the legislators and administrators into taking action on an issue and by keeping in view, the dowry laws which have been emerged to save women from any type dowry harassment and cruelty where media has always plays a very active role for encouraging the concept like women empowerment by telecasting or publishing certain facts and figures regarding dowry deaths and women cruelty cases publically but sometimes it plays a very negative role also by highlighting the story of any woman’s harassment out of all proportions. Though the truth is yet to be legally settled, the press sensationalises the news to attract public attention. Media persons present women story in such a way that from the initial stage only the women’s husband and In-laws are taken as culprits in general public but when after a due trial those falsely implicated persons get legally acquitted sometimes no one would know because at that time media lose its interest in their genuine story.

There is one of the biggest example where a dowry law was highly abused it was of Nisha Sharma dowry case in 2003, a girl from Noida who refused to surrender to dowry demands of her would be In-laws and got them arrested on the day of her marriage due to which she had became a celebrity overnight in media. She was even felicitated with different awards by the prominent state government across in India for her boldness and after the period of 9 years of trial the court found that her case was false. She actually made her to be husband a scapegoat so that her affair is not caught in her family and society. When she lodged the case in 2003, it was across all the newspapers and all prominent news channels also covered that news prominently but when the same case was found to be false in 2012 none of the media organization cared to give this news in the same prominence which they has given earlier (Gangwar,2015). Thus, sometimes media shows these cases in such a way that a natural kind of biasness automatically developed among the society which degrades one gender in the social set up.

ROLE OF FAMILY COUNSELLING CENTRES

Counselling is a scientific process of assistance render to such persons who need help. The purpose of counselling is always to enhance the personal development, the psychological growth towards a socialized maturity of its clients as well as enabling them to learn and persuade more realistic and satisfying solutions to their difficulties whether it could be personal, social, educational and especially marital (Mondal,2010). The counsellor plays a vivid role in the procedure of counselling. He helps the client to develop an ability to take independent and responsible decision. A large amount of patience, a mature understanding and some common sense are always required in the mental make-up of an ideal counsellor. The best treatment can only be observed if the client counsellor relationship is strong as well as positive (NIPCCD,2011). In order to settle up certain family disputes and to restore conjugal life by way of mutual understanding different family counselling centres were commenced in many areas These family counselling centres have been emerged with certain objectives which are as follows-

Objectives of these Family counselling centres

1 To provide professional services like cross intervention, investigation in dowry death cases and counselling in family maladjustment.

2 To make efforts for the reconciliation in the cases of separation and out of court settlement in marital cases.

3 To provide referral services like free legal aid, policy assistance etc.

4 To educate and mobilize public opinion against social problems and pre-marital issues.

5 To arrange for suitable rehabilitation services for the victims and their dependents.

6 To educate and impart information regarding social welfare activities aided and undertaken by various governmental and non-governmental agencies for better co-ordination and services to the people (Mondal,2010).

These Family counselling services mainly work in close collaboration with the local administration, police, courts, free legal aid cells, vocational training centres, short stay homes etc where the counsellors try to understand the emotional status of an individual. This process is time taking and in generally completed over many sittings either in the counselling centres or through home visit. Case records are simultaneously prepared which shows the complete story through which the counsellor able to build up many potential points of a case that either the case requires simple counselling or it requires any other institutional support such as the police, legal or psychiatric help (Mondal, 2010). But in spite of such type of services, there are many states and cities where a recognition of the role of such family counselling centres is in aloof.

Infact, in Amritsar district, it could be seen that here such type of services in the form of All India women conference, Community police suvidha Kendra, Red cross society, Mahila Mandal have been established to settle different disputes on individual as well as community level but all these organisations which have been set up for people's welfare did not able to perceive that status for which they have been formulated either due to lack of budget provisions or lack of awareness among people regarding its importance for society or lack in the functioning these organisations. Then many Sanjh Kendras have also been constructed accompanied with each police station whose idea was planted by the former deputy chief minister of Punjab and the president of Sharomini akali dal i.e. Sukhbir Singh Badal with an intention of bridging a gap between the public and police by facilitating them in resolving social and community issues but that also not worked well.

CONCLUSION

Dowry has always been criticized by different reformists or feminists and if any dowry death or cruelty for dowry happened anywhere this Indian society always make its discussion on an aspect that at how much extent a woman is unsafe in their matrimonial house in the presence of this social evil. So with regard to improve the position of Indian women, legal provisions like Dowry Prohibition Act, 1961 and different special dowry laws that is 498-A section and 304-B section of the Indian penal code which were added in an act have been passed by our Indian legislation especially for those women who were being harassed for dowry by their husband and In-laws after marriage but the implementation of these laws had left a very bad taste among people.

Thus the provisions which have always aimed at safeguarding the interest of women and maintaining family peace is creating a situation of mutual distress and adversely affecting the minds of Indian youth by creating of fear who find difficult to repose faith in women or marriage. Even this fear of dowry cases is also driving parents to disown their sons before their marriage as a precautionary measure should marital bliss turn into a nightmare. Due to this misuse there is also an increasing number of unhappy people who mostly mislead by false notion of liberation and empowerment which are shunning the simple joys of different families (Singh, 2008).

REFERENCES

Family Counselling Centres: A study (New Delhi: NIPCCD, 2011).

Gangwar, M. 2015. 'Misuse of law by women: Laws used as weapon rather than shield', *International Journal of Research and Analysis*, 2 (6): 158-164.

Gupta, D.N. and C. Singh. 2003. *Human Rights: Acts, Statutes and constitutional provisions*, New Delhi: Kalpaz Publication.

Kumari, Ranjana. 1989. *Brides are not for burning: Dowry victims in India*, Hyderabad: Radiant Publishers.

Kusum. 1991. *Harassed husbands*, New Delhi: Regency publications.

Malik, Varun. 2014. 'Gender injustice against men under domestic violence Act, 2005', *International Research Journal of Commerce and Law*, 1(1): 58-70. Available at www.aarf.asia.

Mondal, B. 2010. Domestic Violence and Intervention of Family Counselling Centres. University of North Bengal.

Nigam, S. 2008. *Domestic violence in India: what one should know?*, New Delhi: We the People Trust Publication.

Save Indian Family Foundation Report No. 243. *Law Commission of India, Government of India* (2012) Retrieved from http//www.saveindian family.org.

Singh, R. and V. Singh. 2008. *Socio-Economic offences in India*, Haryana: Allahabad Law Agency.

Tanwar, R. 2007. *Dowry: The North Indian perspective*, Gugaon: Hope India Publication.

Vado, S. 1999. *Law and Society*. New Jersey: Prentice Hall.

ROLE OF TECHNOLOGY IN BLOWING WHISTLE- A CASE STUDY OF CORPORATE HOUSES IN INDIA

Ms. Khushveen Kaur Gill and Mr. Varun Bal
Assistant Professors, Khalsa College for Women, Amritsar

ABSTRACT: *There is a growing tendency for employees of the organization, especially scientists and engineers, to challenge management actions; either protesting within the organizations or to the public and this latter avenue of protesting is called "whistle blowing". Indian corporate sector has been very slow to respond to this non mandatory requirement of clause 49 with regards to whistle blowing. In this study, light is thrown on technological disclosures relating to whistle blower, management retaliation to whistle blowing, process of whistle blowing, motivations of anonymous whistle blowers and legal protection with regard to whistle blowers.*

KEYWORDS: Whistle blower, management retaliation, Indian scenario, legal framework, whistleblower protection bill, technology.

INTRODUCTION

Whistle blowing is the term applied to the reporting by employees of illegal, immoral, or illegitimate practice under the control of their employers to parties who can take corrective actions (Elliston 1985). Whistle blowing is a controversial organizational issue. On the positive side, whistle blowers can help organization correct unsafe products or working conditions and curb fraudulent or wasteful practices. Whistleblowers may provide a previously underutilized source of information critical in maintaining the performance of large complex organizations (Ewing 1983, Miceli & Near 1985). Conversely, whistleblowers may threaten organizations authority structure, cohesiveness and public image (Weinstein 1979). Despite the problems, there is an increased interest on the part of managers in the issue of whistle blowing and how to handle such incidence (Barnett 1993, Ewing 1983, Keenan 1988). Whistleblowers can be employees, suppliers, contractors, clients or any individual who somehow becomes aware of illegal activities taking place in a business either through witnessing the behavior or being told about it. Different organizations are interested in different sets of illegal activities reported by whistleblowers.

NEED AND OBJECTIVES OF THE STUDY

There are number of corporate scandals which are taking place in the Indian corporate sector as well as in stock market. The exposure of Indian firms to foreign competition has increased due to globalization. This calls for corporate governance reforms so as to enable the Indian companies to gain global recognition and sail smoothly in this fiercely competitive world. The following are the objectives of the study:

1. To study the conceptual framework of whistle blowing.
2. To understand the regulatory framework of whistle blowing in Indian corporate sector with special reference to technology.

WHISTLE BLOWER- CONCEPTUAL FRAMEWORK

WHO IS A WHISTLE BLOWER? – Saint of a secular culture

A whistle blower is one who blows the whistle on corruption, crime and other acts of misconduct including unethical conduct. He is a person who blows the whistle i.e. raises his voice and informs the public or the concern person about any inappropriate or undesirable activity going on inside the organization. He may or may not be an employee and could be any person whether an insider or an outsider.

MOTIVATIONS OF ANONYMOUS WHISTLE BLOWERS

The reasons why only some employees choose to act as whistle blowers are discussed hereunder:

1. Whistle blowing need not always be done for worthy reasons. Sometime people blow the whistle to get revenge on a former employer, or in the hope that they themselves would get some profit.

2. It also happens when an honest individual develops a strong desire to protect the well being of the public, or even the well being of company itself.

3. Another obvious reason is the availability of the information. The sensitive information would be available only to a selected few persons. Moreover understanding the issues involved in the technical information is possible only by particular individuals. Therefore only those persons who can understand the malpractices behind the technical information can raise their voice.

4. Employees at large feel that particular information or the illegal activity is part of the organizational functioning. Based on this notion, many of them tend to avoid making bold moves to correct them. Only a few come forward to expose such malpractices going on in a particular organization.

MANAGEMENT RETALIATION TOWARDS WHISTLE BLOWERS – No good deed goes unpunished

Whistle blowers are required in every organization to bring to light the illegal internal practices being carried on in that organization. Such acts could be the masters mind of either management itself or any of the concerned person. Those, who blow the whistle against their colleagues and employees, have to face a lot of ordeals.

Whistle blowing as such, may cause some ill effects on the whistle blowers. Some of them are listed below:

1. They may be forced to leave the organization without being given fair chances to be heard.

2. Their credibility can be ruined beyond repair in case they are not successful in proving their point.

3. Their family, health or personal life could be in jeopardy. The employers may make every effort to ruin their lives.

4. They may have to bear outrage and divisiveness of people involved directly or indirectly.

5. They may have to face physical or psychological isolation from his colleagues and society till their points are not proved to be correct.

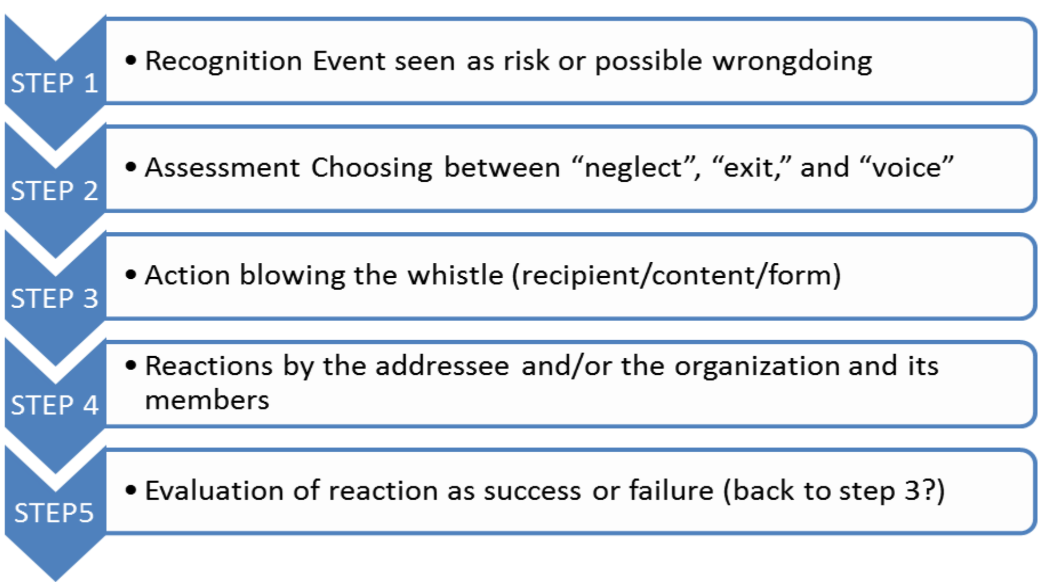
6. Even the organizations also experience loss of money, restitution and loss of productivity and positive reputations in the market.

7. Their role may be changed in the organizations by reassigning and redefining their duties and responsibilities in order to lower their morale.

8. Their contracts of service due for renewal may face non renewal and thus, result in termination of service.

HOW WHISTLE BLOWING WORKS?

Typically, whistle blowing is a process of five stages:



LEGAL FRAMEWORK WITH REGARDS TO WHISTLE BLOWERS IN INDIA:

BACKGROUND

There have been multiple instances of threatening, harassment and even murder of various whistleblowers. An engineer, Satyendra Dubey, was murdered in November 2003; Dubey had blown the whistle in a corruption case in the National Highways Authority of India’s Golden Quadrilateral project.

Two years later, an Indian Oil Corporation officer, Shanmughan Manjunath, was murdered for sealing a petrol pump that was selling adulterated fuel.

A Karnataka official SP Mahantesh, said to be a whistle-blower in controversial land allotments by societies was murdered in May 2012. Mahantesh was working as Deputy Director of the audit wing in the state’s Cooperative department and had reported irregularities in different societies involving some officials and political figures. A senior police officer alleged that Mayawati's government was corrupt and had embezzled large amounts of money. Shortly thereafter, he was sent to a psychiatric hospital.

The activists demanded that a law should be framed to protect the whistleblowers, to facilitate the disclosure of information and uncover corruption in government organisations.

ROLE OF SUPREME COURT

In November 2003, Satyendra Dubey a whistleblower and National Highways Authority of India (NHAI) engineer was murdered after he exposed corruption in the construction of highways. As a result, the Supreme Court, in April 2004, pressed the government into issuing an office order, the Public Interest Disclosures and Protection of Informers Resolution, 2004 designating CVC as the nodal agency.

In March 2011, the Supreme Court refused to frame guidelines for protection of whistle blowers in the country, saying that it cannot make law. However, the court allowed the petitioners to approach the high court for protection of whistleblowers in a specific case.

In August 2013, a bench of Justices K S Radhakrishnan and Arjan Kumar Sikri ruled that identity of whistleblower can never be revealed to the accused facing prosecution under Prevention of Corruption Act, 1988.

WHISTLE BLOWERS PROTECTION ACT, 2011

Whistle Blowers Protection Act, 2011 is an Act of the Parliament of India which provides a mechanism to investigate alleged corruption and misuse of power by public servants and also protect anyone who exposes alleged wrongdoing in government bodies, projects and offices. The wrongdoing might take the form of fraud, corruption or mismanagement. The Act will also ensure punishment for false or frivolous complaints. The Act was approved by the Cabinet of India as part of a drive to eliminate corruption in the country's bureaucracy and passed by the Lok Sabha on 27 December 2011. **The Bill was passed by Rajya Sabha on 21 February 2014 and received the President's assent on 9 May 2014.** The Act has not come into force till now. An Act to establish a mechanism to receive complaints relating to disclosure on any allegation of corruption or willful misuse of power or willful misuse of discretion against any public servant and to inquire or cause an inquiry into such disclosure and to provide adequate safeguards against victimization of the person making such complaint and for matters connected therewith and incidental thereto.

MAIN FEATURES OF THE WHISTLE BLOWERS PROTECTION ACT, 2011

- The Act seeks to protect whistle blowers, i.e. persons making a public interest disclosure related to an act of corruption, misuse of power, or criminal offense by a public servant.

- Any public servant or any other person including a non-governmental organization may make such a disclosure to the Central or State Vigilance Commission.
- Every complaint has to include the identity of the complainant.
- The Vigilance Commission shall not disclose the identity of the complainant except to the head of the department if he deems it necessary. The Act penalizes any person who has disclosed the identity of the complainant.
- The Act prescribes penalties for knowingly making false complaints.

ANALYSIS OF THE LEGISLATION

According to Indian law reports, the bill has faced considerable criticism because its jurisdiction is restricted to the government sector and encompasses only those who are working for the Government of India or its agencies; it does not cover the state-government employees. However, the draft bill aimed at protecting whistleblowers is seen as a welcome move. The lack of public debate and consultation on the bill seems to indicate the danger of it becoming another "paper tiger". Typically, ministries proposing draft legislation involve a process of public consultation to give the public an opportunity to carefully critique its provisions. In this case, such an opportunity has been denied to the public, which has not gone unnoticed. The proposed law has neither provisions to encourage whistle blowing (financial incentives), nor deals with corporate whistleblowers; it does not extend its jurisdiction to the private sector (a strange omission, after the fraud at Satyam). The Directorate of Income Tax Intelligence and Criminal Investigation is one of the only agencies empowered for whistle blower protection. The bill aims to balance the need to protect honest officials from harassment with protecting persons making a public-interest disclosure. It outlines sanctions for false complaints. However, it does not provide a penalty for attacking a complainant. The Central Vigilance Commission (CVC) was designated in 2004 to receive public-interest disclosures through government resolution; there have been a few hundred complaints every year. The provisions of the bill are similar to that of the resolution. Therefore, it is unlikely that the number of complaints will differ significantly. The power of the CVC is limited to making recommendations. It cannot impose penalties, in contrast to the powers of the Karnataka and Delhi Lokayuktas. The bill has a limited definition of disclosure, and does not define victimization. Other countries (such as the United States, United Kingdom and Canada) define disclosure more widely and define victimization. It differs on many issues with the proposed Bill of the Law Commission and the Second Administrative Reform Commission's report. These include non-admission of anonymous complaints and lack of penalties for officials who victimize whistleblowers. If enacted, the law to protect whistleblowers will assist in detecting corruption, ensuring better information flow and paving the way for successful prosecution of corrupt individuals through clear and protected processes. However, the public in India have a low level of confidence in fighting corruption because they fear retaliation and intimidation against those who file complaints. Another worry pertains to the delay in disposing of these cases. Without public debate on the provisions of this proposed law, it is clear that people cannot measure its effectiveness when the draft bill comes into force as law.

WHISTLE BLOWING- REALITY OR MYTH?

REAL LIFE EXAMPLES IN INDIAN CORPORATE SECTOR:

A few companies in India have framed proper whistle blowing policy for insuring productive disclosure about the malpractices in their organizations. Some of them are listed below:

1. TATA MOTORS has adopted a whistle blower policy with a view to providing mechanism for employees of the company to approach the Chairman of the Audit committee using electronic platform of the company in case they find any act of misconduct or irregularity. The audit committee investigates the matter as unbiased fact finding machinery in 45 days.

2. In WIPRO COMPANY , whistle blower policy has been formulated named as "Ombuds Process Policy", wherein it has laid down procedures for receiving, retaining and treating complaints received and ear marked procedures for the confidential and anonymous submission of complaints by employees regarding possible defiance of the code of conduct and ethics. The service is provided online.

3. The STEEL AUTHORITY OF INDIA LTD follows Whistle Blower Policy of Central Vigilance Commission (CVC). According to which CVC receives the complaint and forwards it to the organization investigation electronically. CVC will be authorized to call upon CBI or the police authorities if they find it necessary.

4. The policy of RELIANCE INDUSTRIES LIMITED encourages its employees by allowing them to file a report online if any employee has reason to believe that any employee has demonstrated inconsistent behavior. In case an employee wishes to blow the whistle he can report the matter to Ethics office, who shall investigate the matter in not more than 90 days.

5. In case of TATA CONSULATANCY SERVICES, when an employee wants to report a matter of some fraud, he can make protected disclosures directly to highest authority for this purpose namely, the Chairman of Audit committee who is a member of board of directors of TCS. This can be done electronically.

CONCLUSION

Technology plays a significant role in accelerating the growth of whistle blowing mechanism. Efforts should be made to create conditions where people can and will blow the whistle whenever it is necessary. In our view this requires: Changing the attitudes of people concerning whistle blowing: Starting in schools and kindergarten where critical questioning and discussing should be encouraged and awareness raised about the dangers of uncritical loyalty to authorities instead of loyalty to values. Employers and unions should see its benefits and support whistle blowing. The legislator should be called upon to act. Freedom of opinion and petitioning are basic human rights and must be expanded to the workplace. Informing the authorities about wrongdoings at the workplace must become legal. Finally whistleblowers need to be protected and encouraged - as well as those mistakenly suspected of wrongdoing.

REFERENCES:

1. http://whistleblower-net.de/pdf/What_you_always_wtka_WB_EN.pdf
2. http://www.acalplc.co.uk/acal/en/investors/corpgov/whistle
3. http://timesofindia.indiatimes.com/india/Parliament-passes-bill-to-protect-whistleblowers/articleshow/30800579.cms
4. http://www.indialawjournal.com/volume6/issue-2/article7.html
5. http://wox.sagepub.com/content/26/1/107.short
6. JP Near, MP Miceli - Journal of Management, 1996 - jom.sagepub.com
7. JP Near, MP Miceli - Journal of Applied Psychology, 1986 - psycnet.apa.org
8. www.acalplc.co.uk › Home › Investors › Corporate Governance
9. https://www.theice.com/publicdocs/IBA_Whistleblowing_Procedure.
10. C Grant - Journal of Business Ethics, 2002 – Springer
11. http://en.wikipedia.org/wiki/Whistle_Blowers_Protection_Act,_2011
12. http://www.investopedia.com/terms/w/whistleblower.asp
13. Dr Laxmi Kant, “CORPORATE GOVERNANCE”, Sharma Publications, Jalandhar.
14. Bansal, Rama; Bansal, Sandeep K; Bansal, Sanjeev K, “CORPORATE GOVERNNCE”, Kalyani Publications.

जयशंकर प्रसाद की हिन्दी कहानियों में निरूपित नारी

डा. चंचल बाला
ऐसोसिएट प्रोफैसर हिन्दी विभाग खालसा कालेज फार विमन, अमृतसर

जयशंकर प्रसाद की प्रतिभा सर्वतोन्मुखी थी। उनकी कहानियों का मुख्य कथ्य नारी के प्रेम, सौन्दर्य, त्याग, उत्सर्ग और करूणा का चित्रण है। उनके संवेदनशील व्यक्तित्व पर बौद्ध दर्शन और भारतीय संस्कृति का विशेष प्रभाव था। उनके साहित्य में जनचेतना, उदात्ता, मानव–मूल्यों के प्रति चिंता एवं मनोभूमि के उतार–चढ़ाव का सजग अवगाहन मिलता है। सामाजिक जीवन के लिए व्यक्तिगत सुख–साधनों का उत्सर्ग, उदात्त आदर्श की स्थापना के लिए संघर्ष, रूढ़ियों एवं आडम्बरों को प्रति साहसपूर्ण प्रतिरोध एवं विद्रोह का स्वर इनकी रचनाओं में समाहित है।

जयशंकर प्रसाद 1911 से लेकर 1935 तक निरन्तर लिखते रहे। उनकी पहली, कहानी **ग्राम (1911)** इन्दू पत्रिका में और अन्तिम कहानी **सालवती (1935)** में प्रकाशित हुई। कहानी संग्रहों की दृष्टि से उनका प्रथम कहानी संग्रह **छाया (1912)** और अन्तिम कहानी संग्रह **इंन्द्रजाल 1935** में प्रकाशित हुआ। उन्होंने कुल **69** कहानियां लिखी जो उनके कहानी संग्रह **छाया**, **प्रतिध्वनि (1926), आकाशदीप (1929), आंधी (1931)** और **इन्द्रजाल** में संग्रहीत है।

प्रसाद द्वारा रचित ग्रंथ हमारे साहित्य के लिए गौरव के प्रतीक है। इतिहास दर्शन, पुरातत्व, दर्शन एवं मनोविज्ञान उनके अध्ययन विषय रहे हैं। उनका भावुक हृदय प्रायः नारी प्रेम और सौन्दर्य जैसी सरस एवं मोहक विषयों में अधिक रमा। उनकी कहानियों की मूल चेतना सौन्दर्य एवं प्रेम रहा। वह नारी स्वंतत्रता के बड़े समर्थ रचनाकारों में एक थे। उनकी रचनाओं की स्त्रियां बंधन मुक्त है। उनकी स्त्री पात्र परिवर्तन के लिए विद्रोह करती दिखाई देती है। उनके पास दूरदृष्टि है और ऐसे पुरूषों को मुँहतोड़ जवाब देना जानती है, जो स्त्रियों को हीन और असक्षम समझते है। सदियों से स्त्रियां पितृसत्ता की चादर के नीचे दबी रही है। वस्तुतः जिस युग में प्रसाद सृजन कर रहे थे, उस दौर में स्त्रियों की स्थिति अच्छी नहीं थी। बाल–विवाह, अनमोल–विवाह, सती प्रथा आदि में नारी जीवन को ध्वस्त कर दिया था। उनकी स्थिति दयनीय और चिन्तायुक्त थी। मसलन प्रसाद अपने लेखन का आधार उन नारी पात्र को बनाते है, जिन्हें समाज और साहित्य में जगह न मिली थी। प्रसाद की नारी पात्र बोलती है, लड़ती है, अपने अधिकारों के लिए, देश के लिए, अपने

अभिमान और मान–सम्मान के लिए। वह समझदार है और ऐसे पुरुषों को मुहतोड़ जवाब देना जानती है, जो स्त्रियों को हीन समझते है।

प्रसाद की रचनाओं में स्त्री के लिए विशेष आदर एवं सम्मान को देखा जा सकता है, जो एक लेखन का स्वाभाविक कर्त्तव्य भी है जिसमें प्रसाद बखूबी सफल हुए।

प्रसाद की कहानियों में नारी के विभिन्न रूप :

प्रसाद की कहानियां नारी के विविध रूपों के निरूपण की कहानियां हैं। उनके लगभग सभी नारी पात्र, तरूण, सुन्दर एवं प्रभावशाली व्यक्तित्व के स्वामी है। इन कहानियों में नारी का निरूपण इस प्रकार हुआ हैः–

1. अद्‌भुत व्यक्तित्व की स्वामिनी नारी :

प्रसाद की नायिकाओं का अद्‌भुत व्यक्तित्व है। तानसेन की सौसन, चन्दा की चन्दा, ग्राम की ग्राम बालिका, रसियाबालम की सुमुखि, पाप की पराजय की नीना, सब तरूण है। हत्यारे एवं जलदस्यु बुद्धगुप्त का पत्थर सा हृदय चम्पा के सम्पर्क में आकर चन्द्रकान्त मणि की तरह पिघलने लगता है। धीवर बाला को देखते ही राजकुमार सुदर्शन के हृदय में सोई तृष्णा जाग उठती है। रमला को देखते ही वनदेवता साजन की आंखों में प्रथम महोत्सव जाग उठता है।

2. रूपसौंदर्य की स्वामिनी नारी :

प्रसाद ने नारी पात्रों की सुन्दरता को प्रकट करने के लिए अनेक रूप–सौंदर्य और हाव–भाव का वर्णन किया है। जैसे बेला सांवली थी, जैसे पावस की मेघमाला में छिपे हुए आलोक–पिण्ड का प्रकाश निखरने की अदम्य चेष्टा कर रहा हो। वैसे ही उसका यौवन सुगठित शरीर के भीतर उद्वेलित हो रहा था। वह चलती तो थिरकती हुई बातें करती, तो हंसती हुई एक मिठास उसके चारों ओर बिखरती रहती है। प्रसाद ने गौर वर्ण को महत्व न देकर उज्ज्वल श्याम, वर्ण को महत्व दिया है। आकाशदीप की चम्पा के रूप–वर्ण के प्रसंग में कहानीकार चम्पा के असंयत कुंतल उसकी पीठ पर बिखरे थे। कहकर काम चला देता है। भिखारिन की रूखी लटों में सादी उलझन और बरौनियों के अग्रभाग में संकल्प के जल–विन्दु ऐसे लटक रहे थे जैसे करूणा का दान होने वाला हो। प्रसाद की नायिका की हंसी में वैभव का अल्हणपन, यौवन की तरावट और प्रौढ़ा की सी गम्भीरता बिजली के समान लड़ती दिखाई देती है।

प्रसाद ने अपनी कहानियों में सौंदर्य के सभी पहलुओं के साथ रूप, वेशभूषा, श्रृंगार आदि पर भी प्रकाश डाला है। हिमालय की गोदान में रहने वाली युवती का वर्णन इस प्रकार हुआ है–किन्नरी सचमुच हिमालय की किन्नरी है। ऊनी लम्बा कुर्त्ता पहने है, खुले हुए बाल एक कपड़े से कसे है जो सिर केचारों ओर टोप के समान बंधा है। कानों में दो बड़े–बड़े फीरोजे लटकते हैं। सौंदर्य है जैसे हिमानी मंडित उपत्यका में बसंतकी फूली हुई वल्लरी पर मध्याह्न का आतप अपनी सुखद कान्ति बरसा रहा है। हृदय को चिकना कर देने वाला रूखा यौवन प्रत्येक में लालिमा की लहरी उत्पन्न कर रहा हैं।

3. प्रेमिका के रूप में निरूपित नारी :

प्रसाद ने मुख्यतः प्रेम कहानियां ही लिखी है, उन कहानियों की सभी प्रेमिकाएँ मन में वेदना, उनके मस्तक में आंधी और आंखों में पानी की बरसात लिए हैं। करूणा, ईर्ष्या, क्रोध, प्रतिशोध, लज्जा, द्वन्द्व उत्सर्ग, त्याग की भावना भी चित्रित है।

वेदना के मूल में असफल प्रेम है। आकाशदीप की चम्पा की वेदना उसे द्वन्द्वगस्त किए है। वह जानती है–कि उसका प्रेमी बुद्ध गुप्त ही उनके पिता का हत्यारा है। कहती––विश्वास कदापि नहीं बुद्धगुप्त जब मैं अपने हृदय पर विश्वास नहीं कर सकी, उसी ने धोखा दिया, तब मैं कैसे कहूँ। मैं तुम्हें घृणा करती हूँ, फिर भी तुम्हारे लिए मर सकती. हूँ। अन्धेर है जलदस्यु। तुम्हें प्यार करती हूँ।

उनकी स्त्रियाँ सर्वत्र कर्मण्य हैं। अपनी इस क्रियाशीलता में कहीं– प्रतिहिंसा के लिए प्रस्तुत हैं, कहीं पुरुष को पाने के लिए चूड़ीवाली सी अपूर्व साधिका बन गई है और अपनी साधना–तपस्या से पुरुष को पा गई है। यहीं वें प्रणय वंचित स्त्रियाँ अपनी राह के रोडे– विघ्नों को दूर करने के लिए वज्र से भी दृढ़ हैं। चन्दा छुरे से रामू को मार कर अपना प्रतिशोध लेती है।

4. भारतीय परम्पराओं के रूप में निरूपित नारी :

भारतीय परम्परा में किसी भी नारी के लिए लज्जा स्वाभाविक मानी जाती है। प्रेमी देवपाल को देखते ही नायिका के अंदर लज्जा उदित होती है। कुमारी लज्जा भीरू थी। वह हृदय के स्पंदनों से अभिभूत हो रही थी। क्षुद्रवीचियों के सदृश कांपने लगी। वह अपना कलसा भी न भर सकी और चल पड़ी। हृदय में गुदगुदी के छक्के लग रहे थे। उसके यौवन काल के स्वर्गीय दिवस थे– फिसल पड़ी। धृष्ट युवक ने उसे संभाल कर अंक में ले लिया। अशोक की तिष्यरक्षिता अपने

सौतेले पुत्र कुणाल से अपनी वासनातृप्ति करा लेने में स्वयं को विफल देखती है तो क्रुद्ध होकर कुणाल की आंखे निकालने का षडयंत्र करती है। देवरथ की सुजाता धर्मगुरूओं के पाखंड पर क्रोधित हो उठती है और उन्हें खरी खोटी सुना बैठती है। अपने प्रेमी की हत्या करने वाले रामू पर चन्दा क्रुद्ध हो जाती है, हत्यारे से बदला चुकाकर ही रहती है।

स्वर्ग के खंडहर में मीन बहार के प्रति ईर्षालु है। इसीलिए वह गुल के साथ तैरते हुए बिछुड़ जाती है और अपने को बहार के सामने पराजित मानती है। सुलभा बाजीराव पाटिल ने स्त्री चरित्र की अवतारणा और स्त्री के समग्र रूप की व्यवस्था को प्रायः एक ही धरातल से हुई माना है। वह धरातल है अन्तर्द्वन्द्व इस केन्द्रीय बिन्दु के चारों और प्रतिशोध, उत्सर्ग, क्षमा, दया, प्रेम, बलिदान और सहनशीलता की रेखाएं बिछी हुई है। इसका उदाहरण आंधी की लैला, नीरा की नीरा, पुरस्कार की मधुलिका, इन्द्रजाल की वेला, देवरथ की सुजाता और सालवती आदि।

5. ऐतिहासिक संदर्भो में निरूपित नारी :

इस काल की कहानियों में इतिहास की अपेक्षा ऐतिहासिक रस का समावेश हुआ है। प्रसाद की आकाशदीप, स्वर्ग के खंडहर में देवरथ और चतुरसेन शास्त्री की दुखवा में कास कहूँ मेरी सजनी इस प्रकार की कहानियां है। प्रसाद की चित्रमंदिर और रायकृष्ण दास की अन्तःपुर का आरम्भ प्रागैतिहासिक काल से सम्बन्धित कहानियां हैं। देवदासी में धार्मिक तथा प्रेम के मार्ग में बाधाजनक सिद्ध होती है। तन, मन, धन से भगवान को समर्पित देवदासी किसी की ओर आंख उठाकर कैसे देख सकती है। स्वर्ग के खण्डहर में गंधार की राजकुमारी लज्जा राजनैतिक कारणों से अपने प्रेमी को नहीं पा सकती।

6. वर्तमान से जूझती नारी :

इस क्षेत्र की नारी विभिन्न समस्याओं से जूझ रही है। यह समस्याएँ आर्थिक, धार्मिक, राजनैतिक, मनोवैज्ञानिक और सामाजिक स्तर की है। प्रसाद की **ग्राम** कहानी में जमींदारी शोषण एवं अत्याचारों से पीड़ित ग्रामीण युवती की असहाय स्थिति का निरूपण हुआ है। शीरी उच्च वर्ग की होने के कारण बिसाती से शादी नहीं कर पाती। यह दरार आर्थिक समस्या के कारण ही पैदा होती है। **चूड़ीवाली** नर्तकी की कन्या होने के कारण गृहस्थ जीवन नहीं बिता सकती। **अपराधी** की कामिनी राजकुमार की वासनात्मक प्रवृत्ति के कारण दुषान्त जीवन व्यतीत करती है।

7. मनोवैज्ञानिक सन्दर्भों में निरूपित नारी–

प्रसाद की कहानियों में मनोवैज्ञानिक स्तर पर नारी समस्याओं से जूझ रही है। **आकाशदीप, प्रतिध्वनि** नारी की मनोवैज्ञानिक समस्या को लेकर लिखी गई है। **प्रतिध्वनि** में मानसिक विक्षोभ और उसके परिणाम स्वरूप होने वाले व्यवहार का निरूपण है। लेखक ने श्यामा के अन्तर और बाह्य रूप का सजीव चित्र खींचा है कि किस प्रकार पगली श्याम के अन्दर नीलामी के समय के एक–दो तीन शब्द गूँज – अनुगूंज बनकर घूमते रहते हैं। विरामचिह्न में हरिजनों की धार्मिक समस्या के साथ एक अपूर्व मानवीय व्यक्तित्व की सृष्टि भी हुई है। दरिद्रता के कारण बुढिया तीन दिनों से कठोर उपवास कर रही है फिर भी उसका भगवान में अटल विश्वास है, उस भगवान पर जिसके दर्शन के लिए वह हरिजन होने के कारण नहीं जा सकती। एस.टी नरसिंहाचारी के अनुसार प्रसाद जी नारी और पुरूष को समता और सहकारिता के सूत्र में बांध कर संघटित मोर्चा तैयार करते है। वे नारी के मन की, प्रेम की शुभ कामना और भावुक मन की अभिलाषा की क्रियाशीलता पर जोर देते है।

प्रसाद ने मुख्यतः अद्भुत रूप सौंदर्यशालिनी, प्रभावशाली व्यक्तित्व की प्रेमिकाओं का ही चित्रण किया है। जो अर्न्तमुखी और भावुक होने पर कर्मण्य है। उनकी ऐतिहासिक नारी में भी यही गुण मिलते है।

सन्दर्भः

1. जयकर प्रसाद, आकाशदीप, समुद्र संतरण इलाहाबाद, भारती भण्डार, 1929,
2. ______________, रमला, आकाशदीप, इलाहाबाद, भारती भण्डार, 1929
3. ______________, भिखारिन, आकाशदीप, इलाहाबाद, भारती भण्डार, 1929
4. ______________, आकाशदीप, इलाहाबाद, भारती भण्डार 1929
5. ______________, चूड़ीवाली, आकाशदीप, इलाहाबाद, भारती अण्डार,
6. ______________, देवदासी, आकाशदीप, इलाहाबाद, भारती अण्डार, 1929
7. ______________, हिमालय का पथिक, आकाश्दीप इलाहाबाद, भारती भण्डार, 1929
8. ______________, स्वर्ग के खंडहर, आकाशदीप इलाहाबाद, भारती 1929

9. _______________, बिसानी, आकाशदीप इलाहाबाद, भारती 1929

10. _______________, अपराधी, आकाशदीप इलाहाबाद, भारती 1929

11. _______________, प्रतिध्वनि, आकाशदीप इलाहाबाद, भारती 1929

12. _______________, इन्द्रजाल, इलाहाबाद, भारती भंडार,

13. _______________, विरामचिन्ह, इन्द्रजाल, इलाहाबाद, भारती भंडार,

14. _______________, देवरथ, इन्द्रजाल, इलाहाबाद, भारती भंडार,

15. _______________, ग्राम, प्रतिनिधि कहानियों दिल्ली, राजकमल प्रकाशन, 1988

16. सुलभा बाजीराव पाटिल, प्रसाद की कहानियों के नारी पात्र जयपुर, पंचशील प्रकाशन, 1982

17. एस.टी. नरसिंहाचारी, प्रसाद की कहानियों : प्रवृत्तिमूलक विश्लेषण, लखनऊ, नंदन प्रकाशन, 1974.

ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ : ਪ੍ਰਕਿਰਤਕ ਹਵਾਲਿਆਂ ਦਾ ਕਾਵਿਕ ਪ੍ਰਵਚਨ

ਡਾ. ਸ਼ਰਨਜੀਤ ਕੌਰ
ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫੈਸਰ, ਖਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ

ਸਿਰਜਣ ਪ੍ਰਕਿਰਿਆ ਦਾ ਵਿਚਾਰਧਾਰਾਈ ਪਾਸਾਰ ਅਸੀਮਤਾ ਦਾ ਲਖ਼ਾਇਕ ਹੈ। ਇਸ ਅਸੀਮਤਾ ਦੇ ਘੇਰੇ ਵਿਚ ਦ੍ਰਿਸ਼ਟਮਾਨ ਜਗਤ ਜਾਂ ਵਰਤਾਰੇ ਦੀ ਹਰ ਸੂਖ਼ਮ - ਸਥੂਲ ਵਸਤ ਪ੍ਰਮਾਣਿਕਤਾ ਸਾਹਿਤ ਸਹਿਤ ਰਚਨਾ ਦਾ ਵਸਤੂ-ਮਾਡਲ ਬਣਦੀ ਹੈ। ਵਿਭਿੰਨ ਵੰਨਗੀਆਂ ਇਸ ਰਚਨਾਵੀਂ ਵਰਤਾਰੇ ਦਾ ਕਾਰਜਕਾਰੀ ਮਾਧਿਅਮ ਬਣਦੀਆਂ ਹਨ। ਇਨ੍ਹਾਂ ਸਮਸਤ ਵੰਨਗੀਆਂ ਦਰਮਿਆਨ 'ਗੁਰਮਤਿ ਕਾਵਿ' ਵਿਸ਼ਿਸ਼ਟ ਸਾਹਿਤ ਦੇ ਅੰਤਰਗਤ ਵਿਚਾਰੀ ਜਾਂਦੀ ਬਹੁ-ਆਯਾਮੀ ਮੁੱਲਵਾਨ ਵੰਨਗੀ ਹੈ। ਜਿਸ ਅੰਦਰ ਗੁਰੂ ਦੀ ਮੱਤ ਦੇ ਨਾਲ-ਨਾਲ ਸਮੂਹ ਲੋਕਾਈ ਨੂੰ ਭਰਪੂਰ ਜੀਵਨ-ਜਾਚ ਦੇਣ ਅਤੇ ਸ਼ਾਂਤੀਮੂਲਕ ਬਚਨਾਂ ਦਾ ਅਥਾਹ ਭੰਡਾਰ ਵਿਦਮਾਨ ਹੈ।

ਗੁਰਮਤਿ ਕਾਵਿ ਮਹਿਜ਼ ਇਕ ਵੰਨਗੀ ਹੀ ਨਹੀਂ, ਬਲਕਿ ਇਕ ਵਿਚਾਰਧਾਰਾ ਹੈ, ਇਕ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਹੈ, ਜਿਸਦਾ ਆਗਾਜ਼ ਗੁਰੂ ਨਾਨਕ ਜੀ ਤੋਂ ਹੁੰਦਾ ਹੋਇਆ ਲੰਮੇ ਸਮੇਂ ਦੇ ਵਿਕਾਸਗਤ ਸਿਖ਼ਰ ਨੂੰ ਹਾਸਿਲ ਹੁੰਦਾ ਹੈ।

ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਸਮੁੱਚੇ ਸੰਸਾਰ ਦੀ ਅਜਿਹੀ ਪੈਗੰਬਰੀ ਹਸਤੀ ਹਨ ਜਿਨ੍ਹਾਂ ਨੂੰ ਹਿੰਦੂਆਂ ਦੇ ਗੁਰੂ ਅਤੇ ਮੁਸਲਮਾਨਾਂ ਦੀ ਪੀਰ ਦੀ ਪਦਵੀ ਨਾਲ ਨਿਵਾਜਿਆ ਜਾਂਦਾ ਹੈ। 1469 ਈ: ਨੂੰ ਮਾਤਾ ਤ੍ਰਿਪਤਾ ਦੀ ਕੁੱਖੋਂ, ਪਿਤਾ ਮਹਿਤਾ ਕਾਲੂ ਦੇ ਘਰ ਅਵਤਾਰ ਧਾਰ ਸਮਕਾਲੀ ਸਮੇਂ ਦੀ ਇਨਕਲਾਬੀ ਨੇਤਾ ਅਤੇ ਹਨ੍ਹੇਰਿਆਂ ਨੂੰ ਰੋਸ਼ਨ ਦਾ ਮਸੀਹਾ ਬਣਦੇ ਹਨ। ਆਪਣੀਆਂ ਵਿਹਾਰਕੀ ਅਤੇ ਸਾਹਿਤਕੀ ਪਹਿਲ-ਕਦਮੀਆਂ ਸਦਕਾ ਜੁਗਾਂ-ਜੁਗਾਂ ਤੱਕ ਅਮਰਤੱਵ ਪਦਵੀ ਹਾਸਲ ਕਰਦਿਆਂ ਸਮੂਹ ਲੋਕਾਈ ਦਾ ਚਾਨਣ-ਮੁਨਾਰਾ ਬਣ ਸਥਾਪਿਤ ਹੁੰਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਨੇ ਗੁਰਮਤਿ ਸਾਹਿਤ ਨੂੰ ਜਪੁਜੀ, ਸਿਧ ਗੋਸ਼ਟਿ, ਰਾਗ ਆਸਾ, ਪੱਟੀ, ਬਾਰਹਮਾਂਹ ਤੁਖਾਰੀ, ਬਾਬਰ ਬਾਣੀ,

ਅਸ਼ਟਪਦੀਆਂ, ਛੰਤ, ਰੇਖਤਾ, ਸਲੋਕ ਅਤੇ ਸ਼ਬਦ ਇਤਿਆਦਿ ਰਾਹੀਂ ਆਪਣੀ ਭਰਪੂਰ ਦੇਣ ਦਿੱਤੀ ਹੈ। ਤਿੰਨ ਵਾਰਾਂ ਅਤੇ 19 ਰਾਗਾਂ ਵਿਚ ਸੰਗਠਿਤ ਨਾਨਕ ਬਾਣੀ ਸਹਿਜੇ ਹੀ ਗੁਰਮਤਿ ਕਾਵਿ ਨਾਮਕ ਉਸਾਰ ਦਾ ਆਧਾਰ ਸ੍ਰੋਤ ਬਣਦੀ ਹੈ। ਉਨ੍ਹਾਂ ਦੇ ਬਾਣੀ ਸੰਸਾਰ ਵਿਚਲਾ ਰਹੱਸਵਾਦੀ ਅਤੇ ਦਾਰਸ਼ਨਿਕ ਚਿੰਤਨ ਸਮਗ੍ਰ ਵਰਤਾਰੇ ਨੂੰ ਇਕ ਨਵੀਂ ਅਤੇ ਨਿਵੇਕਲੀ ਪਰਿਭਾਸ਼ਾ ਵਿਚ ਬੰਨ੍ਹਦਾ ਹੈ। ਲਿਹਾਜ਼ਾ ਸਮੁੱਚਾ ਬ੍ਰਹਿਮੰਡਕ ਭਾਵ ਮੰਡਲ ਦਾਰਸ਼ਨਿਕ ਗਲੇਫ਼ ਸਹਿਤ ਮੁਹਾਂਦਰਾ ਗ੍ਰਹਿਣ ਕਰਦਾ ਅਭੀਵਿਅਕਤ ਹੁੰਦਾ ਹੈ। ਇਸ ਅਭੀਵਿਅਕਤੀ ਮਾਡਲ ਦੀ ਸੁਰ ਨੂੰ ਨਾਨਕ ਬਾਣੀ ਵਿਚਲੀ ਪ੍ਰਕਿਰਤਕ ਬਿੰਬਾਵਲੀ ਵਿਚੋਂ ਅਵੱਸ਼ ਹੀ ਮਹਿਸੂਸ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ। ਪ੍ਰਕਿਰਤੀ ਭਾਵ "ਉਹ ਸ਼ਕਤੀ ਜਿਸ ਨੇ ਜਗਤ ਅਥਵਾ ਵਿਸ਼ਵ ਦੇ ਭਿੰਨ-ਭਿੰਨ ਰੂਪਾਂ, ਜੀਵਾਂ ਤੇ ਨਿਰਜੀਵਾਂ ਨੂੰ ਸਿਰਜਿਆ ਤੇ ਉਨ੍ਹਾਂ ਨੂੰ ਵਿਗਾਸਿਆ। ਸੰਕੁਚਿਤ ਅਰਥਾਂ ਵਿਚ ਪ੍ਰਕਿਰਤੀ ਦੇ ਘੇਰੇ ਵਿਚ ਉਹ ਸਭ ਚੀਜ਼ਾਂ ਹਨ ਜਿਨ੍ਹਾਂ ਦਾ ਗਿਆਨ ਅਸੀਂ ਪੰਜ ਇੰਦਰੀਆਂ ਦੁਆਰਾ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹਾਂ।"[1] ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਵਿਚ ਅਭੀਵਿਅਕਤ ਪ੍ਰਕਿਰਤੀ ਮਹਿਜ਼ 'ਚਿਤਰਣ' ਤੱਕ ਮਹਿਦੂਦ ਨਹੀਂ ਹੈ ਬਲਕਿ 'ਮਾਨਵੀਕ੍ਰਿਤ' ਅੰਦਾਜ਼ ਤਹਿਤ ਸਜੀਵ ਰੂਪ ਵਿਚ ਅਭੀਵਿਅਕਤ ਹੋਈ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ।

ਕੁਲਬੀਰ ਸਿੰਘ ਕਾਂਗ ਅਨੁਸਾਰ :

> ਉਨ੍ਹਾਂ ਦੀ (ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ) ਰਚਨਾ ਵਿਚ ਜੋ ਪਰਮ ਸੌਂਦਰਯ ਹੈ ਅਤੇ ਪ੍ਰਕ੍ਰਿਤੀ ਦਾ ਵਿਸਮਯ ਵਰਣਨ ਤੇ ਡੂੰਘਾ ਪਿਆਰ ਹੈ, ਉਨਮਾਦੀ ਸਰੋਦ ਹੈ, ਇਹ ਤੱਥ ਉਨ੍ਹਾਂ ਨੂੰ ਪੰਜਾਬੀ ਤੇ ਭਾਰਤੀ ਸਾਹਿਤ ਦੇ ਕਲਾਸੀਕਲ ਸਾਹਿਤ ਵਿਚ ਜਾ ਖਲਾਰਦਾ ਹੈ।[2]

ਨਾਨਕ ਬਾਣੀ ਦਾ ਅਹਿਮ ਖਾਸਾ ਹੈ ਕਿ ਸਮਸਤ ਵਿਚਾਰਾਂ ਦਾ ਪੁਸ਼ਟੀਕਰਨ ਬਰੀਕੀ ਅਤੇ ਗਹਿਨ ਪੱਧਰ ਦੀ ਵਿਸਥਾਰਤਾ ਦਾ ਧਾਰਨੀ ਹੈ। ਪ੍ਰਮਾਤਮਾ ਸਰਵ ਵਿਆਪਕ ਹੈ, ਪੂਰਣ ਸੱਚ ਹੈ। ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਜਦ ਇਸ ਸੱਚ ਨੂੰ ਲੋਕਾਈ ਸਾਹਵੇਂ ਪ੍ਰਗਟ ਕਰਦੇ ਹਨ ਤਾਂ ਆਪਣੇ

ਦਲੀਲਨੁਮਾ ਅੰਦਾਜ਼ ਤਹਿਤ ਬੜੀ ਸਪੱਸ਼ਟਤਾ ਸਹਿਤ ਕੁਦਰਤ ਤੇ ਕਾਦਰ ਨੂੰ ਅਭੇਦ ਸਥਿਤੀ ਵਿਚ ਚਿਤਰਦਿਆਂ ਪ੍ਰਕਿਰਤੀ ਦੀ ਵਿਆਖਿਆ ਵਿਚ ਵਿਰਾਟਤਾ ਦਾ ਅੰਸ਼ ਸ਼ੁਮਾਰ ਕਰ ਦਿੰਦੇ ਹਨ:

ਬਲਿਹਾਰੀ ਕੁਦਰਤ ਵਸਿਆ ॥
ਤੇਰਾ ਅੰਤ ਨ ਜਾਈ ਲਖਿਆ ॥[3]

ਜਦ ਕੁਦਰਤ ਤੇ ਕਾਦਰ ਦੀ ਅਭੇਦਤਾ ਦੀ ਧੁਨੀ ਗੁਰਮਤਿ ਦੇ ਕੇਂਦਰ ਵਿਚ ਆ ਜਾਂਦੀ ਹੈ ਤਾਂ ਸੁਭਾਵਿਕ ਹੀ ਸਮੁੱਚਾ ਬ੍ਰਹਿਮੰਡ (ਦ੍ਰਿਸ਼ਟ-ਅਦ੍ਰਿਸ਼ਟ) ਕੁਦਰਤ ਵਿਚੋਂ ਆਪਣੀ ਪਰਿਭਾਸ਼ਾ ਗ੍ਰਹਿਣ ਕਰਦਾ ਜਾਪਦਾ ਹੈ। ਜਿਸਨੂੰ ਨਾਨਕ ਬਾਣੀ ਵਿਚ ਪ੍ਰਤੱਖ ਤੌਰ 'ਤੇ ਮਹਿਸੂਸ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।

ਸ੍ਰਿਸ਼ਟੀ ਰਚਨਾ ਦਾ ਮੁੱਦਾ ਆਰੰਭ ਤੋਂ ਹੀ ਸਵਾਲੀਆ ਰਿਹਾ ਹੈ। ਹਰ ਧਰਮ ਆਪਣੀ-ਆਪਣੀ ਸਮਰੱਥਾ ਮੁਜ਼ਬ ਸ੍ਰਿਸ਼ਟੀ ਰਚਨਾ ਪਿੱਛੇ ਲੁਪਤ ਕਾਰਨ-ਕਾਰਜ ਦੀ ਖੋਜ ਕਰਦਾ ਰਿਹਾ ਹੈ। ਨਾਨਕ ਬਾਣੀ ਵੀ ਇਸ ਧੁੰਦਲੇ ਸਵਾਲ ਨਾਲ ਦਸਤਪੰਜਾ ਲੈਂਦੀ ਹੈ ਅਤੇ ਜਵਾਬ ਵੱਲੋਂ ਪ੍ਰਕਿਰਤਕ ਛੋਹਾਂ ਦਾ ਆਸਰਾ ਲੈਂਦੀ ਸ੍ਰਿਸ਼ਟੀ ਰਚਨਾ ਦੇ ਕਾਰਨ-ਕਾਰਜ ਪਰਿਪੇਖ ਨੂੰ ਪੂਰਬਲੀ ਸਥਿਤੀ ਸਾਪੇਖਤਾ ਤਹਿਤ, ਸਥਾਪਿਤ ਪਾਸਾਰ ਦੇ ਝਰੋਖੇ ਰਾਹੀਂ ਰੂਪਮਾਨ ਕਰਦੀ ਹੈ :-

ਅਰਬਦ ਨਰਬਦ ਧੁੰਧੂਕਾਰਾ
ਧਰਣਿ ਨ ਗਗਨਾ ਹੁਕਮ ਅਪਾਰਾ
ਨ ਦਿਨੁ ਰੈਨਿ ਨ ਚੰਦ ਨ ਸੂਰਜ
ਸੁੰਨ ਸਮਾਧਿ ਲਗਾਇਦਾ ॥੧॥
*** *** *** ***
ਜਾ ਤਿਸ ਭਾਣਾ ਤਾਂ ਜਗਤ ਉਪਾਇਆ
ਬਾਝੁ ਕਲਾ ਆਡਾਣ ਰਹਾਇਆ
ਬ੍ਰਹਮਾ ਬਿਸਨ ਮਹੇਸ ਉਪਾਏ
ਮਾਇਆ ਮੋਹ ਵਧਾਇਦਾ ॥੧੩॥[4]

(ਮਾਰੂ ਸੋਹਲੇ ਮਹਲਾ ੨)

ਸ੍ਰਿਸ਼ਟੀ ਦੇ ਸਿਸਟਮੀ ਵਿਧਾਨ ਨੂੰ ਪੂਰਵਲੀ ਧੁੰਦਗਰਦੀ ਦੇ ਦ੍ਰਿਸ਼ ਰਾਹੀਂ, ਪਰਮ ਸ਼ਕਤੀ ਨੂੰ ਸਿਰਜਣ ਸ਼ਕਤੀ ਵਜੋਂ ਉਭਾਰ ਕੇ ਸ੍ਰਿਸ਼ਟੀ ਰਚਨਾ ਦੀ ਗੁੰਝਲ ਨੂੰ ਸੁਲਝਾਉਣਾ ਆਪਣੇ ਆਪ ਵਿਚ ਹੀ ਬੇਮਿਸਾਲ ਹੈ। ਨਾਨਕ ਬਾਣੀ ਸ੍ਰਿਸ਼ਟੀ ਰਚਨਾ ਨੂੰ ਅਕਾਲ ਪੁਰਖ ਦੇ ਭਾਣੇ ਦਾ ਸਿਰਜਿਤ ਸਮੁੱਚ ਮੰਨਦੀ ਹੈ। ਅਕਾਲ ਪੁਰਖ ਦੀ ਸਿਰਜਣਾਤਮਕ ਵਿਸ਼ੇਸ਼ਤਾ ਵਿਚੋਂ ਹੀ ਦ੍ਰਿਸ਼ਟਮਾਨ ਵਰਤਾਰਾ ਹੋਂਦ ਗ੍ਰਹਿਣ ਕਰਦਾ ਹੈ ਅਤੇ ਪਰਮ ਸ਼ਕਤੀ ਦਾ ਸਿਰਜਿਤ ਸਰੂਪ ਹੋਣ ਕਾਰਨ ਸੁਭਾਵਿਕ ਹੀ ਰਹੱਸਾਤਮਕਤਾ ਇਸ ਦੀ ਤਾਸੀਰ ਵਿਚ ਸੁਭਾਇਮਾਨ ਹੋ ਜਾਂਦੀ ਹੈ ਜੋ ਅੱਗੇ ਚੱਲ ਕੇ ਨਾਨਕ ਬਾਣੀ ਦੇ ਕਾਵਿਕ ਬਚਨਾਂ ਦਾ ਸਹਾਇਕ ਪ੍ਰਵਚਨ ਬਣਦੀ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ।

ਨਾਨਕ ਬਾਣੀ ਅੰਦਰਲਾ ਪ੍ਰਕਿਰਤਕ ਪੈਰਾਡਾਈਮ ਮਨੁੱਖੀ ਬਣਤਰ ਦੀਆਂ ਪੰਜ ਤੱਤਵੀ ਸ਼ਕਤੀਆਂ ਨੂੰ ਸ੍ਰਿਸ਼ਟੀ ਦੀ ਚਲਾਇਮਾਨਤਾ ਦੇ ਆਧਾਰ ਸੂਤਰ ਵਜੋਂ ਰਹੱਸਮਈ ਖ਼ਮੀਰ ਤਹਿਤ ਉਜਾਗਰ ਕਰਦਾ ਹੈ ਅਤੇ ਮਨੁੱਖੀ ਪਹੁੰਚ ਦੀਆਂ ਸੀਮਾਵਾਂ ਅਤੇ ਸੰਭਾਵਨਾਵਾਂ ਨੂੰ ਭਰਪੂਰ ਰੂਪ ਵਿਚ ਚਿਤਰਦਾ ਹੈ। ਨਾਨਕ ਬਾਣੀ ਅਨੁਸਾਰ ਪ੍ਰਕਿਰਤੀ ਅੰਦਰਲੀ ਹਰ ਸਜੀਵ-ਨਿਰਜੀਵ ਵਸਤ ਵਿਸ਼ੇਸ਼ ਪ੍ਰਕਾਰਜ ਦੀ ਵਾਹਕ ਹੈ। ਇਸ ਪ੍ਰਕਾਰਜ ਦੀ ਤਹਿ ਹੇਠ ਦਾਰਸ਼ਨਿਕ ਪਾਣ ਲੁਪਤ ਹੈ ਜਿਸ ਦੀ ਸੋਝੀ ਨਾਨਕ ਬਾਣੀ ਦੇ ਭਾਵ ਅਰਥ ਤੱਕ ਪਹੁੰਚ ਕਰਨ ਲਈ ਅਨਿਵਾਰੀ ਹੈ। ਸ੍ਰਿਸ਼ਟੀ ਦਾ ਅਧਾਰ ਭੂਤ ਇਨ੍ਹਾਂ ਪੰਜ ਤੱਤਾਂ ਅਰਥਾਤ ਪਾਣੀ, ਧਰਤ, ਹਵਾ, ਅਗਨ, ਅਕਾਸ਼ ਜਿਹੇ ਪ੍ਰਕਿਰਤਕ ਗਲੇਫ਼ ਨੂੰ ਨਾਨਕ ਬਾਣੀ ਵਿਸ਼ੇਸ਼ ਤੇ ਵਿਲੱਖਣ ਅਰਥਾਵਲੀ ਤਹਿਤ ਰੂਪਮਾਨ ਕਰਦੀ ਹੈ :

ਪਵਣੁ ਗੁਰੂ ਪਾਣੀ ਪਿਤਾ
ਮਾਤਾ ਧਰਤਿ ਮਹਤੁ
ਦਿਵਸੁ ਰਾਤਿ ਦੁਈ ਦਾਈ ਦਾਇਆ
ਖੇਲੇ ਸਗਲ ਜਗਤੁ
ਚੰਗਿਆਈਆ ਬੁਰਿਆਈਆ

ਵਾਚੈ ਧਰਮੁ ਹਦੂਰਿ
ਕਰਮੀ ਆਪੋ ਆਪਣੀ
ਕੇ ਨੇੜੈ ਕੇ ਦੂਰਿ ॥[5]

ਨਾਨਕ ਬਾਣੀ ਅਨੁਰੂਪ ਇਨ੍ਹਾਂ ਪੰਜ ਤੱਤਾਂ ਦੀ ਤਹਿ ਹੇਠ ਖ਼ਾਸ ਕਿਸਮ ਦੀ ਸੰਚਾਰ ਬਿਰਤੀ ਲੁਪਤ ਹੈ, ਜਿਸ ਦੀ ਸੁਰ ਮਨੁੱਖੀ ਜੀਵਨ ਦੀ ਸਦਾਚਾਰਕ ਸ਼ੈਲੀ ਵਿਚ ਮਹਿਦੂਦ ਹੈ। ਨਿਰਜੀਤ ਵਸਤਾਂ ਅੰਦਰ ਸਜੀਵਤਾ ਦਾ ਅੰਸ਼ ਜਾਗ੍ਰਤ ਕਰ ਪ੍ਰਕਿਰਤੀ ਨੂੰ ਮਾਨਵੀ ਹਸਤੀ ਲਈ ਉਧਾਰਮੂਲਕ ਪ੍ਰਵਚਨ ਵਜੋਂ ਪਰਿਭਾਸ਼ਤ ਕਰਨਾ ਨਿਰਸੰਦੇਹ ਨਾਨਕ ਬਾਣੀ ਦੀ ਵਿਸ਼ਿਸ਼ਟਤਾ ਦਾ ਪਰਮਾਣ ਬਣਦਾ ਹੈ।

ਗੁਰੂ ਨਾਨਕ ਸਾਹਿਬ ਦਾ ਸਮਾਂ ਅਜਿਹਾ ਸਮਾਂ ਸੀ ਜਿੱਥੇ ਪਾਖੰਡਵਾਦ ਭਾਰੂ ਸੀ ਅਤੇ ਧਰਮ ਆਪਣੀ ਅਸਲ ਪਰਿਭਾਸ਼ਾ ਤੋਂ ਵੰਚਿਤ ਹੋ ਚੁੱਕਾ ਸੀ। ਲੋਕਾਈ ਦਾ ਮਾਰਗਦਰਸ਼ਨ ਕਰਨ ਵਾਲੇ ਧਾਰਮਿਕ ਪੈਰੋਕਾਰ ਹੀ ਭਟਕਣਾ ਦਾ ਸ਼ਿਕਾਰ ਸਨ। ਇਸੇ ਭਟਕਣਾ ਵਸ ਲੋਕਾਈ ਹਨ੍ਹੇਰਿਆਂ ਵਿਚ ਹੱਥ-ਪੈਰ ਮਾਰ ਰਹੀ ਸੀ। ਗੁਰੂ ਸਾਹਿਬ ਜਦ ਅਜਿਹੀ ਸਥਿਤੀ ਦੇਖਦੇ ਹਨ ਤਾਂ ਉਨ੍ਹਾਂ ਅੰਦਰਲਾ ਚਿੰਤਨਸ਼ੀਲ ਮਾਦਾ ਅਜਿਹੀ ਸਥਿਤੀ ਨੂੰ ਨਜ਼ਰਅੰਦਾਜ਼ ਕਰਨ ਤੋਂ ਅਸਮਰੱਥ ਰਹਿੰਦਾ ਹੈ ਅਤੇ ਸਮੂਹ ਲੋਕਾਈ ਨੂੰ ਰੌਸ਼ਨੀ ਦਾ ਮਾਰਗ ਦਿਖਾਉਣ ਦਾ ਤਹੱਈਆ ਕਰਦਾ ਹੈ। 'ਆਰਤੀ' ਬਾਣੀ ਅਜਿਹੇ ਕਰਮਕਾਂਡੀ ਵਿਧਾਨ ਉਪਰ ਕਾਂਟਾ ਮਾਰਦੀ ਪ੍ਰਕਿਰਤੀ ਦੁਆਰਾ ਹੋ ਰਹੀ ਸੱਚੀ ਆਰਤੀ ਦਾ ਮਾਡਲ ਪੇਸ਼ ਕਰ ਪ੍ਰਕਿਰਤੀ ਪ੍ਰਤੀ ਸਾਡੀ ਨਜ਼ਰ ਵਿਚ ਵਧੇਰੇ ਗਹਿਨਤਾ ਦਾ ਸ਼ੁਮਾਰ ਕਰਦੀ ਹੈ। "ਅਜਿਹੀ ਵਿਸ਼ਾਲ ਆਰਤੀ ਅਦੈਤਵਾਦੀ ਰੁਚੀਆਂ ਵੱਲ ਕੇ ਇਹੋ ਜਿਹੀ ਦਸ਼ਾ ਵਿਚ ਲਿਜਾਂਦੀ ਹੈ ਜਿੱਥੇ ਕੁਦਰਤ ਅਤੇ ਬ੍ਰਹਮ ਇਕ ਦੂਜੇ ਵਿਚ ਇਕਮਿਕ ਹੋਏ ਪਏ ਹਨ।"[6]

ਗਗਨੁ ਮਹਿ ਥਾਲੁ ਰਵਿ ਚੰਦੁ ਦੀਪਕੁ ਬਨੇ
ਤਾਰਿਕਾ ਮੰਡਲ ਜਨਕੁ ਮੋਤੀ
ਧੂਪ ਮਲਆਨਲੋ

ਪਵਣ ਚਵਰੋ ਕਰੇ
ਸਗਲ ਬਨਰਾਇ ਫੂਲੰਤ ਜੋਤੀ
ਕੈਸੀ ਆਰਤੀ ਹੋਇ
ਭਵ ਖੰਡਨਾ ਤੇਰੀ ਆਰਤੀ . . . ॥[7]

ਚੁਪਾਸੇ ਫੈਲੇ ਭਰਮਿਕ ਵਰਤਾਰੇ ਵਿਚਲੀ ਬੇਤਰਤੀਬੀ ਨੂੰ ਕੁਦਰਤ ਦੇ ਸਹਿਜ ਵਰਤਾਰੇ ਦੇ ਅੰਤਰਗਤ ਪ੍ਰਗਟਾਉਣਾ ਗੁਰੂ ਨਾਨਕ ਸਾਹਿਬ ਦੀ ਵਸੀਹ ਸੋਝੀ ਨੂੰ ਬੇਪਰਦ ਕਰਦਾ ਹੈ। ਕਰਮ-ਕਾਂਡੀ ਧਾਰਮਿਕ ਵਿਧਾਨ ਦੇ ਸਮਾਨੰਤਰ ਪ੍ਰਕ੍ਰਿਤਕ ਰੂਪ ਵਿਚ 'ਖਾਲਸ' ਧਰਮ ਦੀ ਪੇਸ਼ੀਨਗੋਈ ਕਰਨਾ ਅਜਿਹਾ ਯਤਨ ਹੈ ਜਿੱਥੇ ਆ ਕੇ ਮਨੁੱਖੀ ਕਰਮ-ਕਾਂਡ ਅਤੇ ਵਹਿਮ-ਭਰਮ ਆਦਿ ਆਪਣੇ ਆਪ ਹੀ ਨਿਰਾਥਕ ਹੋ ਜਾਂਦੇ ਹਨ। ਪ੍ਰਕਿਰਤੀ ਪ੍ਰਕਿਰਤਕ ਰੂਪ ਵਿਚ ਨਿਰੰਤਰ ਉਸ ਅਕਾਲ ਪੁਰਖ ਦੀ ਵੰਦਨਾ ਕਰ ਰਹੀ ਹੈ, ਜਿੱਥੇ ਵਿਅਕਤੀ ਦੇ ਭੇਖੀ ਆਡੰਬਰ ਨਿਰਮੂਲ ਹਨ। ਗੁਰੂ ਸਾਹਿਬ ਦੁਆਰਾ 'ਕੁਦਰਤ ਵਿਚੋਂ ਕਾਦਰ' ਨੂੰ ਪ੍ਰਗਟ ਕਰਨਾ ਲਾਸਾਨੀ ਚੇਤਨਾ ਦਾ ਸਬੂਤ ਹੈ ਜੋ ਕਿ ਇਹ ਦ੍ਰਿੜ੍ਹਾਉਂਦਾ ਹੈ ਕਿ ਲੋੜ ਬਾਹਰੀ ਆਡੰਬਰ ਸਿਰਜਣ ਦੀ ਨਹੀਂ ਬਲਕਿ 'ਅੰਤਰੀਵੀਂ ਸ਼ੁੱਧਤਾ' ਦੀ ਹੈ।

ਇਸੇ ਲੜੀ ਵਿਚ ਜਦ ਗੁਰੂ ਜੀ 'ਸੂਤਕ' ਦੇ ਭਰਮ ਦਾ ਖੰਡਨ ਕਰਦੇ ਹਨ ਤਾਂ ਸਾਡੇ ਸਾਹਮਣੇ ਅਜਿਹੇ 'ਸੂਤਕ' ਦੀ ਪਰਿਭਾਸ਼ਾ ਕਾਇਮ ਕਰਦੇ ਹਨ ਜੋ ਪ੍ਰਕਿਰਤ ਹੋਣ ਦੇ ਨਾਲ-ਨਾਲ ਤਾਰਕਿਕਤਾ ਦਾ ਜਾਮਨ ਵੀ ਹੈ। ਪ੍ਰਕਿਰਤੀ ਦੇ ਹਵਾਲੇ ਰਾਹੀਂ ਭਰਮਿਕ ਸੰਸਾਰ ਨੂੰ ਮਾਰੀ ਸੱਟ ਵਾਸਤਵਿਕ ਹੀ ਸਮੇਂ ਨੂੰ ਪਲਟਾ ਮਾਰਨ ਦਾ ਤਕੜਾ ਹਥਿਆਰ ਬਣਦੀ ਹੈ ਅਤੇ ਅਜਿਹੇ ਚਰਿੱਤਰ ਦਾ ਨਿਰਮਾਣ ਕਰਦੀ ਹੈ ਜੋ ਨਿਰਾਰਥਕਤਾ ਤੋਂ ਕੋਹਾਂ ਦੂਰ ਹੈ। ਨਾਨਕ ਬਾਣੀ ਅਨੁਸਾਰ ਹਰ ਉਹ ਕਰਮ-ਕੁਕਰਮ ਸੂਤਕ ਹੈ ਜਿਸਦੀ ਮਨਸ਼ਾ ਜਾਂ ਟੇਕ 'ਨਿਰੋਲ ਨਿੱਜ' ਹੈ। ਨਾਨਕ ਬਾਣੀ ਸੂਤਕ ਭਰਮ ਦੇ ਖੰਡਨ ਵਿਚੋਂ ਚਰਿੱਤਰ ਉਸਾਰ ਲਈ ਪ੍ਰੇਰਨਾ ਬਣਦੀ ਸੂਤਕ ਦੀ ਵਿਲੱਖਣ ਪਰਿਭਾਸ਼ਾ ਸਹਿਤ ਇਸ ਪ੍ਰਕਾਰ ਰੂਪਮਾਨ ਹੁੰਦੀ ਹੈ :

ਸਭੋ ਸੂਤਕ ਭਰਮ ਹੈ,
ਦੂਜੇ ਲਗੈ ਜਾਇ,
ਜੰਮਣ ਮਰਣਾ ਹੁਕਮ ਹੈ,
ਭਾਣਾ ਆਵੈ ਜਾਇ
ਖਾਣਾ ਪੀਣਾ ਪਵਿਤਰ ਹੈ,
ਦਿਤੋਤ ਰਿਜਕ ਸੰਬਹਿ,
ਨਾਨਕ ਜਿਨੀ ਗੁਰਮੁਖ ਬੁਝਿਆ,
ਤਿਨਾ ਸੂਤਕ ਨਾਹਿ।[8]

(ਆਸਾ ਦੀ ਵਾਰ)

ਇਸੇ ਪ੍ਰਕਾਰ 'ਜਨੇਊ' ਦਾ ਪ੍ਰਕਿਰਤਕ ਰੰਗਣ ਤਹਿਤ ਕੀਤਾ ਗਿਆ ਖੰਡਨ ਸਾਡੇ ਸਾਹਮਣੇ ਮੌਜੂਦ ਹੈ। ਗੁਰੂ ਨਾਨਕ ਸਾਹਿਬ ਦੁਆਰਾ ਹਰ ਵਿਚਾਰ ਪੱਧਤੀ ਦਾ ਅਜਿਹਾ ਰੂਪਕੀ ਵਰਣਨ ਕੁਦਰਤ ਅਤੇ ਕਾਦਰ ਦੋਹਾਂ ਸਾਹਵੇਂ ਮਾਨਵ ਨੂੰ ਨਤਮਸਤਕ ਹੋਣ ਲਈ ਲਾਜ਼ਮੀ ਚੇਟਕ ਲਾਉਂਦਾ ਹੈ। 'ਜਨੇਊ' ਦੀ ਪ੍ਰਕਿਰਤਕ ਵਿਆਖਿਆ ਫਿਰ ਤੋਂ ਵਿਅਕਤੀ ਚਰਿੱਤਰ ਦੇ ਨਿਰਮਾਣ ਦਾ ਕ੍ਰਮਬੱਧ ਮਾਰਗਦਰਸ਼ਕ ਬਣਦੀ ਹੈ। ਤਥਾ ਮਨੁੱਖੀ ਹਸਤੀ ਅੰਦਰ ਇਨਸਾਨੀਅਤ ਤਾਸੀਰ ਦੀ ਹੋਂਦ ਨੂੰ ਬਰਕਰਾਰ ਰੱਖਣ ਦੇ ਅਹਿਮ ਸੂਤਰ ਦਇਆ ਭਾਵ ਸਬਰ, ਸੰਤੋਖ, ਇਤਿਆਦ ਦੀ ਅਪ੍ਰੋਖ ਪ੍ਰੇਰਨਾ ਵੱਲ ਸੰਕੇਤ ਕਰਦੀ ਹੈ :

ਦਇਆ ਕਪਾਹ ਸੰਤੋਖ ਸੂਤਿ
ਜਤ ਗੰਢੀ ਸਤਿ ਵੱਟ
ਏਹੁ ਜਨੇਊ ਜੀਅ ਕਾ
ਹਈ ਤਾਂ ਪਾਂਡੇ ਘਤੁ॥[9]

(ਆਸਾ ਦੀ ਵਾਰ)

ਗੁਰੂ ਨਾਨਕ ਸਾਹਿਬ ਦੀ ਦ੍ਰਿਸ਼ਟੀ ਕੁਦਰਤ ਵਿਚੋਂ ਕਾਦਰ ਨੂੰ ਦੇਖਦੀ ਹੋਈ 'ਸਮੇਂ ਚੱਕਰ' ਨੂੰ ਵੀ ਰਹੱਸਮਈ ਖ਼ਮੀਰ ਤਹਿਤ ਨਵੀਨ ਸ਼ੈਲੀ ਵਿਚ ਉਘਾੜਦੀ ਹੈ। ਗੁਰੂ ਸਾਹਿਬ ਦੀ ਕਲਮ ਵਿਚੋਂ ਹਰ ਦਿਨ, ਮਹੀਨਾ ਅਤੇ ਵਰ੍ਹਾ ਅਧਿਆਤਮਿਕਤਾ ਦਾ ਪੜਾਵੀ ਸਫ਼ਰ ਬਣ ਕੇ ਪ੍ਰਸਤੁਤ ਹੋ ਰਿਹਾ ਹੈ। 'ਬਾਰਾਂਮਾਂਹ ਤੁਖਾਰੀ' ਬਾਣੀ ਨੂੰ ਇਸ ਸੰਦਰਭ ਵਿਚ ਵਾਚਿਆ ਜਾ ਸਕਦਾ ਹੈ। "ਹਰ ਮਹੀਨਾ ਇੰਜ ਲਿਖਿਆ ਜਾਪਦਾ ਹੈ ਜਿਵੇਂ ਗੁਰੂ ਸਾਹਿਬ ਪਰਦੇਸ ਵਿਚ ਬੈਠੇ ਆਪਣੇ ਦੇਸ਼ ਦੇ ਪੌਣ ਪਾਣੀ ਲਈ ਸਹਿਕ ਰਹੇ ਹੋਣ। ਜੋ ਮਾਨਸਿਕ ਹੁਲਾਸ ਤੇ ਅਧਿਆਤਮਕ ਸਚਾਈ ਦਾ ਪਰਿਚਯ ਸਾਨੂੰ ਇਸ ਬਾਰਾਮਾਂਹ ਵਿਚ ਮਿਲਦਾ ਹੈ, ਉਹ ਇਲਾਹੀ ਅਨੰਦ ਬਖ਼ਸ਼ਦਾ ਹੈ।"[11] ਇਸ ਵਿਚਕਾਰ ਬਾਰਾਂ ਮਹੀਨਿਆਂ ਦੇ ਕਾਲਿਕ ਕ੍ਰਮ ਨੂੰ ਮਾਨਵ ਦੀ ਮਨੋਸਥਿਤੀ ਦੇ ਚਿਤਰਪਟ ਰੂਪ ਵਿਚ ਸਾਕਾਰ ਕੀਤਾ ਗਿਆ ਹੈ। ਹਰ ਮਹੀਨਾ ਆਪਣੇ ਕੁਦਰਤੀ ਮੌਸਮ ਅਨੁਸਾਰ ਮਨੁੱਖ ਦੇ ਅੰਤਰੀਵੀਂ ਮੌਸਮ ਦਾ ਪ੍ਰਤੀਰੂਪ ਬਣਦਾ ਨਜ਼ਰ ਆਉਂਦਾ ਹੈ।

ਮੋਰੀ ਰੁਣਝੁਣ ਲਾਇਆ
ਭੈਣੇ ਸਾਵਣੁ ਆਇਆ।
ਤੇਰੇ ਮੁੰਧ ਕਟਾਰੇ ਜੇਵਡਾ
ਤਿਨਿ ਲੋਭੀ ਲੋਭ ਲੁਭਾਇਆ॥[10]

ਮਹੀਨਿਆਂ ਤੇ ਰੁੱਤਾਂ ਦੇ ਜ਼ਾਵੀਏ ਤੋਂ ਵਿਅਕਤੀ ਖ਼ਾਹਿਸ਼ਾਂ, ਅਕਾਂਖਿਆਵਾਂ, ਥੁੜਾਂ, ਲਾਲਸਾਵਾਂ ਅਤੇ ਵੇਦਨਾਵਾਂ ਨੂੰ ਉਭਾਰਨਾ, ਨਿਵੇਕਲਾ ਅਤੇ ਅਨੋਖਾ ਸਾਰਥਕ ਯਤਨ ਹੈ। ਚੇਤ ਮਹੀਨੇ ਤੋਂ ਫੱਗਣ ਮਹੀਨੇ ਤੱਕ ਦਾ ਰੁੱਤ ਚੱਕਰ ਵਿਅਕਤੀ ਦੇ ਮਨੋ ਸੰਸਾਰ ਦੇ ਸਜੀਵ ਚਿਤਰਨ ਤੋਂ ਬਿਨ੍ਹਾਂ ਅਧਿਆਤਮਕ ਸ਼੍ਰਿੰਖਲਾ ਦੀ ਮਿਸਾਲ ਬਣ ਕੇ ਵੀ ਪ੍ਰਗਟ ਹੋ ਰਿਹਾ ਹੈ ਜਿੱਥੇ ਵਿਯੋਗ ਦੇ ਵਾਤਾਵਰਨ ਤਹਿਤ ਅਕਾਲ ਪੁਰਖ ਨਾਲ ਅਭੇਦਤਾ ਨੂੰ ਕ੍ਰਮਿਕ ਅਤੇ ਪੜਾਅਦਾਰ ਰੂਪ ਵਿਚ ਦਰਸਾਇਆ ਗਿਆ ਹੈ :

ਚੇਤੁ, ਬਸੰਤੁ ਭਲਾਂ ਭਵਰ ਸੁਹਾਵੜੇ
ਬਨ ਫੂਲੇ ਮੰਝ ਬਾਰਿ ਮੈਂ ਪਿਰੁ ਘਰਿ ਬਾਹੁੜੈ
ਪਰਿ ਘਰਿ ਨਹੀ ਆਵੈ ਧਨ ਕਿਉ ਸੁਖ ਪਾਵੈ[11]

(ਬਾਰਾਮਾਂਹ ਤੁਖਾਰੀ)

ਗੁਰਮਤਿ ਜੀਵਨ ਦੀ ਵਿਸ਼ੇਸ਼ਤਾ ਇਸ ਗੱਲ ਵਿਚ ਹੈ ਕਿ ਇਹ ਗ੍ਰਹਿਸਤ ਨੂੰ ਪੂਰਨ ਮਾਨਤਾ ਦਿੰਦਾ ਹੈ। ਜਦ ਨਾਨਕ ਸਾਹਬ ਇਸ ਮਹਾਨਤਾ ਤੇ ਮਹੱਤਤਾ ਨੂੰ ਉਜਾਗਰ ਕਰਦੇ ਹਨ ਤਾਂ ਪ੍ਰਕਿਰਤਿਕ ਟੇਕ ਰਾਹੀਂ ਇਸ ਗੱਲ ਕਥ ਨੂੰ ਅੰਜ਼ਾਮ ਦਿੰਦੇ ਹਨ। ਗ੍ਰਹਿਸਥੀ ਜੀਵਨ ਅਤੇ ਪਰਮ ਲਕਸ਼ ਵਿਚਕਾਰ ਤਾਲਮੇਲ ਅਤੇ ਪਰਮ ਲਕਸ਼ ਲਈ 'ਕਮਲ' ਰੂਪੀ ਰੂਪਕ ਦੁਆਰਾ ਪ੍ਰਮਾਣਿਕ ਤਰੀਕੇ ਨਾਲ ਆਪਣੀ ਗੰਭੀਰਤਾ ਨੂੰ ਸਪੱਸ਼ਟ ਕਰਨਾ ਅਤੇ ਗ੍ਰਹਿਸਤ ਦੀ ਮਹੱਤਤਾ ਨੂੰ 'ਸਾਪੇਖਤਾ ਵਿਚ ਨਿਰਪੇਖਤਾ' ਤਹਿਤ ਦਰਸਾਉਣਾ ਨਾਨਕ ਬਾਣੀ ਦਾ ਅਹਿਮ ਹਾਸਿਲ ਹੈ :

ਜੈਸੇ ਜਲਿ ਮਹਿ ਕਮਲ ਨਿਰਾਲਮੁ
ਮੁਰਗਾਈ ਨੈਸਾਣੈ।
ਸੁਰਤਿ ਸਬਦ ਭਵਸਾਗਰ ਤਰੀਐ
ਨਾਨਕ ਨਾਮੁ ਵਖਾਣੈ ॥[12]

(ਸਿਧ ਗੋਸ਼ਟਿ)

ਸੋ ਨਿਰਸੰਦੇਹ ਮਨੁੱਖੀ ਜੀਵਨ ਦਾ ਉਧਾਰ ਨਾਨਕ ਬਾਣੀ ਦਾ ਪਰਮ ਲਕਸ਼ ਹੈ। ਜੀਵਨ ਸ਼ੈਲੀ ਵਿਚ ਸੁਚਾਰੂ ਪੱਖਾਂ ਦਾ ਸ਼ੁਮਾਰ ਕਰਨ ਦੇ ਮੰਤਵ ਹਿੱਤ ਸਮੁੱਚੀ ਨਾਨਕ ਬਾਣੀ ਆਪਣਾ ਮੁਹਾਂਦਰਾ ਗ੍ਰਹਿਣ ਕਰਦੀ ਹੈ। ਆਦਰਸ਼ਹੀਣ ਜੀਵਨ ਗੁਰੂ ਸਾਹਬ ਅਨੁਸਾਰ ਨਿਰਮੂਲ ਹੈ। ਜੀਵਨ ਸਫ਼ਲਤਾ ਤਹਿਤ ਨਿਰਵਾਣ ਪ੍ਰਾਪਤੀ ਤੱਕ ਪਹੁੰਚਣ ਲਈ ਉਸਾਰੂ ਜੀਵਨ ਸ਼ੈਲੀ ਬੁਨਿਆਦੀ ਸ਼ਰਤ ਹੈ ਜੋ ਕਿ ਮਾਨਵੀਂ ਕੁਰੀਤੀਆਂ ਦੇ ਭੰਜਨ ਵਿਚ ਦਰਕਾਰ ਹੈ। ਘਮੰਡ, ਗੁਸੈਲਤਾ, ਹੰਕਾਰ, ਘ੍ਰਿਣਾ, ਇਤਿਆਦਿ ਜਿਹੇ ਰੋਗ ਆਤਮ ਤੇ ਅਨਾਤਮ ਦੇ ਸੰਯੋਗ ਲਈ

ਵੱਡੀਆਂ ਰੁਕਾਵਟਾਂ ਹਨ। ਗੁਰੂ ਸਾਹਬ ਸਲੋਕਾਂ ਜ਼ਰੀਏ ਪ੍ਰਕਿਰਤੀ ਦੇ ਹਵਾਲਿਆਂ ਦੇ ਦ੍ਰਿਸ਼ਟਾਂਤ ਰਾਹੀਂ ਬਚਨ ਕਰਦਿਆਂ ਮਨੁੱਖ ਨੂੰ ਸੰਬੋਧਿਤ ਹੁੰਦਿਆਂ ਫੁਰਮਾਉਂਦੇ ਹਨ :

ਸਿੰਮਲ ਰੁਖੁ ਸਰਾਇਰਾ ਅਤਿ ਦੀਰਘਤਿ ਮੁਚੁ
ਓਇ ਜਿ ਆਵਹਿ ਆਸ ਕਰਿ ਜਾਹਿ ਨਿਰਾਸੇ ਕਿਤੁ
ਫਲ ਫਿਕੇ ਫੁਲ ਬਕ ਬਕੇ ਕੰਮਿ ਨ ਆਵਹਿ ਪਤ
ਮਿਠਤੁ ਨੀਵੀ ਨਾਨਕਾ ਗੁਣ ਚੰਗਿਆਈਆ ਤਤੁ॥[13]

ਗੁਰ ਬਚਨਾਂ ਦੇ ਚਲਦਿਆਂ ਜਦ ਆਤਮਾ ਤੇ ਪਰਮ ਆਤਮਾ ਆਪਸ ਵਿਚ ਅਭੇਦ ਹੋ ਜਾਂਦੇ ਹਨ ਤਾਂ ਅਜਿਹੀ ਵਿਸਮਾਦਜਨਕ ਸਥਿਤੀ ਨੂੰ ਉਭਾਰਨ ਲਈ ਵੀ ਗੁਰੂ ਸਾਹਬ ਦੇ ਬਚਨ ਬਿਲਾਸ ਦਾ ਅਧਾਰ ਪ੍ਰਕਿਰਤਕ ਬਿੰਬਾਵਲੀ ਹੀ ਬਣਦੀ ਹੈ :

ਤੂੰ ਦਰੀਆਉ ਦਾਨਾ ਬੀਨਾ
ਮੈ ਮਛਲੀ ਕੈਸੇ ਅੰਤੁ ਲਹਾ
ਜਹ ਜਹ ਦੇਖਾ ਤਹ ਤਹ ਤੂੰ ਹੈ
ਤੁਝ ਤੇ ਨਿਕਸੀ ਫੂਟਿ ਮਰਾ ॥[14]

ਪਰੰਤੂ ਦੁਬਿਧਾ ਉਸ ਸਮੇਂ ਉਤਪੰਨ ਹੁੰਦੀ ਹੈ ਜਦ ਬਾਣੀ ਵਿਚਲੇ ਅਜਿਹੇ ਰਹੱਸਮਈ ਅਤੇ ਦਾਰਸ਼ਨਿਕ ਮਨੋ ਸੰਸਾਰ ਨੂੰ ਨਿਰੋਲ ਸ਼ਰਧਾ ਭਾਵਨਾ ਕਹਿ ਕੇ 'ਅਤਿਕਥਨੀ' ਜਗਤ ਵਿਚ ਰਲਾ ਦਿੱਤਾ ਜਾਂਦਾ ਹੈ। ਲੇਕਿਨ ਬਾਣੀ ਦਾ ਗਹਿਨ ਅਧਿਐਨ ਇਸ ਤੱਥ ਨੂੰ ਪ੍ਰੋੜਤਾ ਸਹਿਤ ਸਿੱਧ ਕਰਦਾ ਹੈ ਕਿ ਬਾਣੀ ਤਾਰਕਿਕਤਾ ਦੀ ਹਾਮੀ ਹੈ। ਬਾਣੀ ਅੰਦਰ ਵਿਦਮਾਨ ਤਰਕ ਪੱਧਤੀਆਂ ਅੱਜ ਦੇ ਵਿਗਿਆਨਕ ਜਗਤ ਦਾ ਬਾਇਸ ਬਣ ਰਹੀਆਂ ਹਨ। ਮਸਲਨ 'ਜਪੁਜੀ' ਬਾਣੀ ਵਿਚਲਾ ਨਿਮਨਲਿਖਤ ਤਾਰਕਿਕ ਹਵਾਲਾ ਦੇਖਿਆ ਜਾ ਸਕਦਾ ਹੈ :-

ਪਾਤਾਲਾ ਪਾਤਾਲੁ
ਲਖੁ ਆਗਾਸਾ ਆਗਾਸੁ

ਓੜਕ ਓੜਕ ਤਾਲਿ ਥਕੇ

ਵੇਦ ਕਹਣੁ ਇਕ ਵਾਤੁ ॥[15]

ਬਾਣੀ ਸੰਸਾਰ ਵਿਚਲਾ ਉਕਤ ਪ੍ਰਕਿਰਤਕ, ਸ਼ਰਧਾਮਈ, ਰਹੱਸਮੂਲਕ ਅਤੇ ਦਾਰਸ਼ਨਿਕ ਮਾਡਲ ਅੱਜ ਪ੍ਰਮਾਣਿਕਤਾ ਤਹਿਤ ਵਿਗਿਆਨਕ ਸੱਚ ਨੂੰ ਹਾਸਿਲ ਕਰ ਚੁੱਕਾ ਹੈ।

ਇਸ ਪ੍ਰਕਾਰ ਉਕਤ ਵਿਚਾਰ ਵਿਮਰਸ਼ ਉਪਰੰਤ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਜਿੱਥੇ ਵਿਚਾਰਾਤਮਕ ਧਰਾਤਲ 'ਤੇ ਵਸੀਹ ਹੈ ਤਾਂ ਇਸਦਾ ਪ੍ਰਸਤੁਤੀ ਮਾਡਲ ਉਸ ਵਸੀਹ ਪੱਧਤੀ ਦੀ ਪ੍ਰਮਾਣਿਕਤਾ ਦੀ ਜ਼ਰਖ਼ੇਜ਼ ਭੂਮੀ ਬਣਦੀ ਹੈ। ਜਿਸ ਵਿਚ ਪ੍ਰਕਿਰਤੀ ਦਾ ਅਜਨਬੀਕਰਣ ਆਪਣੇ ਆਪ ਵਿਚ ਬੇਮਿਸਾਲ ਹੈ ਅਤੇ ਭਾਵ-ਸਪੱਸ਼ਟਤਾ ਅਤੇ ਭਾਵ ਉੱਚਤਾ ਦਾ ਸ਼ਿਲਪੀ ਪੈਰਾਡਾਈਮ ਪ੍ਰਤੀਤ ਹੁੰਦਾ ਹੈ ਜੋ ਕਿ ਨਾਨਕ ਬਾਣੀ ਦੇ ਸਾਹਿਤਕੀ ਸੂਤਰ ਦਾ ਲਾਜ਼ਮ ਖ਼ਾਸਾ ਬਣਦਾ ਹੈ।

ਹਵਾਲੇ ਅਤੇ ਟਿੱਪਣੀਆਂ

1. ਡਾ. ਗੁਰਦੇਵ ਸਿੰਘ, **ਗੁਰੂ ਨਾਨਕ ਵਿਚਾਰ ਅਤੇ ਕਾਵਿ ਕਲਾ**, ਪੰਨਾ 169.
2. ਕੁਲਬੀਰ ਸਿੰਘ ਕਾਂਗ, **ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਅਧਿਐਨ ਤੇ ਮੰਥਨ,** ਪੰਨਾ 80.
3. ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਜੀ, ਪੰਨਾ 469.
4. ਡਾ. ਜਾਗੀਰ ਸਿੰਘ, **ਨਾਨਕ ਬਾਣੀ ਵਿਚ ਮਾਇਆ ਦਾ ਸੰਕਲਪ,** ਪੰਨਾ 32.
5. ਰਾਏ ਜਸਬੀਰ ਸਿੰਘ (ਸੰਪਾ.), **ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਤੇ ਵਿਚਾਰਧਾਰਾ,** ਪੰਨਾ 69.
6. ਡਾ. ਗੁਰਦੀਪ ਸਿੰਘ, **ਗੁਰਮਤਿ ਪ੍ਰਕਾਸ਼,** ਪੰਨਾ 189.
7. ਡਾ. ਗੁਰਦੇਵ ਸਿੰਘ, **ਗੁਰੂ ਨਾਨਕ ਵਿਚਾਰ ਤੇ ਕਾਵਿ ਕਲਾ,** ਪੰਨਾ 13.
8. **ਉਹੀ,** ਪੰਨਾ 191.
9. ਕੁਲਬੀਰ ਸਿੰਘ ਕਾਂਗ, **ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਅਧਿਐਨ ਤੇ ਮੰਥਨ,** ਪੰਨਾ 92.
10. ਡਾ. ਪਰਮਿੰਦਰ ਸਿੰਘ ਬੈਨੀਪਾਲ, **ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਦਾ ਕਾਵਿ-ਸ਼ਾਸਤਰੀ ਅਧਿਐਨ,** ਪੰਨਾ 86.
11. ਡਾ. ਗੁਰਦੇਵ ਸਿੰਘ, **ਗੁਰੂ ਨਾਨਕ ਵਿਚਾਰ ਤੇ ਕਾਵਿ ਕਲਾ,** ਪੰਨਾ 252.
12. **ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਜੀ,** ਪੰਨਾ 938.
13. ਡਾ. ਪਰਮਿੰਦਰ ਸਿੰਘ ਬੈਨੀਪਾਲ, **ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਦਾ ਕਾਵਿ-ਸ਼ਾਸਤਰੀ ਅਧਿਐਨ,** ਪੰਨਾ 131.
14. **ਸੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ ਜੀ,** ਅੰਗ 5.
15. **ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ,** ਤੁਖਾਰੀ, ਪੰਨਾ 1109.

ACADEMIC LIBRARY IN MODERN ERA: A PARTICULAR ALLUSION TO KHALSA COLLEGE OF PHARMACY'S LIBRARY

Ms. Gagandeep Kaur
Librarian, Khalsa College for Women Amritsar, email:Libraryscience6@gmail.com

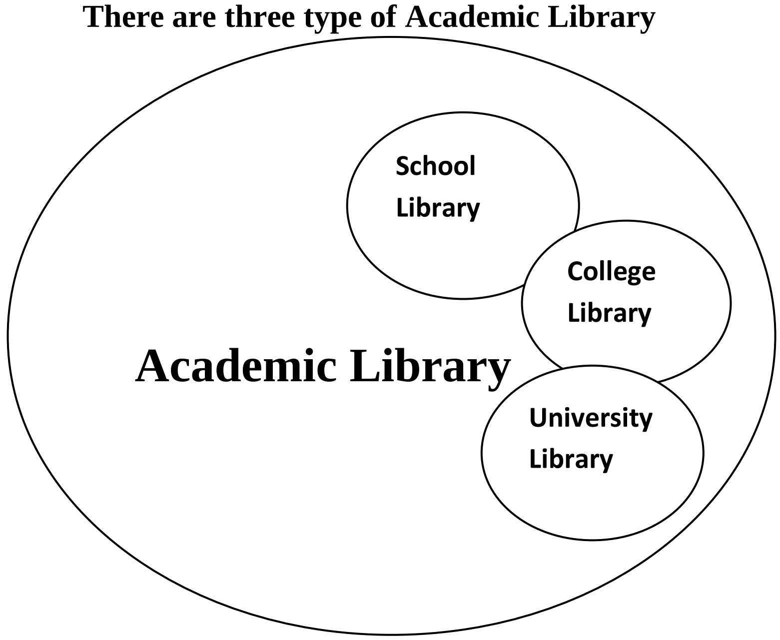
Abstract: In the view of modern era, the topic entitled Academic Library in Modern Era: A Particular allusion to Khalsa college of pharmacy's Library under in Khalsa College of Pharmacy's Library in Amritsar. It is Descriptive study of the KCP library. The main Objective of the paper provide the information about the Library, Its database, study of its software and study of the higher education in traditional library to virtual library. It provides the information about the database of the library. To sum up the Khalsa college's library play important role in the today world and provide the best facility to their user.

Keywords: Academic Library, College Library, Higher education,

Introduction

Library is a" House of knowledge "Library is a Place in which books, Manuscripts, Musical scores or other literary and artistic Material are kept, for use but not for sale. Ambition of Academic Library is dynamic .They support the institution to which they belong fulfilling the objective and advances their aim they support the facility in teaching and research programmers.

There are three type of Academic Library



Khalsa college of pharmacy's Library fall under the academic library .A Pharmacy library provides study material, Reference services, and Periodical services to its user. Khalsa college library is academic library is a library that is attached to higher education institution and serves two complementary purpose

- To Support the curriculum
- To support the research of university facility and student

Nature and Breadth of study

The nature of the study is concerned to expressive nature. The Breadth of study has been limited to academic library in modern era: A Boone to pharmaceutical education. Its cover Pharmacy library of KCP and its management, Services and database as higher education.

Neutral of study

- Describe the physical structure of all section of library
- To describe the library software

College Library

The college library is an important part of college life. There, user can check out books, conduct your research, find a silent place to study, and maybe even go through a magazine. What's more, now a day college libraries extend their reach out into the Internet, making many services and resources accessible right from their web sites services that provide by the college libraries can be **categorized** as:

Reader	**Auxiliary**

Reader

Reader Service provides services related to reference collection of any institute, to satisfy the to advise the student about what to read, tracing periodicals and books to assist in the formulation bibliography.

Figure 1

Auxiliary

The auxiliary provides documentation service; like current awareness list, Selective dissemination of information, index and abreacting services, Micro Recording, Micro card.

21th century, Academic libraries haveundergone newer development to support services of new scenario

- Educational transmission and recently announcement
- Use of binary assets
- Managing high demand from users.
- Alter to new mode of study

Library Administration

Library management Administration define as by **Peter Druker "Management is doing things right leadership of doing the right things"** Administration means mange all he funds of library. Library management involves function such as:

Library Mangement Function

- Planning
- Organizing
- Leading Controlling

The KCP Library is Managed by Librarian .It include E –Govrence Software Which is used by all the khalsa college society.

E-Governce software

E Governce software is used by KCP Library has been using this software establishment of the college. In this software these option are included:

1) Accession
2) Library Masters
    1. Add Publisher
    2. Add supplier
    3. Master setting
3) Accession Register
4) Issue Register
5) Edit Book
6) Issue book
7) Book in Library
8) Generate Book Barcode
9) Library Report
10) Return Register
11) Library Report Student
12) Cancellation
13) Fine Register
14) History
15) Suggest a Book
16) online Public Access Catalogue (OPAC)
17) Library Graphic
18) Add Periodical

1) **Accession.** When new arrive in the library then give the accession number the book. this process done with this option. In this option all the detail of book are filled such as title of the book, author of the book , volume, edition of the book ,year, Publisher, Name of the publisher, Bill Number, ISBN number, reserve book , Number of the days for issues book, Subject, Categories of the book ,Language of the book etc.

2) **Library Masters**: In this option there are three part which is used for adding publisher, supplier, masters setting.

a) **Add Publisher**: used for add new publisher, Publisher name, Publisher address, Phone, Mobile, Email. Id.

b) **Add supplier**: used for add new supplier or sources, Supplier Name, Supplier Address, phone, Mobile Email Id.

c) **Master setting**: used for the Master setting of the library such as Max. Borrow Day (Student), Max. Borrow Day (Staff), Max. Book Issue (Student), Max Book Issue (Staff) Fine Per day (student), Fine Per day (Staff),Max. Fine (Student).Max. Fine (Staff).

3) **Accession Register**: Used for the find out the book in the library. With the help of the Search type user can select search Category such as Accession No., Author, Book Category, Book Title, classification No, ISBN No, ISSN No, Language ,Publisher, Source, Subject.

4) **Issue Register**: It is used for the Issue Status or Issuing Books to the user. In this section we have two Option Searching and Sorting Type.

5) **Edit Book**: used for the correction of the book Title, Bill Number, Author Name ,Publisher Name.

6) **Issue Book**: Used for the issues of the book to the user.in this student id are used for issuing the book

7) **Book in Library**: used for the find the availability of the book in the library that is present in the library or not.

8) **Generate Book Barcode**: Used for create the bar code of the book.

9) **Library Report**: Used for the Detail Report of the library Book Status.

10) **Return Register**: used for the search in Return Register.

11) **Library Report Student**: used for the issue detail o the student . In this option Roll No, Name of the student, Bach, Sem, Book No., Barcode, Max. Days, Issue Date, Due Date, Return Date, Fine Amount.

12) **Cancellation**: this option is used for the cancel book status.

13) **Fine Register**: This option is used for the make fine or overdue charges. Fine register has a option such as date wise fine, User wise fine, Branch Wise.

14) **History**: It is used for the to know about the history like currently issued books issued books History.

15) **Suggest a Book**: whenever some suggest a book then suggested book add this option .in the option book title, Author name, Publisher Name, ISBN, and Remarks to be added.

16) **Online Public AccessCatalogue (OPAC):** Online public access catalogue used to find the book in the library. This option save the time of the user.

17) **Library Graphic:** In this option Provide some graphic of books and materials

18) **Add Periodical**: it is use for the add the journals and magazine . It provides the option such as name of the journals, frequency of the journals, Volume of the journals, Issue of the journals.

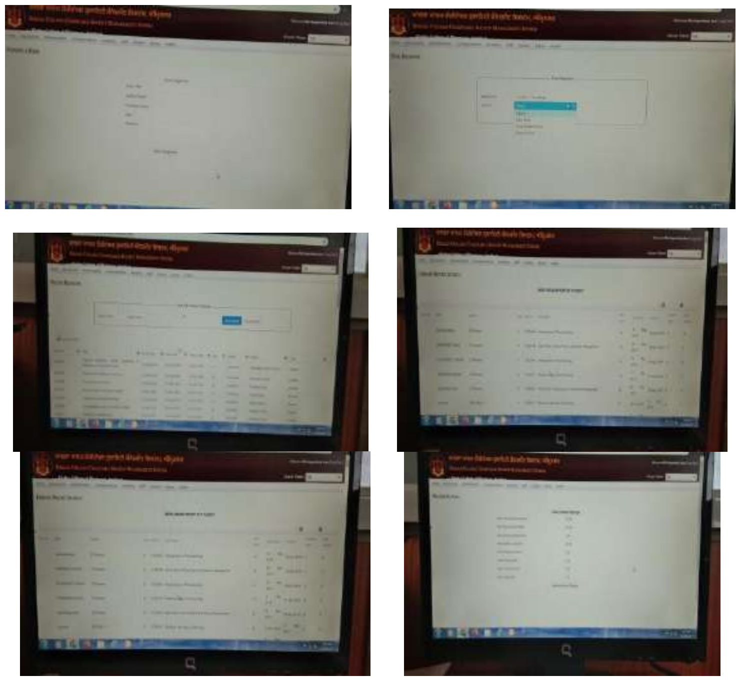


Figure 2) Some Images of Library software (E-Governance)

Physical Structure of the KCP's Library: The total area of KCP library is 465 Sq.Mt. as per the norm of the pharmacy college. Therefore, KCP library fulfills all the requirements. Section of KCP's library is:

Circulation section

The Circulation Section at the entrance of the Library divided into two divisions viz.

Figure 3

Property counter

Division of Circulation section

Circulation counter

Proper counter: user are advised to keep their personal belongings including handbags, hats, printed materials, umbrellas, etc. in the property counter which is at the left side of the entrance. Personal belongings kept in the property counter have to be taken on the same day itself and if it is kept beyond one day, the staff of library will not held responsible for the belongings.

Figure 4: Property Counter

Circulation Counter

The circulation counter is automated. Members are requested to bring a Student's library Card whenever they come to see the library. Books are Borrow and receive in this counter. The Borrowers show their library card and then take a book .Firstly we put an entry on the issues return register and, then put it on the student's library card .In this card we write the date Which day students issue the book ,put the accession no, Due date. If students return the book we put the receive date and signed on their library card and issue return register.

(a)Entry register **(c) Librarian's Cabin** **(b) Circulation counter**

Figure 5)

Periodicals Section

In this section, Journals appear here and Newspaper is kept. We have subscribed to 24 international and Indian journals.

Collection of journals		
Sr.No	**Title**	**Publisher**
1	INDIAN JOURNAL OF PHYSIOLOGY AND PHARMACOLOGY	IJPP
2	INDIAN JOURNAL OF CHEMISTRY SEC-A	NISCAIR
3	INDIAN JOURNAL OF CHEMISTRY SEC-B	NISCAIR
4	CSIR NEWS	NISCAIR
5	INDIAN JOURNAL OF PHARMACEUTICAL EDUCATION AND RESEARCH	IJPER
6	INDIAN DRUGS	IDMA
7	THE INDIAN PHARMACIST	BAJAJ
8	THE PHARMA REVIEW PUB	KONGPOSH
9	INDIAN JOURNAL OF PHARMACOLOGY	MEDKNOW
10	PHARMACOGNOSY MAGAZINE	MEDKNOW
11	PHARMACOGNOSY RESEARCH	MEDKNOW
12	INDIAN JOURNAL OF NATURAL PRODUCTS &RESOURCES	NISCAIR
13	JOURNAL OF PHARMACY AND BIO ALLIED	MEDKNOW
14	JOURNAL OF ADVANCED PHARMACEUTICAL TECHNOLOGY & RESEARCH	MEDKNOW
15	JOURNAL OF PHARMACEUTICAL NEGATIVE RESULTS	MEDKNOW
16	JOURNAL OF PHARMACOLOGY AND PHARMACOTHERAPEUTICS	MEDKNOW
17	JOURNAL OF RENAL NUTRITION AND METABOLISM	MEDKNOW
18	MULLER JOURNAL OF MEDICAL SCIENCES AND RESEARCH	MEDKNOW
19	INDIAN JOURNAL OF EXPERIMENTAL BIOLOGY	NISCAIR
20	JOURNAL OF INTELLECTUAL PROPERTY RIGHTS BIMONTHLY	NISCAIR
21	MEDICINAL & AROMATRIC PLANTS ABSTRACTS	NISCAIR
22	INTERNATIONAL JOURNAL OF ADVANCED MEDICAL AND HEALTH RESEARCH	MEDKNOW
23	INTERNATIONAL JOURNAL OF HEALTH & ALLIED SCIENCES	MEDKNOW
24	CURRENT MEDICAL ISSUES	MEDKNOW

Table 1

(A) Journal stand Figure 6) (B) Newspaper stand

Information Technology Section

Information are provide from this section Our computer are housed in the ITC with this LAN option has also been provided in the computer so that student can do their research and any information can be done .This section also important because now a day everything is provided online as per their need and now they can get more and more information

Figure 7) Computer section

Reference Section

The library has a good reference collection consisting of various encyclopedias, dictionaries, yearbooks, almanacs, atlases, biographies, etc. of the national and international pharmacy coverage and other reference books.

Figure 8) Reference section

Reprography section There is also a reprography section in our college, here students and teacher get photocopies according to their needs .Here; we give the cheap photocopy from market.

Figure 9) Reprographic Section

Theses/Dissertation Section

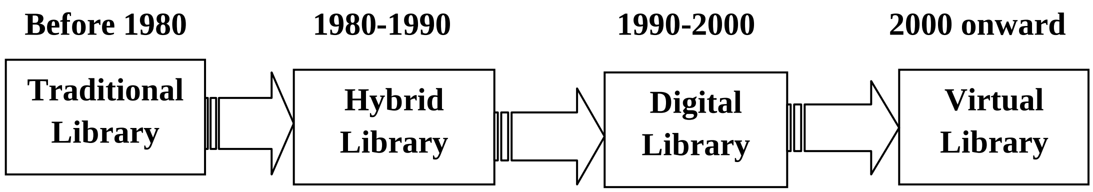
Ph.D. These, Dissertations and project reports of the college are received and maintained by this section. According to their convenience, after reaching this section, the user now see and known researcher report and after that they making research report from it, they make their research report which increase to their intellect.

Figure 10) Thesis and Dissertation Section

(a) **Research Reports** **Figure (11)** **(b) Dissertation**

Higher Education in India (Traditional to virtual):

From 1947 the Education department at the centre has developed under central Government. The Education at the state level is first and foremost in charge of the state government; the central government is the only Centre of attention on the coordination and Resolution of academic standards in respect of higher education. During 1970 a seminar was conducted by the UGC with the partnership of government of India, Ministry of education and Ministry of information & broadcasting on “Open University” for the people who live the distant location and the design got the shape in the year 1982. Library Service and Resources changed from 1990s to online In the 2000s. During this online development, the knowledge Managers, information scientist and librarian realized that faculty, employee and other people will using this material and services as much as pupils.



Traditional Library: Traditional library provides emphasis on the repository and preservation of substantial items, especially books and periodical those in which librarians were a manager of the library. Data is physically collected in one place users must go to the library to find what is there and make use of it.

Hybrid Library: The term "Hybrid" is used in the explanation of activities or services that combine the two important features. Hybrid library is mixture of the printable library resource and the developing number of electronic source. The concept of the library arises 1980s when voltaic resources are easily accessible for library to acquire public use .

Digital Library: The digital library is a collection of the documentation in well ordered in digital form, accessible on the internet or on the CD-ROM disk. Depending on the library a user may be able to retrieve magazine article, sound and video file. On the internet , the digital library boost by broadband connection such as cable modem or DSL. It is much easier to copy CD-ROM or to download an E-book.

Virtual Library: virtual library is other type of digital library in which provide a gateway of facts that is accessible as electronically elsewhere. Library provides access to the information in electronic format. The virtual library has altered the traditional focus of librarians on the selection, cataloguing, and management of information resources such as books and periodicals. INFLIBNET is one of the example of the virtual library.

Role of the library in Higher education:

The main role of the college library is guidance. It should not manipulate as the basic warehouse of books attached to a reading room but as a high-power device of education. A college library is established with the intention of support in the achievement of the objective of the education in other word teachings, research, publication programmers, etc. In the modern system, the college library has important responsibilities.

Purpose of the KCP library as higher education:

Higher education consists of a series of one and all raising the individual to a higher level of extraordinary, understanding and connection with all living things. It unlocks the portal of our minds. It helps students discover a passion and even a motive in life. Purpose of higher education as personal development is:-

- ✓ Composing for energetic citizenship injustice the community
- ✓ Spread and support a broad, Promote knowledge base.

Library Board and Personnel Conduct

Library Board a forum for open discussion of matters related to the library and its services. The library committees consists:-

- Principle
- Head of the Department
- Coordinate of the Department
- Librarian

The Board decide and adopt Policies to govern the management .Committee also looks into student's complaints, if any .The Library committee is a standing committee of the Academic council. Library has also excellent staff for coordinate the library efficiently. Library staff divided into four categories………

- ♣ Professional staff
- ♣ Semi-Professional Staff
- ♣ Non-Professional staff
- ♣ Fourth class staff

Professional staff: The KCP Library has skilled staff that involves the librarian and the assistant librarian. Librarian duties that maintain the library, Custody upon the library staff's and report to the principal for their work. Assistant librarian assists the librarian in every matter of the library.

Semi-Professional staff: Library also has a Non-Professional staff that closes in the library attendant. There are three library attendants in the library they have their services that handling the circulation section, Reference section and the stack area.

Non-Professional Staff: Non-Professional staff in the library performs various duties such as keeping a record of the books and documents of the library. This category include catalogue.

Fourth class staff: The KCP library has fourth class staff that is two peons and one sweeper. They have to their duty to maintain the cleanness of the library.

Database

Khalsa college of pharmacy libraries have various Pharmacopeia contains medicine information and they have updated edition. Library provide the online access to the user for accessing books available in the library, due date of the book. The address of the site is **https://www.kccsasr.com.** The collection of library‘s books are ….

Collection of books			
S. No	**Subject**	**Available**	
		Title	**Number of Copies**
1.	Pharmacognosy	102	851
2.	Human Anatomy and Physiology	44	624
3.	Pharmaceutics (Dispensing & General pharmacy)	220	1517
4.	Pharmaceutical Organic Chemistry	82	596
5.	Pharmaceutical Inorganic Chemistry	57	525
6.	Pharmaceutical Microbiology	55	520
7.	Pathophysilogy	39	382
8.	Applied Biochemistry & Clinical Chemistry	80	817
9.	Pharmacology	97	572
10.	Pharmaceutical Jurisprudence and Forensic Pharmacy	17	156
11.	Pharmaceutical Dosage Form	11	104
12.	Community Pharmacy	18	318
13.	Clinical Pharmacy	17	464
14	Hospital Pharmacy	12	180
15	Pharmacoteraputics	8	35
16	Pharmaceutical Analysis and Quality Assurance	68	848
17	Medicinal Chemistry	19	217
18	Biology	18	232
19	Computer Science and Computer Application in pharmacy	21	162
20	Mathematics /Statistics	27	101
21	Communication Skills	36	218
22	Pharmaceutics- Drug Delivery Systems, Pharmaceuticals Engendering, Regulatory Science	68	535
23	Pharmaceutics Practice	4	103
	Total No. of Titles	1120	------
	Total No. of Books	**-----**	**10079**

Table 2

Open Access system:

Khalsa college library provide the open access to its user. With the help of open access the user freely search the material which they want and its save the time of the student. Dr. S.R Ranganathan's fourth law also show that…… **Save the time of the user**.

Figure 12)

Drug information Recourses

As students in Pharmacy College obtain occupy themselves with clinical facet, Library professionals can advice students to use online facilities to get medicine details for various clinical regarding medicine information resources.

Conclusion

Academic Library Play a major Role in Pharmacy education in emending the knowledge of the student and faculty. The pharmacy college libraries do have adequate material as a blend of print and non print forms they are lack of networks information service, security services and automation .Information atmosphere very much alive including library in higher education and other side research environment. The library professionals, Participated in this study are satisfied with collection and their job.

We need to…..

- Centre of attention on Retrieve and speed
- Companion for retrieve and speed

- Expand our **Market Share** for powerful education component
- Focus on instructions

We have ….

- Rare substance/rare formats of substance.
- Rare skill that produce the structure of the organization and accessing material.
- Facts and investigation **about** information and research.

We Don't Have….

- A venue at the **decision-making counter.**
- A headship role to play in the academy
- A market presence where others might/would revolve to us first.

REFERENCES

1) Basak,Subal.c.(2010)American medical association .*Paharmacy education inindia*,74(4),54-57.

2) Jayaraman, Irudaym & Tamizhchelvan, M. & Arasi, Michael.(2015).Role of libraries in pharmacy education and perceptions of library professionals' about their job. *Indian Journal* of *Pharmaceutical Education and research* .49. (4)272-281.

3) Khalsa college charitable society.(n.d) *Khalsa college of pharmacy*. Retrieved march 15,2020,from https://kccsasr.com/

4) Muttaya, Kagnuramath (2007)Accessed from https:www..ir.inflibnet/pdf/ *Academic library and higher education*.(2007)Retrieved march 11,2020, from https://en.wikipedia.org/wiki/Academic_library

5) Ramington, Josph. P (1896) American medical association. Higher education for pharmacists.(5):201-202.

ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ : ਲੋਕਧਾਰਾਈ ਅੰਸ਼

ਮਿਸ ਸੁਮਨਜੀਤ ਕੌਰ
ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫ਼ੈਸਰ, ਖ਼ਾਲਸਾ ਕਾਲਜ ਫ਼ਾਰ ਵਿਮਨ, ਅੰਮ੍ਰਿਤਸਰ।

ਲੋਕਧਾਰਾ ਮਨੁੱਖੀ ਜੀਵਨ ਦਾ ਇਕ ਅਟੁੱਟ ਅੰਗ ਹੈ। ਇਹ ਮਨੁੱਖੀ ਕਾਰਜਾਂ ਵਿਚ ਅਹਿਮ ਰੋਲ ਅਦਾ ਕਰਦੀ ਹੈ। ਮਨੁੱਖ ਅਚੇਤ ਜਾਂ ਸੁਚੇਤ ਰੂਪ ਵਿਚ ਇਸ ਵਰਤਾਰੇ ਨਾਲ ਜੁੜਿਆ ਹੁੰਦਾ ਹੈ। ਇਹ ਇਕ ਜੀਵੰਤ ਅਤੇ ਗਤੀਸ਼ੀਲ ਵਰਤਾਰਾ ਹੈ, ਜੋ ਮਨੁੱਖ ਦੇ ਜਨਮ ਤੋਂ ਉਸ ਨਾਲ ਪਰਛਾਵੇਂ ਦੀ ਤਰ੍ਹਾਂ ਜੁੜਿਆ ਹੋਇਆ ਹੈ। ਇਸਨੇ ਸਾਹਿਤ, ਸਭਿਆਚਾਰ, ਸਮਾਜਿਕ, ਧਾਰਮਿਕ ਹਰ ਪੱਖ 'ਤੇ ਬਹੁ-ਪਰਤੀ ਅਤੇ ਬਹੁ-ਦਿਸ਼ਾਵੀ ਛਾਪ ਪਾਈ ਹੈ।

ਲੋਕਧਾਰਾਈ ਵਰਤਾਰਾ ਸਾਡੇ ਸਮਾਜ, ਸਭਿਆਚਾਰ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਹੀ ਨਹੀਂ ਕਰਦਾ ਸਗੋਂ ਸਾਡੇ ਸਾਹਿਤ 'ਤੇ ਇਸ ਦੀ ਅਮਿੱਟ ਛਾਪ ਹੈ। ਇਕ ਉੱਤਮ ਕ੍ਰਿਤ ਉਹ ਹੀ ਹੁੰਦੀ ਹੈ ਜੋ ਸਾਡੇ ਸਮਾਜ ਅਤੇ ਸਭਿਆਚਾਰ ਦੀ ਤਸਵੀਰ ਨੂੰ ਸਾਹਿਤ ਦਰਪਣ ਰਾਹੀਂ ਪ੍ਰਸਤੁਤ ਕਰੇ। ਸਾਹਿਤ ਦਾ ਉਪਜ ਬਿੰਦੂ ਸਮਾਜ ਹੈ। ਸਮਾਜ ਲੋਕਾਂ ਤੋਂ ਹੋਂਦ ਗ੍ਰਹਿਣ ਕਰਦਾ ਹੈ। ਇਸ ਲਈ ਸਾਹਿਤ ਮਨੁੱਖੀ ਮਨ ਦੀਆਂ ਭਾਵਨਾਵਾਂ ਦੀ ਤਰਜ਼ਮਾਨੀ ਦਾ ਇਕ ਅਹਿਮ ਸਥਾਨ ਹੈ।

ਲੋਕਧਾਰਾ ਅਤੇ ਸਾਹਿਤ ਦਾ ਆਪਸ ਵਿਚ ਗਹਿਰਾ ਰਿਸ਼ਤਾ ਹੈ। ਇਸ ਸੰਬੰਧੀ ਗੋਰਕੀ ਦਾ ਮੱਤ ਹੈ ਕਿ "ਸ਼ਬਦ ਕਲਾ ਦਾ ਮੁੱਢ ਲੋਕਧਾਰਾ ਤੋਂ ਬੱਝਿਆ, ਆਪਣੀ ਲੋਕਧਾਰਾ ਦਾ ਸੰਕਲਨ ਕਰੋ। ਇਸ ਦਾ ਅਧਿਐਨ ਕਰੋ, ਖੋਜ ਕਰੋ। ਲੋਕਧਾਰਾ ਤੋਂ ਸਾਨੂੰ ਕਾਫ਼ੀ ਸਮੱਗਰੀ ਪ੍ਰਾਪਤ ਹੋਵੇਗੀ। ਅਤੀਤ ਨੂੰ ਜਿੰਨੀ ਚੰਗੀ ਤਰ੍ਹਾਂ ਅਸੀਂ ਸਮਝਾਂਗੇ, ਉਨੀ ਹੀ ਸੁਖੈਨਤਾ, ਡੂੰਘਿਆਈ ਤੇ ਆਨੰਦ ਨਾਲ ਅਸੀਂ ਉਸ ਵਰਤਮਾਨ ਦੀ ਸਾਰਥਿਕਤਾ ਨੂੰ ਸਮਝ ਸਕਾਂਗੇ, ਜਿਸਦੀ ਸਿਰਜਣਾ ਅਸੀਂ ਸਾਰੇ ਕਰ ਰਹੇ ਹਾਂ।"[1]

ਲੋਕਧਾਰਾਈ ਤੱਤਾਂ ਦੀ ਸਾਹਿਤ ਵਿਚ ਸਾਰਥਿਕਤਾ ਨੂੰ ਦੇਖਦਿਆਂ ਉਸ ਦਾ ਮੁਲਾਂਕਣ ਵੀ ਵਿਸ਼ੇਸ਼ ਧਿਆਨ ਦੀ ਮੰਗ ਕਰਦਾ ਹੈ। ਇਸ ਦੀ ਪ੍ਰਸਤੁਤੀ ਮੁੱਖ ਨਹੀਂ ਸਗੋਂ ਉਸ ਦਾ ਨਿਭਾਅ ਹੋਣਾ ਹੋਰ ਵੀ ਅਹਿਮ ਹੈ। ਲੋਕਧਾਰਾ ਕਿਸੇ ਜਾਤੀ, ਸਮੂਹ, ਸਮਾਜ ਦੀਆਂ ਮਨੋ-ਬਿਰਤੀਆਂ ਅਤੇ ਮਨੋਭਾਵਾਂ ਦਾ ਸਹਿਜ ਪ੍ਰਗਟਾਵਾ ਹੀ ਨਹੀਂ, ਸਗੋਂ ਇਹ ਸਮੁੱਚੇ ਲੋਕ-ਸਮੂਹ ਪ੍ਰਬੰਧ ਨੂੰ ਵੀ ਆਪਣੇ ਕਲਾਵੇ ਵਿਚ ਸਮੇਟਦੀ ਨਜ਼ਰ ਆਉਂਦੀ ਹੈ।

ਸਾਹਿਤ ਲੋਕਧਾਰਾ ਦੋਵੇਂ ਇਕ-ਦੂਜੇ ਦੇ ਅਨਿੱਖੜਵੇਂ ਅੰਗ ਹਨ। ਸਾਹਿਤ ਵਿਚ ਉਸ ਸਮਾਜ ਦੇ ਰੀਤੀ-ਰਿਵਾਜ, ਖਾਣ-ਪੀਣ, ਪਹਿਰਾਵਾ, ਅਚਾਰ-ਵਿਹਾਰ ਆਦਿ ਸਾਰਾ ਕੁਝ ਸਮਾਇਆ ਹੁੰਦਾ ਹੈ, ਜੋ ਲੋਕ ਮਾਨਸਿਕਤਾ ਨੂੰ ਪ੍ਰਗਟ ਕਰਦਾ ਹੈ। ਡਾ. ਸੋਹਿੰਦਰ ਸਿੰਘ ਵਣਜਾਰਾ ਬੇਦੀ ਦੇ ਅਨੁਸਾਰ:

> "ਲੋਕਧਾਰਾ ਕਿਸੇ ਜਾਤੀ ਦੇ ਵਿਰਸੇ ਦਾ ਉਹ ਸੱਚ ਹੈ, ਜਿਸਦੇ ਗਹਿਰੇ ਅਧਿਐਨ ਬਗ਼ੈਰ ਕਿਸੇ ਜਾਤੀ ਦੀ ਸਭਿਆਚਾਰਕ ਪਛਾਣ ਕਾਇਮ ਨਹੀਂ ਹੋ ਸਕਦੀ। ਇਹ ਸੱਚ ਇਕ ਪ੍ਰਵਾਹ ਵਾਂਗ ਪਰੰਪਰਾ ਤੋਂ ਚੱਲਦਾ, ਯੁੱਗਾਂ ਨਾਲ ਕਦਮ ਮੇਚ ਕੇ ਤੁਰਦਾ, ਹਰੇਕ ਸਭਿਆਚਾਰਕ ਵਰਤਾਰੇ, ਵਸਤੂ ਤੇ ਸੋਚ ਵਿਚ ਆਪਣਾ ਜਲੌ ਦਰਸਾਂਦਾ ਹੈ। ਲੋਕਧਾਰਾ ਭਾਵੇਂ ਜੀਵਨ ਨਾਲੋਂ ਕਿਤਨੀ ਵੀ ਵਿਲੱਖਣ ਅਤੇ ਅਦਭੁੱਤ ਹੋਵੇ, ਕਿਤਨੀ ਹੀ ਬੇਯਕੀਨੀ ਤੇ ਮਿਥੀਕਲ ਹੋਵੇ, ਜਾਤੀ ਦੀ ਮਾਨਸਿਕਤਾ ਤੇ ਆਧਾਰਿਤ ਯਥਾਰਥ ਹੁੰਦੀ ਹੈ।"[2]

ਲੋਕਧਾਰਾ ਇਕ ਅਜਿਹਾ ਵਰਤਾਰਾ ਹੈ। ਜਿਸ ਦੀ ਵਰਤੋਂ ਪਰੰਪਰਾ ਤੋਂ ਚੱਲੀ ਆ ਰਹੀ ਹੈ। ਕੋਈ ਵੀ ਸਾਹਿਤਕ ਕ੍ਰਿਤ ਜੋ ਉੱਤਮ ਸਾਹਿਤ ਦੀ ਸ਼੍ਰੇਣੀ ਹਾਸਲ ਕਰਦੀ ਹੈ, ਇਸ ਤੋਂ ਅਭਿੱਜ ਨਹੀਂ ਹੈ। ਲੋਕਧਾਰਾ ਦਾ ਪ੍ਰਵਾਹ ਸਾਹਿਤ ਵਿਚ ਪੁਰਾਤਨ ਕਾਲ, ਮੱਧ ਕਾਲ ਅਤੇ ਆਧੁਨਿਕ ਕਾਲ ਵਿਚ ਨਿਰੰਤਰ ਵਹਿ ਰਿਹਾ ਹੈ। ਮੱਧਕਾਲ ਦੇ ਸਾਹਿਤ 'ਤੇ ਜੇ ਨਜ਼ਰ ਮਾਰੀਏ ਤਾਂ ਸੂਫ਼ੀ ਕਾਵਿ, ਗੁਰਮਤਿ ਕਾਵਿ, ਕਿੱਸਾ ਕਾਵਿ, ਵਾਰ ਕਾਵਿ ਆਦਿ ਕੋਈ ਵੀ ਅਜਿਹਾ ਨਹੀਂ, ਜੋ ਇਸ ਪ੍ਰਵਾਹ ਤੋਂ ਬਾਹਰੀ ਹੋਵੇ। ਜੇਕਰ ਫ਼ਰੀਦ ਬਾਣੀ ਨੂੰ ਦੇਖੀਏ ਤਾਂ ਉਹ ਵੀ ਲੋਕਧਾਰਾਈ ਅੰਸ਼ਾ ਨਾਲ ਭਰਪੂਰ ਹੈ। ਗੁਰਮਤਿ ਕਾਵਿ ਵਿਚ ਵੀ ਇਨ੍ਹਾਂ ਲੋਕਧਾਰਾਈ ਤੱਤਾਂ ਨੂੰ ਮਹੱਤਤਾ ਹਾਸਲ ਹੈ।

ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਸਮੁੱਚੀ ਲੋਕਾਈ ਅਤੇ ਮਨੁੱਖਤਾ ਦੇ ਅਜਿਹੇ ਆਗੂ ਸਨ, ਜਿਨ੍ਹਾਂ ਨੇ ਆਪਣੀ ਬਾਣੀ ਰਾਹੀਂ ਸਮੁੱਚੀ ਮਨੁੱਖਤਾ ਦੀ ਗੱਲ ਕੀਤੀ। ਉਨ੍ਹਾਂ ਨੇ ਮਨੁੱਖ ਨੂੰ ਸਾਕਾਰਾਤਮਕ ਸੋਚ ਦੇ ਧਾਰਨੀ ਬਣਨ, ਪਰਮਾਤਮਾ ਨਾਲ ਜੁੜਨ ਅਤੇ ਉੱਚ ਕਰਮ ਕਰਨ ਦਾ ਉਪਦੇਸ਼ ਦਿੱਤਾ। ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੀ ਬਾਣੀ ਜਿੱਥੇ ਸਾਮਜ ਵਿਚਲੇ ਹਰ ਇਕ ਪਹਿਲੂ ਨੂੰ ਦ੍ਰਿਸ਼ਟੀਗੋਚਰ ਕਰਦੀ ਹੈ, ਉੱਥੇ ਇਸ ਵਿਚੋਂ ਲੋਕਧਾਰਾਈ ਅੰਸ਼ ਵੀ ਮਿਲਦੇ ਹਨ। ਲੋਕਧਾਰਾਈ ਵਰਤਾਰਾ ਮਨੁੱਖੀ ਜੀਵਨ ਅਤੇ ਲੋਕ-ਮਾਨਸਿਕਤਾ ਨਾਲ ਜੁੜਿਆ ਇਕ ਅਹਿਮ ਵਰਤਾਰਾ ਹੈ। ਗੁਰੂ ਜੀ ਦਾ ਮਕਸਦ ਗੁਰਬਾਣੀ ਰਾਹੀਂ ਲੋਕਾਂ ਨੂੰ ਕਰਮ-ਕਾਡਾਂ ਤੋਂ ਵਰਜਿਤ ਕਰਕੇ ਸੱਚ ਦੇ ਮਾਰਗ 'ਤੇ ਪਾਉਣਾ ਸੀ। ਇਸ ਲਈ ਉਨ੍ਹਾਂ ਅਜਿਹੀ ਭਾਸ਼ਾ, ਚਿੰਨ੍ਹ, ਪ੍ਰਤੀਕ ਚੁਣੇ ਜੋ ਸਮਾਜ ਵਿਚ ਪ੍ਰਚਲਿਤ ਹੋਣ ਅਤੇ ਸਾਧਾਰਨ ਮਨੁੱਖੀ ਮਨ ਵੀ ਉਸ ਨੂੰ ਸਮਝ ਅਤੇ ਵਿਚਾਰ ਸਕੇ।

ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਵਿਚ ਲੋਕਧਾਰਾਈ ਤੱਤਾਂ ਦੀ ਵਰਤੋਂ ਹੋਈ ਮਿਲਦੀ ਹੈ। ਲੋਕਧਾਰਾਈ ਤੱਤਾਂ ਵਿਚੋਂ ਸਭ ਤੋਂ ਅਹਿਮ ਤੱਤ ਲੋਕ-ਵਿਸ਼ਵਾਸ ਹਨ। ਜਿਨ੍ਹਾਂ ਦਾ ਸਿੱਧਾ ਸੰਬੰਧ ਮਨੁੱਖ ਦੀ ਮਾਨਸਿਕਤਾ ਨਾਲ ਹੈ। ਵਿਸ਼ਵਾਸ ਮਨੁੱਖੀ ਮਨ ਅਤੇ ਜੀਵਨ ਦਾ ਅਟੁੱਟ ਅੰਗ ਹੈ। ਭਾਵੇਂ ਮਨੁੱਖ ਕਿੰਨਾ ਵੀ ਵਿਕਾਸ ਕਰ ਜਾਵੇ, ਪਰ ਇਹ ਵਿਸ਼ਵਾਸ ਉਸ ਨੂੰ ਅਚੇਤ ਜਾਂ ਸੁਚੇਤ ਰੂਪ ਵਿਚ ਪ੍ਰਭਾਵਿਤ ਕਰਦੇ ਹਨ। ਡਾ. ਸੁਰਿੰਦਰ ਸਿੰਘ ਇਸ ਬਾਰੇ ਆਪਣੇ ਵਿਚਾਰ ਪੇਸ਼ ਕਰਦੇ ਹੋਏ ਲਿਖਦੇ ਹਨ, "ਵਿਸ਼ਵਾਸ ਸ਼ਬਦ ਦਾ ਸਿੱਧਾ ਸੰਬੰਧ ਮਨੁੱਖ ਦੇ ਕ੍ਰਿਆਤਮਕ ਜੀਵਨ ਨਾਲ ਸੰਬੰਧਿਤ ਹੈ। ਵਿਸ਼ਵਾਸ ਮਨੁੱਖ ਦੀਆਂ ਪ੍ਰਸਥਿਤੀਆਂ, ਮਨੋਬਿਰਤੀਆਂ ਅਤੇ ਕੁਦਰਤੀ ਸੰਕਲਪਾਂ ਉੱਤੇ ਨਿਰਭਰ ਹੁੰਦਾ ਹੈ। ਵਿਸ਼ਵਾਸ ਉਹ ਮਾਧਿਅਮ ਹੈ, ਜਿਸ ਦੁਆਰਾ ਮਨੁੱਖ ਕੁਦਰਤ ਅਤੇ ਹੋਣੀ ਅੱਗੇ ਗੋਡੇ ਟੇਕ ਕੇ ਕਿਸੇ ਆਦ੍ਰਿਸ਼ਟ ਸ਼ਕਤੀ ਵਿਚ ਹੋਂਦ ਦਾ ਅਹਿਸਾਸ ਕਰਦਾ ਹੈ ਅਤੇ ਇਹ ਅਹਿਸਾਸ ਮਨੁੱਖ ਬਿਰਤੀ ਵਿਚ ਕਿਸੇ ਨਾ ਕਿਸੇ ਰੂਪ ਵਿਚ ਮੌਜੂਦ ਹੁੰਦਾ ਹੈ।"[3]

ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਜਿਸ ਸਮੇਂ ਪੈਦਾ ਹੋਏ, ਉਦੋਂ ਸਮੁੱਚੀ ਲੋਕਾਈ ਵਹਿਮਾਂ-ਭਰਮਾਂ ਅਤੇ ਕਰਮ-ਕਾਡਾਂ ਵਿਚ ਫਸੀ ਹੋਈ ਸੀ। ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਨੇ ਆਪਣੀ ਬਾਣੀ ਰਾਹੀਂ ਲੋਕਾਂ ਦੇ ਇਨ੍ਹਾਂ ਵਹਿਮਾਂ-ਭਰਮਾਂ ਅਤੇ ਕਰਮ-ਕਾਡਾਂ ਦਾ ਖੰਡਨ ਕੀਤਾ। "ਗੁਰੂ ਜੀ ਨੇ ਬਾਣੀ ਵਿਚ ਲੋਕ-ਵਿਸ਼ਵਾਸਾਂ ਦੇ ਵਿਧਾਨ ਸੰਗਠਨ ਤੇ ਰੂਪਾਂਤ੍ਰਣ ਨੂੰ ਨਿਸ਼ਚਿਤ ਕਰਨ ਲਈ ਪੂਰਵ-ਮੱਧਕਾਲੀਨ ਸਮਾਜਿਕ ਯਥਾਰਥਕ ਰੂਪ ਤੇ ਬਹੁਪਰਤੀ ਸਾਂਸਕ੍ਰਿਤਿਕ ਸਿਰਜਣਾ ਦੇ ਗੁੰਝਲਦਾਰ ਵਰਤਾਰੇ ਦਾ ਪਰਿਸਥਿਤੀ ਮੂਲਕ ਅਧਿਐਨ ਕੀਤਾ। ਇਸ ਜਟਿਲ ਵਰਤਾਰੇ ਦੇ ਵਿਭਿੰਨ ਰੂਪਾਂ ਨੂੰ ਨਿਰਧਾਰਤ ਕਰਨ ਲਈ ਗੁਰੂ ਸਾਹਿਬ ਨੇ ਆਪਣੇ ਸਮੇਂ ਵਿਚ ਪ੍ਰਚਲਿਤ ਲੋਕ-ਪਰੰਪਰਈ ਮੁੱਲਾਂ ਦਾ ਸਾਂਸਕ੍ਰਿਤਿਕ ਤੇ ਮਨੋਵਿਗਿਆਨਕ ਵਿਸ਼ਲੇਸ਼ਣ ਕੀਤਾ।"[4]

ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਮਨੁੱਖ ਦੇ 'ਸ੍ਰਿਸ਼ਟੀ' ਸੰਬੰਧਿਤ ਭਰਮ ਭਰੇ ਵਿਚਾਰਾਂ ਨੂੰ ਤੋੜਦੀ ਹੈ। ਗੁਰੂ ਜੀ ਨੇ ਦਰਸਾਇਆ ਹੈ ਕਿ ਸ੍ਰਿਸ਼ਟੀ ਦੀ ਰਚਨਾ ਵੀ ਉਸ ਪਰਮਾਤਮਾ ਦੀ ਰਚੀ ਹੋਈ ਹੈ। ਸਭ ਕੁਝ ਕਰਨ ਕਰਾਉਣ ਵਾਲਾ ਉਹ ਆਪ ਹੀ ਸੱਚਾ ਪੁਰਖ ਹੈ। ਜਿਸ ਨੇ ਇਸ ਸੰਸਾਰ ਨੂੰ ਪੈਦਾ ਕਰਕੇ ਸਾਰੀ ਮਨੁੱਖਤਾ ਨੂੰ ਇਕ ਆਹਰ ਦੇ ਵਿਚ ਬੰਨ੍ਹਿਆ ਹੋਇਆ ਹੈ। ਗੁਰੂ ਜੀ ਨੇ ਬਾਣੀ ਰਾਹੀ ਇਸ ਤੱਥ ਨੂੰ ਤਰਕ ਤਹਿਤ ਪੇਸ਼ ਕੀਤਾ ਹੈ ਕਿ ਸ੍ਰਿਸ਼ਟੀ ਦੀ ਰਚਨਾ ਤੋਂ ਪਹਿਲਾ ਇੱਥੇ ਸਿਰਫ਼ ਧੁੰਧੂਕਾਰਾ ਸੀ। ਨਾ ਦਿਨ ਸੀ, ਨਾ ਰਾਤ, ਨਾ ਚੰਦ-ਸੂਰਜ ਸੀ। ਹਰ ਪਾਸੇ ਹਨੇਰ ਛਾਇਆ ਹੋਇਆ ਸੀ। ਸਿਰਫ਼ ਇਕ ਪਾਰਬ੍ਰਹਮ ਹੀ ਸੁੰਨ-ਸਮਾਧੀ ਦੀ ਅਵਸਥਾ ਵਿਚ ਮੌਜੂਦ ਸੀ।

- ਅਰਬਦ ਨਰਬਦ ਧੁੰਧੂਕਾਰਾ॥ ਧਰਣਿ ਨ ਗਗਨਾ ਹੁਕਮੁ ਅਪਾਰਾ॥
  ਨਾ ਦਿਨੁ ਰੈਨਿ ਨ ਚੰਦੁ ਨ ਸੂਰਜੁ ਸੁੰਨ ਸਮਾਧਿ ਲਗਾਇਦਾ॥[5]
- ਆਪੀਨੈ ਆਪੁ ਸਾਜਿਓ ਆਪੀਨੈ ਰਚਿਓ ਨਾਉ॥[6]

ਪਰਮਾਤਮਾ ਨੇ ਆਪਣੀ ਰਜ਼ਾ ਅਨੁਸਾਰ ਇਸ ਸ੍ਰਿਸ਼ਟੀ ਦੀ ਰਚਨਾ ਕੀਤੀ।

- ਜਾ ਤਿਸੁ ਭਾਣਾ ਤਾ ਜਗਤੁ ਉਪਾਇਆ॥[7]

ਇਸ ਸ੍ਰਿਸ਼ਟੀ ਦੀ ਰਚਨਾ ਕਰਕੇ ਪਰਮਾਤਮਾ ਨੇ ਇਸ ਨੂੰ ਆਪਣੇ ਹੁਕਮ ਵਿਚ ਰੱਖਿਆ। ਹਰ ਇਕ ਵਰਤਾਰਾ ਉਸ ਆਪਾਰ ਅਕਾਲ-ਪੁਰਖ ਦੇ ਭਾਣੇ ਵਿਚ ਵਿਘਟਿਤ ਹੋ ਰਿਹਾ ਹੈ। ਕੁਝ ਵੀ ਹੁਕਮ ਦੇ ਬਾਹਰ ਨਹੀਂ ਹੈ।

- ਹੁਕਮੈ ਅੰਦਰਿ ਸਭੁ ਕੋ
  ਬਾਹਰਿ ਹੁਕਮ ਨਾ ਕੋਇ॥[8]

ਸਾਰੀ ਸ੍ਰਿਸ਼ਟੀ ਜੀਵ-ਜੰਤੂ, ਮਨੁੱਖ ਪ੍ਰਭੂ ਦੀ ਸਾਜੀ ਕੁਦਰਤ ਉਸ ਦੇ 'ਹੁਕਮ' ਵਿਚ ਬੱਝੀ ਹੋਈ ਹੈ। ਪਰਮਾਤਮਾ ਨੇ ਸ੍ਰਿਸ਼ਟੀ ਦੀ ਰਚਨਾ ਕਿਉਂ ਕੀਤੀ। ਇਸ ਦਾ ਵਾਸਤਵਿਕ ਗਿਆਨ ਉਹ ਆਪ ਜਾਣਦਾ ਹੈ, ਕਿਉਂਕਿ ਮਨੁੱਖ ਇਸ ਸਭ ਨੂੰ ਸਪੱਸ਼ਟ ਕਰ ਸਕੇ, ਇਹ ਉਸ ਦੀ ਸਮਰੱਥਾ ਤੋਂ ਬਾਹਰੀ ਹੈ।

ਗੁਰੂ ਜੀ ਦੇ ਸਮੇਂ ਵਿਭਿੰਨ ਮੱਤਾਂ ਜਿਵੇਂ ਬੁੱਧ ਮਤ, ਜੋਗ ਮਤ, ਅਤੇ ਹਿੰਦੂ ਧਰਮ ਦਾ ਵਧੇਰੇ ਬੋਲਬਾਲਾ ਸੀ। ਹਰ ਇਕ ਦਾ ਆਪਣਾ ਵੱਖਰਾ ਅਸੂਲ ਅਤੇ ਪਰੰਪਰਾ ਸੀ। ਲੋਕ ਸਾਧਾਰਨ ਬੁੱਧੀ ਦੇ ਮਾਲਕ ਸਨ। ਉਹ ਕੁਦਰਤੀ ਸ਼ਕਤੀਆਂ ਵਿਚ ਯਕੀਨ ਕਰਦੇ ਸਨ ਅਤੇ ਮਨ ਅੰਦਰ ਇਕ ਡਰ ਦੀ ਭਾਵਨਾ ਨੂੰ ਰੱਖਦੇ ਸਨ। ਉਹ ਆਪਣੇ ਇਸ਼ਟ, ਗੁਰੂ ਜੀ ਅਰਾਧਨਾ ਕਰਨ ਲਈ ਕਈ ਕਿਸਮ ਦੇ ਯਤਨ ਕਰਦੇ ਸਨ ਤਾਂ ਜੋ ਕਿ ਉਹ ਆਪਣੇ ਇਸ਼ਟ ਨੂੰ ਖੁਸ਼ ਰੱਖ ਸਕਣ ਅਤੇ ਕੁਕਰਮਾਂ ਤੋਂ ਬਚ ਸਕਣ। 'ਆਰਤੀ' ਨਾਲ ਕਈ ਪਰੰਪਰਾਮਈ ਵਿਸ਼ਵਾਸ ਜੁੜੇ ਹੋਏ ਸਨ। ਇਹ ਵਿਧੀ ਇਕ ਤਰ੍ਹਾਂ ਦੀ ਪੂਜਾ ਨਾਲ ਸੰਬੰਧਿਤ ਸੀ। ਜਿਸ ਵਿਚ ਇਕ ਥਾਲ ਵਿਚ ਦੀਵੇ ਜਗਾ ਕੇ ਆਪਣੇ ਇਸ਼ਟ ਨੂੰ ਪ੍ਰਸੰਨ ਕਰਨ ਲਈ ਉਸ ਦੀ ਪੂਜਾ ਕੀਤੀ ਜਾਂਦੀ ਸੀ, ਭਾਵ ਆਰਤੀ ਉਤਾਰੀ ਜਾਂਦੀ ਸੀ। ਆਰਤੀ ਉਤਰਾਦਿਆਂ ਪ੍ਰਭੂ ਦੀ ਉਸਤਤ ਵਿਚ ਪ੍ਰਸੰਸਾ-ਮੂਲਕ ਗਾਇਆ ਵੀ ਜਾਂਦਾ ਸੀ।

ਹਿੰਦੂ ਮੱਤ ਦੇ ਲੋਕ ਜੋਤ ਜਗਾ ਕੇ ਆਪਣੇ ਗੁਰੂ/ਇਸ਼ਟ ਦੀ ਆਰਤੀ ਉਤਾਰਦੇ ਸਨ। ਉਨ੍ਹਾਂ ਦਾ ਵਿਚਾਰ ਸੀ ਕਿ ਦੀਵਿਆਂ ਦੀ ਜੋਗ ਜਗਾ ਕੇ ਬਦਰੂਹਾਂ ਤੋਂ ਛੁਟਕਾਰਾ ਪਾਇਆ ਜਾਂਦਾ ਹੈ। ਲੋਕ ਰਾਇ ਦੇ ਅਨੁਸਾਰ "ਆਰਤੀ ਵੇਲੇ ਥਾਲ ਵਿਚ ਘਿਉ ਦੇ ਦੀਵੇ ਬਾਲ ਕੇ ਜਾਂ ਚੰਦਨ, ਮੁਸਕ ਕਪੂਰ ਆਦਿ ਜਲਾ ਕੇ ਆਪਣੇ ਇਸ਼ਟ ਦੀ ਮੂਰਤੀ ਦੁਆਲੇ ਸੱਜੇ ਤੋਂ ਖੱਬੇ ਵੱਲ ਸੂਰਜੀ ਦਿਸ਼ਾ ਵਿਚ ਪਰਕਰਮਾ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਆਰਤੀ ਸਮੇਂ ਦੀਵਿਆਂ ਦੀ ਗਿਣਤੀ ਨਿਸ਼ਚਿਤ ਨਹੀਂ। ਦੀਵੇ ਇਕ ਤੋਂ ਲੈ ਕੇ ਇਕੋਤਰ ਸੌ ਜਾਂ ਇਕ ਸੌ ਅੱਠ ਵੀ ਹੋ ਸਕਦੇ ਹਨ।"[9]

ਗੁਰੂ ਜੀ ਨੇ ਜਦ ਇਸ ਪ੍ਰਕਾਰ ਦੇ ਪੂਜਾ-ਵਿਧਾਨ ਨੂੰ ਦੇਖਿਆ ਤਾਂ ਉਨ੍ਹਾਂ ਨੇ ਇਸ ਵਿਰੁੱਧ ਆਪਣੀ ਆਵਾਜ਼ ਉਠਾਈ ਕਿ ਉਸ ਪਰਮਾਤਮਾ ਨੂੰ ਕਿਸੇ ਦੀਵੇ ਜਾਂ ਲੋਅ ਦੀ ਲੋੜ ਨਹੀਂ ਹੈ। ਸਾਰਾ ਬ੍ਰਹਿਮੰਡ ਉਸ ਦੀ ਆਰਤੀ ਵਿਚ ਭਾਗੀਦਾਰ ਹੈ। 'ਆਰਤੀ' ਸਿਰਲੇਖ ਅਧੀਨ ਉਨ੍ਹਾਂ ਦੀ ਬਾਣੀ ਇਕ ਉੱਤਮ ਰਚਨਾ ਹੈ। ਜਿਸ ਵਿਚ ਉਨ੍ਹਾਂ ਇਸ ਕਰਮ-ਕਾਂਡ ਨੂੰ ਮੂਰਤੀ ਪੂਜਾ ਸਮਾਨ ਦੱਸਦਿਆਂ ਇਸ ਦੀ ਨਿੰਦਾ ਕੀਤੀ। ਉਨ੍ਹਾਂ ਨੇ ਕਿਹਾ ਕਿ ਉਸ ਪਾਰਬ੍ਰਹਮ ਦੀ ਆਰਤੀ ਨਿਰੰਤਰ ਕੁਦਰਤ ਦੁਆਰਾ ਉਤਾਰੀ ਜਾ ਰਹੀ ਹੈ। ਉਸ ਨੂੰ ਅਜਿਹੇ ਫੋਕੇ ਅਤੇ ਝੂਠੇ ਕਰਮ-ਕਾਡਾਂ ਦੀ ਲੋੜ ਨਹੀਂ। ਕੁਦਰਤ ਉਸ ਪਾਰਬ੍ਰਹਮ ਦੀ ਨਿਰੰਤਰ ਆਰਤੀ ਉਤਾਰ ਰਹੀ ਹੈ।

- ਗਗਨ ਮੈ ਥਾਲੁ ਰਵਿ ਚੰਦੁ ਦੀਪਕ ਬਨੇ।
  ਤਾਰਿਕਾ ਮੰਡਲ ਜਨਕ ਮੋਤੀ॥
  ਧੂਪੁ ਮਲਆਨਲੋ ਪਵਣੁ ਚਵਰੋ ਕਰੇ
  ਸਗਲ ਬਨਰਾਇ ਫੂਲੰਤ ਜੋਤੀ॥੧॥
  ਕੈਸੀ ਆਰਤੀ ਹੋਇ॥ਭਵ ਖੰਡਨਾ ਤੇਰੀ ਆਰਤੀ॥
  ਅਨਹਤਾ ਸਬਦ ਵਾਜੰਤ ਭੇਰੀ॥੧॥ ਰਹਾਉ॥[10]

ਇਸ ਪ੍ਰਕਾਰ ਗੁਰੂ ਜੀ ਨੇ ਆਪਣੀ ਬਾਣੀ ਰਾਹੀਂ ਸਮਾਜ ਵਿਚ ਪਸਰੇ ਅਜਿਹੇ ਭਰਮਾਂ ਦਾ ਖੰਡਨ ਕੀਤਾ ਅਤੇ ਲੋਕਾਈ ਨੂੰ ਉਸ ਇਕ ਨਾਲ ਜੁੜਨ ਦਾ ਉਪਦੇਸ਼ ਦਿੱਤਾ। ਇਹ ਹੀ ਨਹੀਂ ਉਸ ਸਮੇਂ ਪ੍ਰਚਲਿਤ ਮੂਰਤੀ ਪੂਜਾ, ਤੀਰਥ ਯਾਤਰਾ, ਤੀਰਥ ਇਸ਼ਨਾਨ ਆਦਿ ਕਰਮ-ਕਾਡਾਂ ਦਾ ਵੀ ਜ਼ੋਰਦਾਰ ਤੇ ਤਿੱਖੇ ਸ਼ਬਦਾਂ ਵਿਚ ਵਿਰੋਧ ਕੀਤਾ। ਉਨ੍ਹਾਂ ਕਿਹਾ ਕਿ ਜੇਕਰ ਮਨੁੱਖ ਸੱਚੇ-ਦਿਲ ਤੋਂ ਪਰਮਾਤਮਾ ਦਾ ਸਿਮਰਨ ਕਰਦਾ ਹੈ, ਤਾਂ ਇਹੀ ਉਸ ਲਈ ਅਠਾਹਠ-ਤੀਰਥ ਇਸ਼ਨਾਨਾਂ ਦੇ ਬਰਾਬਰ ਹੈ।

- ਸੁਣਿਐ ਅਠਸਠਿ ਕਾ ਇਸਨਾਨੁ॥[11]

ਜੇਕਰ ਮਨੁੱਖੀ ਮਨ ਸਾਫ਼ ਨਹੀਂ ਤਾਂ ਤੀਰਥ ਯਾਤਰਾ ਕਰਨ ਜਾਂ ਇਸ਼ਨਾਨ ਕਰਨ ਨਾਲ ਪਰਮਾਤਮਾ ਦੀ ਪ੍ਰਾਪਤੀ ਨਹੀਂ ਹੋਣੀ। ਇਹ ਮਨੁੱਖ ਦੇ ਫੋਕੇ ਕਰਮ-ਕਾਂਡ ਤੇ ਹੰਕਾਰ ਦੀ ਅਵਸਥਾ ਹੈ। ਲੋਕ-ਮਾਨਸਿਕਤਾ ਇਸ ਫੋਕੇ ਰੀਤੀ-ਰਿਵਾਜ ਜਾਂ ਵਹਿਮ ਵਿਚ ਪੂਰੀ ਤਰ੍ਹਾਂ ਜਕੜੀ ਹੋਈ ਸੀ। ਗੁਰੂ ਜੀ ਨੇ ਮਨੁੱਖੀ ਮਨ ਨੂੰ ਇਸ ਸੋਚ ਤੋਂ ਮੁਕਤ ਕਰਨ ਲਈ ਦਰਸਾਇਆ ਕਿ ਅਠਾਹਠ ਤੀਰਥਾਂ 'ਤੇ ਜਾ ਕੇ ਇਸ਼ਨਾਨ ਕਰਨ ਨਾਲ ਪਾਪ ਬਖ਼ਸ਼ੇ ਨਹੀਂ ਜਾਂਦੇ, ਸਗੋਂ ਇਸ ਨੂੰ ਦੂਰ ਕਰਨ ਲਈ ਪਰਮਾਤਮਾ ਦਾ ਸਿਮਰਨ ਹੀ ਇਕੋ ਇਕ ਮੁਕਤੀ ਮਾਰਗ ਹੈ। ਹੋਰ ਸਭ ਕੁਝ ਵਹਿਮ ਭਰਮ ਦੀ ਉਪਜ ਹੈ।

ਇਸ ਤੋਂ ਇਲਾਵਾ ਹਿੰਦੂ ਧਰਮ ਵਿਚ ਹੋਰ ਵੀ ਕਈ ਕਿਸਮ ਦੇ ਰੀਤੀ ਰਿਵਾਜ ਪ੍ਰਚਲਿਤ ਸਨ। ਜਿਨ੍ਹਾਂ ਸੰਬੰਧੀ ਉਨ੍ਹਾਂ ਦੀ ਧਾਰਨਾ ਨਿਰੋਲ ਵਹਿਮਾਂ ਦੀ ਉਪਜ ਸੀ। 'ਸੂਤਕ' ਸੰਬੰਧੀ ਹਿੰਦੂ-ਮੱਤ ਵਿਚ ਕਈ ਵਿਸ਼ਵਾਸ ਉਪਲਬਧ ਸਨ। ਭਾਵੇਂ ਕਿ ਸੂਤਕ ਦਾ ਸੰਸਕਾਰ ਵੈਦਿਕ ਕਾਲ ਤੋਂ ਚੱਲਿਆ ਆ ਰਿਹਾ ਸੀ, ਪਰ ਹਿੰਦੂ ਮੱਤ ਨੇ ਇਸ ਨੂੰ ਵਧੇਰੇ ਪ੍ਰਫੁੱਲਿਤ ਕੀਤਾ। ਹਿੰਦੂ ਧਰਮ ਸ਼ਾਸਤ੍ਰਾਂ ਅਨੁਸਾਰ, "ਬੱਚੇ ਦੇ ਜਨਮ ਉਪਰੰਤ ਕੁਝ ਦਿਨਾਂ ਵਾਸਤੇ ਘਰ ਅਸ਼ੁੱਧ ਹੋ ਜਾਂਦਾ ਹੈ ਤੇ ਉਨੀਂ ਦਿਨੀਂ ਉਸ ਘਰ ਨਾਲ ਖਾਣ ਪੀਣ ਤੇ ਵਰਤਣ-ਵਰਤਾਰੇ ਦੀ ਸਾਂਝ ਰੱਖਣ ਵਾਲਾ ਵੀ ਖੁਦ ਬਖੁਦ ਪਲੀਤ ਹੋ ਜਾਂਦਾ ਹੈ। ਇਸ ਲਈ ਕਈ ਸਨਾਤਨੀ ਵਿਚਾਰਾਂ ਵਾਲੇ ਲੋਕ ਸੂਤਕ ਵਾਲੇ ਘਰ ਆਉਣਾ ਜਾਣਾ ਨਹੀਂ ਰੱਖਦੇ। ਅਸ਼ੁੱਧੀ ਵਾਲੇ ਇਨ੍ਹਾਂ ਦਿਨਾਂ ਵਿਚ ਵੇਦਾਂ ਦਾ ਅਧਿਐਨ ਅਤੇ ਹੋਮ ਯੱਗ ਕਰਨ ਦੀ ਮਨਾਹੀ ਹੈ।"[12]

ਸੂਤਕ ਨੂੰ ਖ਼ਤਮ ਕਰਨ ਲਈ ਹਰ ਧਰਮ ਜਾਂ ਜਾਤ ਦੇ ਲੋਕ ਵੱਖਰੇ-ਵੱਖਰੇ ਢੰਗਾਂ ਦੀ ਵਰਤੋਂ ਕਰਦੇ ਸਨ। ਕੋਈ ਪੂਜਾ ਕਰਦਾ ਸੀ ਤੇ ਕੋਈ ਮਠਿਆਈ ਵੰਡ, ਦਾਨ-ਪੁੰਨ ਕਰਕੇ ਆਪਣੇ ਘਰ ਵਿਚੋਂ ਸੂਤਕ ਨੂੰ ਕੱਢਦੇ ਸਨ।

ਗੁਰੂ ਜੀ ਨੇ ਲੋਕਾਂ ਨੂੰ ਤਰਕਮਈ ਦਲੀਲ ਦੇ ਕੇ ਸਮਝਾਇਆ ਕਿ ਜੇਕਰ ਸੂਤਕ ਨੂੰ ਮੰਨਿਆ ਜਾਵੇ ਤਾਂ ਸੂਤਕ ਤਾਂ ਹਰ ਥਾਂ, ਹਰ ਵੇਲੇ ਹੁੰਦਾ ਹੈ। ਜਿਵੇਂ ਘਰ ਵਿਚ ਪਏ ਹੋਏ ਗੋਹੇ, ਲੱਕੜੀ ਵਸਤਾਂ ਵਿਚ ਕੀੜੇ ਹੁੰਦੇ ਹਨ, ਜਿਨ੍ਹਾਂ ਤੋਂ ਹੋਰ ਕੀੜੇ ਪੈਦਾ ਹੁੰਦੇ ਹਨ। ਅੰਨ ਅਤੇ ਪਾਣੀ ਅੰਦਰ ਵੀ ਕਈ ਕਿਸਮ ਦੇ ਕੀੜੇ ਹੁੰਦੇ ਹਨ। ਅੰਨ ਤੇ ਪਾਣੀ ਜ਼ਿੰਦਗੀ ਜਿਉਂਣ ਲਈ ਲਾਜ਼ਮੀ ਹਨ। ਜੇਕਰ ਇਹ ਸਭ ਕੁਝ ਸੂਤਕ ਭਰਪੂਰ ਭਾਵ ਅਪਿੱਤਰ ਹੈ ਤਾਂ ਫਿਰ ਸ਼ੁੱਧ ਕੀ ਹੈ? ਜਾਂ ਇਸ ਨੂੰ ਸ਼ੁੱਧਤਾ ਕਿਵੇ ਪ੍ਰਦਾਨ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ। ਇਹ ਇਕ ਮਨੁੱਖੀ ਮਨ ਦੁਆਰਾ ਸਿਰਜੀ ਹੋਈ ਮਨਘੜਤ ਧਾਰਨਾ ਹੈ। ਜਿਸ ਨੂੰ ਗਿਆਨ ਦੀ ਰੋਸ਼ਨੀ ਨਾਲ ਹੀ ਖ਼ਤਮ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ। ਇਸ ਨੂੰ ਸਪੱਸ਼ਟ ਕਰਨ ਲਈ ਗੁਰੂ ਜੀ 'ਆਸਾ ਦੀ ਵਾਰ' ਵਿਚ ਦਰਸਾਉਂਦੇ ਹਨ।

- ਜੇ ਕਰਿ ਸੂਤਕੁ ਮੰਨੀਐ ਸਭ ਤੈ ਸੂਤਕੁ ਹੋਇ॥
ਗੋਹੇ ਅਤੈ ਲਕੜੀ ਅੰਦਰਿ ਕੀੜਾ ਹੋਇ॥
ਜੇਤੇ ਦਾਣੇ ਅੰਨ ਕੇ ਜੀਆ ਬਾਝੁ ਨਾ ਕੋਇ॥
ਪਹਿਲਾ ਪਾਣੀ ਜੀਉ ਹੈ ਜਿਤੁ ਹਰਿਆ ਸਭੁ ਕੋਇ॥
ਸੂਤਕੁ ਕਿਉ ਕਰਿ ਰਖੀਐ ਸੂਤਕੁ ਪਵੈ ਰਸੋਇ॥
ਨਾਨਕ ਸੂਤਕ ਏਵ ਨ ਊਤਰੈ ਗਿਆਨੁ ਉਤਾਰੇ ਧੋਇ॥੧॥[13]

ਗੁਰੂ ਜੀ ਨੇ ਮਨੁੱਖਤਾ ਨੂੰ ਅਜਿਹੇ ਫੋਕੇ ਕਰਮ ਕਾਡਾਂ ਤੋਂ ਦੂਰ ਰਹਿ ਕੇ ਉੱਚਾ ਆਤਮਿਕ ਜੀਵਨ ਜੀਉਣ ਦਾ ਉਪਦੇਸ਼ ਦਿੱਤਾ।

'ਜਨੇਊ' ਵੀ ਏਸੇ ਲੜੀ ਤਹਿਤ ਜਨਮ ਨਾਲ ਜੁੜਿਆ ਕਰਮ ਕਾਂਡ ਸੀ। ਜਨੇਊ ਦੀ ਇਹ ਰੀਤ ਪੂਰਵ ਇਤਿਹਾਸ ਕਾਲ ਤੋਂ ਚੱਲੀ ਆ ਰਹੀ ਸੀ। ਹਿੰਦੂ ਧਰਮ ਵਿਚ 'ਜਨੇਊ' ਨੂੰ ਇਕ ਪਵਿੱਤਰ ਧਾਰਮਿਕ ਰਸਮ ਮੰਨਿਆ ਜਾਂਦਾ ਸੀ। ਸ਼ਾਸਤਰਾਂ ਵਿਚ ਵੀ ਵੱਖ-ਵੱਖ ਧਰਮ ਤੇ ਜਾਤਾਂ ਦੇ ਲੋਕਾਂ ਲਈ ਵੱਖਰੇ-ਵੱਖਰੇ ਜਨੇਊ ਪਾਉਣ ਦਾ ਹਵਾਲਾ ਮਿਲਦਾ ਹੈ। ਮਨੂ ਸਮ੍ਰਿਤੀ ਅਨੁਸਾਰ, "ਬ੍ਰਾਹਮਣ ਦਾ ਜਨੇਊ ਕਪਾਹ ਦਾ, ਕਸ਼ਤ੍ਰੀ ਦਾ ਸਣ ਦਾ, ਵੈਸ਼ ਦਾ ਜਨੇਊ ਭੇਡ ਦੀ ਉੱਨ ਦਾ ਤਿੰਨ ਲੜੀਆਂ ਦਾ ਬਣਿਆ ਹੋਣਾ ਚਾਹੀਦਾ ਹੈ।"[14] ਭਾਵੇਂ ਕਿ ਇਹ ਰਸਮ ਲੰਮੇ ਸਮੇਂ ਤੋਂ ਪੀੜ੍ਹੀ ਦਰ ਪੀੜ੍ਹੀ ਨਿਰੰਤਰ ਚੱਲੀ ਆ ਰਹੀ ਸੀ। ਪਰ ਗੁਰੂ ਜੀ ਦੇ ਸਮੇਂ ਇਸ ਦਾ ਬੋਲਬਾਲਾ ਬਹੁਤ ਪ੍ਰਚੰਡ ਰੂਪ ਧਾਰਨ ਕਰ ਚੁੱਕਾ ਸੀ। ਹਿੰਦੂ ਮੱਤ ਦੇ ਲੋਕ ਇਸ ਵਿਧੀ-ਵਿਧਾਨ ਨੂੰ ਜ਼ਰੂਰੀ ਸਮਝਣ ਲੱਗ ਪਏ ਸਨ। ਇਹ ਮਾਨਤਾ ਸੀ ਕਿ ਜੋ ਜਨੇਊ ਨਹੀਂ ਪਹਿਨੇਗਾ ਉਹ ਹਿੰਦੂ ਨਹੀਂ ਹੋਵੇਗਾ। ਗੁਰੂ ਜੀ ਨੇ ਇਸ ਸਮਾਜਿਕ ਜਨੇਊ ਦੀ ਨਿੰਦਾ ਕਰਦਿਆ ਸਦਾਚਾਰਕ ਮੁੱਲਾਂ ਨਾਲ ਭਰਪੂਰ ਜਨੇਊ ਪਾਉਣ ਦੀ ਗੱਲ ਕੀਤੀ। ਉਨ੍ਹਾਂ ਨੇ ਕਿਹਾ ਕਿ ਮੈਂ ਜਨੇਊ ਦੇ ਵਿਰੁੱਧ ਨਹੀਂ ਹਾਂ। ਮੈਂ ਅਜਿਹੇ ਜਨੇਊ ਦਾ ਸਮਰਥਕ ਹਾਂ ਜੋ ਲੋਕ-ਪਰਲੋਕ ਵਿਚ ਮਨੁੱਖ ਦੇ ਨਾਲ ਰਹੇ। ਪਰ ਇਹ ਜਨੇਊ ਜੋ ਧਾਗੇ ਦਾ ਬਣਿਆ ਹੋਇਆ ਹੈ ਇਸ ਨੇ ਤਾਂ ਇਸ ਸੰਸਾਰ ਭਾਵ ਲੋਕ ਵਿਚ ਵੀ ਮਨੁੱਖ ਦਾ ਸਾਥ ਛੱਡ ਦੇਣਾ ਹੈ। ਸਮੇਂ ਦੇ ਨਾਲ ਖ਼ਤਮ ਹੋ ਜਾਣਾ ਹੈ, ਵਿਨਾਸ਼ ਹੋ ਜਾਣਾ ਹੈ। ਸੋ ਗੁਰੂ ਜੀ ਨੇ ਆਪਣੀ ਬਾਣੀ ਰਾਹੀਂ ਮਨੁੱਖ ਨੂੰ ਉੱਚੇ ਸਦਾਚਾਰਕ ਮੁੱਲਾਂ ਦਾ ਧਾਰਨੀ ਜਨੇਊ ਪਹਿਨਣ ਦਾ ਉਪਦੇਸ਼ ਦਿੱਤਾ, ਜੋ ਉਸ ਲੌਕਿਕ ਤੇ ਪਾਰਲੌਕਿਕ ਸੰਸਾਰ ਵਿਚ ਨਾਲ ਨਿਭੇ।

- ਦਇਆ ਕਪਾਹ ਸੰਤੋਖੁ ਸੂਤੁ ਜਤੁ ਗੰਢੀ ਸਤੁ ਵਟੁ॥
  ਏਹੁ ਜਨੇਊ ਜੀਅ ਕਾ ਹਈ ਤ ਪਾਡੇ ਘਤੁ॥
  ਨਾ ਇਹ ਤੁਟੈ ਨ ਮਲੁ ਲਗੈ ਨਾ ਏਹੁ ਜਲੈ ਨ ਜਾਇ॥
  ਧੰਨੁ ਸੁ ਮਾਣਸ ਨਾਨਕਾ ਜੋ ਗਲਿ ਚਲੇ ਪਾਇ॥ [15]

ਸੁੱਚ, ਬਾਹਰੀ ਵੇਸ-ਭੂਸ਼ਾ ਆਦਿ ਕਰਮ ਕਾਂਡ ਹਿੰਦੂ ਮੱਤ ਅਤੇ ਜੋਗ ਮੱਤ ਦੀ ਦੇਣ ਹਨ। ਲੋਕ ਇਨਾਂ ਕਰਮ-ਕਾਡਾਂ ਵਿਚ ਪੂਰੀ ਤਰ੍ਹਾਂ ਵਿਲੀਨ ਹੋ ਚੁੱਕੇ ਸਨ ਅਤੇ ਆਪਣੇ ਅਸਲ ਤੋਂ ਭਟਕੇ ਹੋਏ ਸਨ। ਇਸ ਤਰ੍ਹਾਂ ਅਸਲੋਂ ਖੁੰਝੇ, ਭੁੱਲੇ-ਭਟਕੇ ਲੋਕਾਂ ਨੂੰ ਸਹੀ ਦਿਸ਼ਾ ਨਿਰਦੇਸ਼ ਦਿੰਦੇ ਹੋਏ ਗੁਰੂ ਜੀ ਨੇ ਇਨ੍ਹਾਂ ਨੂੰ ਤਿਆਗਣ ਦਾ ਸੰਦੇਸ਼ ਦਿੱਤਾ। 'ਸੁੱਚ' ਜੋ ਕਿ ਸਫ਼ਾਈ ਨਾਲ ਸੰਬੰਧਿਤ ਸੀ। ਇਕ ਵਿਸ਼ੇਸ਼ ਰੂਪ ਧਾਰਨ ਕਰ ਚੁੱਕਾ ਸੀ। ਜੋਗ-ਮੱਤ ਨੇ ਇਸ ਕਰਮ ਕਾਂਡ ਦੀ ਪ੍ਰੋੜਤਾ ਕੀਤੀ। ਉਨ੍ਹਾਂ ਨੇ 'ਸੁੱਚ' ਰੱਖਣ ਤੇ ਜ਼ੋਰ ਦਿੱਤਾ। ਗੁਰੂ ਜੀ ਨੇ ਇਸ ਰੀਤੀ-ਰਿਵਾਜ ਦਾ ਜ਼ੋਰਦਾਰ ਸ਼ਬਦਾਂ ਵਿਚ ਵਿਰੋਧ ਕਰਦਿਆ ਕਿਹਾ ਕਿ

ਮਨੁੱਖ ਨੂੰ ਬਾਹਰੀ ਸੁੱਚ ਨਾਲੋਂ ਅੰਦਰੂਨੀ ਸੁੱਚ ਦੀ ਵਧੇਰੇ ਲੋੜ ਹੈ। ਮਨੁੱਖ ਨੂੰ ਬਾਹਰ ਸਾਫ਼ ਸਫ਼ਾਈ ਰੱਖਣ ਨਾਲੋਂ ਜ਼ਿਆਦਾ ਆਪਣੀ ਆਤਮਾ ਨੂੰ ਸ਼ੁੱਧ ਤੇ ਸਾਫ਼ ਕਰਨ ਦੀ ਜ਼ਰੂਰਤ ਹੈ। ਜੇਕਰ ਮਨੁੱਖੀ ਮਨ ਕੁਰੀਤੀਆਂ ਜਿਵੇਂ ਈਰਖਾ, ਨਫ਼ਰਤ, ਭੇਦ-ਭਾਵ, ਧੋਖਾ, ਫ਼ਰੇਬ, ਚੋਰੀ, ਠੱਗੀ ਆਦਿ ਦੇ ਨਾਲ ਭਰਿਆ ਹੋਵੇ ਅਤੇ ਬਾਹਰੋਂ ਸਾਫ਼ ਵਸਤਰ ਧਾਰਨ ਕਰਨ ਦਾ ਕੋਈ ਲਾਭ ਨਹੀਂ ਹੈ। ਡਾ. ਕਾਲਾ ਸਿੰਘ ਬੇਦੀ ਦੇ ਅਨੁਸਾਰ, "ਕੇਵਲ ਬਾਹਰ ਦੀ ਸੁੱਚਮਤਾ ਮਨੁੱਖ ਦੇ ਅੰਦਰ ਨੂੰ ਪਵਿੱਤਰ ਨਹੀਂ ਕਰ ਸਕਦੀ। ਜੇਕਰ ਸਰੀਰ ਰੂਪੀ ਭਾਂਡਾ ਬਾਹਰੋਂ ਤਾਂ ਸਾਫ਼ ਹੋਵੇ, ਪਰ ਅੰਦਰੋਂ ਮੈਲਾ ਹੋਵੇ, ਤਦ ਇਸ ਸੁੱਚ ਦਾ ਕੋਈ ਲਾਭ ਨਹੀਂ, ਬਾਹਰੀ ਸੁੱਚ ਵੀ ਹਉਮੈ ਦਾ ਕਾਰਨ ਬਣਦੀ ਹੈ ਅਤੇ ਅਧਿਆਤਮਕ ਉੱਨਤੀ ਲਈ ਬਾਧਕ ਸਾਬਤ ਹੁੰਦੀ ਹੈ।"[16]

ਗੁਰੂ ਜੀ ਨੇ ਮਨੁੱਖ ਨੂੰ ਆਪਣੀ ਬਾਣੀ ਰਾਹੀਂ ਆਤਮਾ ਨੂੰ ਸ਼ੁੱਧ ਕਰਨ ਦੀ ਜਾਚ ਦੱਸੀ ਹੈ ਕਿ ਮਨ ਦੀ ਮੈਲ ਭਾਵ ਆਤਮਾ ਨੂੰ ਪਰਮਾਤਮਾ ਦੇ ਨਾਮ ਸਿਮਰਨ ਨਾਲ ਹੀ ਸ਼ੁੱਧ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ। ਅਜਿਹੀ ਸ਼ੁੱਧੀ ਹੀ ਅਸਲ ਸ਼ੁੱਧੀ ਹੈ, ਜੋ ਕਦੇ ਵੀ ਮੈਲੀ ਨਹੀਂ ਹੁੰਦੀ।

- ਭਰੀਐ ਹਥੁ ਪੈਰੁ ਤਨੁ ਦੇਹ॥ ਪਾਣੀ ਧੋਤੈ ਉਤਰਸੁ ਖੇਹ॥
  ਮੂਤ ਪਲੀਤੀ ਕਪੜੁ ਹੋਇ॥ ਦੇ ਸਾਬੂਣੁ ਲਈਐ ਓਹੁ ਧੋਇ॥
  ਭਰੀਐ ਮਤਿ ਪਾਪਾ ਕੈ ਸੰਗਿ॥ ਓਹੁ ਧੋਪੈ ਨਾਵੈ ਕੈ ਰੰਗਿ॥[17]

ਗੁਰੂ ਜੀ ਨੇ ਖਾਣ-ਪੀਣ, ਪਹਿਨਣ ਨਾਲ ਜੁੜੇ ਵਿਸ਼ਵਾਸਾਂ ਨੂੰ ਤੋੜਦਿਆਂ ਅਜਿਹੇ ਵਸਤਰ ਪਹਿਨਣ ਅਤੇ ਖਾਣ-ਪੀਣ ਤੋਂ ਵਰਜਿਤ ਕੀਤਾ ਹੈ ਜੋ ਮਨੁੱਖੀ ਮਨ ਅੰਦਰ ਵਿਕਾਰਾਂ ਨੂੰ ਪੈਦਾ ਕਰਨ।

- ਬਾਬਾ ਹੋਰ ਖਾਣਾ ਖੁਸੀ ਖੁਆਰੁ॥ ਜਿਤੁ ਖਾਧੈ ਤਨੁ ਪੀੜੀਐ
  ਮਨ ਮਹਿ ਚਲਹਿ ਵਿਕਾਰ॥੧॥ ਰਹਾਉ॥[18]

ਏਸੇ ਤਰ੍ਹਾਂ ਹੀ ਅਜਿਹੇ ਵਸਤਰ ਪਹਿਨਣ ਤੋਂ ਵੀ ਵਰਜਿਤ ਕੀਤਾ ਹੈ ਜੋ ਮਨੁੱਖ ਅੰਦਰ ਵਿਕਾਰ ਅਤੇ ਹੰਕਾਰ ਨੂੰ ਪੈਦਾ ਕਰਨ। ਜੋ ਮਨੁੱਖੀ ਮਨ ਅਤੇ ਤਨ ਨੂੰ ਦੁਖਦਾਈ ਪ੍ਰਤੀਤ ਹੋਣ।

- ਬਾਬਾ ਹੋਰ ਪੈਨਣੁ ਖੁਸੀ ਖੁਆਰੁ॥ ਜਿਤੁ ਪੈਧੈ ਤਨੁ ਪੀੜੀਐ॥
  ਮਨ ਮਹਿ ਚਲਹਿ ਵਿਕਾਰ॥੧॥ ਰਹਾਉ।[19]

ਇਸੇ ਤਰ੍ਹਾਂ ਰੰਗਾਂ ਦੀ ਪਵਿੱਤਰਤਾ ਸੰਬੰਧੀ ਗ਼ਲਤ ਧਾਰਨਾ ਦਾ ਵੀ ਖੰਡਨ ਕੀਤਾ।

'ਵਰਤ' ਵੀ ਇਸੇ ਲੜੀ ਤਹਿਤ ਉਪਜਿਆ ਇਕ ਕਰਮ ਕਾਂਡ ਸੀ। ਜਿਸ ਦੀ ਪਰੰਪਰਾ ਆਦਿ ਕਾਲ ਤੋਂ ਚੱਲੀ ਆ ਰਹੀ ਸੀ। ਪ੍ਰੰਤੂ ਸਮੇਂ ਦੇ ਨਾਲ ਇਸ ਵਿਚ ਪਰਿਵਤਰਨ ਆ ਗਿਆ। ਵਰਤ ਸੰਬੰਧੀ

ਲੋਕਾਂ ਦੇ ਮਨ ਅੰਦਰ ਕਈ ਤਰ੍ਹਾਂ ਦੇ ਵਿਸ਼ਵਾਸ ਪ੍ਰਚਲਿਤ ਸਨ। ਜਿਵੇਂ ਵਰਤ ਰੱਖਣ ਨਾਲ ਮਨੋ ਇੱਛਾ ਦੀ ਪ੍ਰਾਪਤੀ, ਸਵਰਗ ਦੀ ਪ੍ਰਾਪਤੀ, ਮੌਤ ਤੋਂ ਬਾਅਦ ਮੁਕਤੀ ਦੀ ਪ੍ਰਾਪਤੀ ਆਦਿ। ਗੁਰੂ ਜੀ ਨੇ ਮਨੁੱਖ ਨੂੰ ਅਜਿਹੇ ਅਣਲੋੜੀਂਦੇ ਵਿਸ਼ਵਾਸਾਂ, ਕਾਰਜਾਂ ਨੂੰ ਤਿਆਗਣ ਦਾ ਸੰਦੇਸ਼ ਦਿੱਤਾ। ਉਨ੍ਹਾਂ ਕਿਹਾ ਕਿ ਹੱਥੀਂ ਨੇਕ ਕੰਮ ਕਰਦਿਆਂ, ਦਸਾਂ ਨਹੁੰਆਂ ਦੀ ਕਿਰਤ ਕਰਦਿਆਂ, ਸੱਚ ਦੇ ਰਸਤੇ 'ਤੇ ਚੱਲਣਾ ਹੀ ਅਸਲ ਵਰਤ ਹੈ। ਜੇਕਰ ਵਰਤ ਰੱਖਣਾ ਹੈ ਤਾਂ ਅਜਿਹੀਆਂ ਵਸਤਾਂ ਦਾ ਰੱਖੋ, ਜੋ ਮਨੁੱਖ ਦੀ ਪਰਮਾਤਮਾ ਨਾਲ ਦੂਰੀ ਪੈਦਾ ਕਰਦੀਆਂ ਹਨ। ਵਰਤ ਬਾਹਰੀ ਦਿਖਾਵੇ ਤੇ ਪਾਖੰਡ ਨੂੰ ਪੈਦਾ ਕਰਦਾ ਹੈ। ਇਸ ਦਾ ਤਿਆਗ ਕਰਕੇ ਪ੍ਰਭੂ ਸਿਮਰਨ ਕਰਨ ਦਾ ਉਪਦੇਸ਼ ਦਿੱਤਾ ਹੈ, ਜੋ ਮਨੁੱਖ ਦੀਆਂ ਸਾਰੀਆਂ ਤ੍ਰਿਸ਼ਨਾਵਾਂ ਨੂੰ ਦੂਰ ਕਰਦਾ ਹੈ।

- ਅੰਨੁ ਨ ਖਾਹਿ ਦੇਹੀ ਦੁਖੁ ਦੀਜੈ॥
  ਬਿਨੁ ਗੁਰ ਗਿਆਨ ਤ੍ਰਿਪਤਿ ਨਹੀ ਥੀਜੈ॥ [20]

ਇਸੇ ਤਰ੍ਹਾਂ ਗੁਰੂ ਜੀ ਨੇ ਰੋਜ਼ੇ ਰੱਖਣ, ਜਾਤ-ਪਾਤ ਵਿਚ ਵਿਸ਼ਵਾਸ ਕਰਨ, ਤਿਲਕ ਲਗਾਉਣ, ਹੱਜ ਕਰਨ ਸਰੀਰ ਤੇ ਬਭੂਤੀ ਮਲਣਾ ਆਦਿ ਕਰਮ ਕਾਡਾਂ ਦੀ ਵਿਰੋਧਤਾ ਕੀਤੀ। ਮਨੁੱਖ ਨੂੰ ਇਸ ਸਭ ਕੁਝ ਤੋਂ ਵਰਜਿਤ ਕੀਤਾ। ਜੋ ਉਸ ਸਮੇਂ ਵਿਚ ਪ੍ਰਚੰਡ ਰੂਪ ਧਾਰਨ ਕਰ ਚੁੱਕਾ ਸੀ ਅਤੇ ਸਮੁੱਚੀ ਲੋਕਾਈ ਇਨ੍ਹਾਂ ਵਿਸ਼ਵਾਸਾਂ ਵਿਚ ਯਕੀਨ ਰੱਖ ਕੇ ਝੂਠ, ਪਾਖੰਡ ਅਤੇ ਫ਼ਰੇਬ ਨੂੰ ਬੜ੍ਹਾਵਾ ਦੇ ਰਹੀ ਸੀ।

ਸੋ ਉਪਰੋਕਤ ਸਾਰੀ ਵਿਚਾਰ ਚਰਚਾ ਤੋਂ ਬਾਅਦ ਕਿਹਾ ਜਾ ਸਕਦਾ ਹੈ ਕਿ ਗੁਰੂ ਜੀ ਇਕ ਅਜਿਹੀ ਮਹਾਨ ਸ਼ਖ਼ਸੀਅਤ ਸਨ, ਜਿਨ੍ਹਾਂ ਨੇ ਸਮਾਜ ਵਿਚ ਪ੍ਰਚਲਿਤ ਕਰਮ-ਕਾਂਡਾ, ਪਾਖੰਡ, ਵਿਸ਼ਵਾਸਾਂ ਨੂੰ ਤਰਕ ਦੀ ਵਿਧੀ ਰਾਹੀਂ ਖੰਡਿਤ ਕੀਤਾ। ਉਨ੍ਹਾਂ ਨੇ ਮਨੁੱਖ ਨੂੰ ਅਜਿਹੇ ਵਿਸ਼ਵਾਸਾਂ ਜਾਂ ਕਾਰਜਾਂ ਦੇ ਧਾਰਨੀ ਬਣਨ ਦਾ ਸੰਦੇਸ਼ ਦਿੱਤਾ ਜੋ ਉਸ ਨੂੰ ਆਤਮਿਕ ਅਤੇ ਸਦਾਚਾਰਕ ਤੌਰ 'ਤੇ ਬਲਵਾਨ ਬਣਾਉਣ। ਇਸ ਤਰ੍ਹਾਂ ਉਨ੍ਹਾਂ ਨੇ ਮਨੁੱਖ ਨੂੰ ਫੋਕੇ ਕਰਮ-ਕਾਡਾਂ ਦੀ ਦਲਦਲ ਵਿਚੋਂ ਬਾਹਰ ਨਿਕਲ ਕੇ ਪਰਮਾਤਮਾ ਦਾ ਸਿਮਰਨ ਕਰਨ, ਸ਼ੁਭ ਕਰਮ ਕਰਨ ਅਤੇ ਉਸ ਏਕ ਉੱਪਰ ਟੇਕ ਰੱਖਣ ਦਾ ਸੰਦੇਸ਼ ਦਿੱਤਾ।

ਹਵਾਲੇ ਤੇ ਟਿੱਪਣੀਆਂ

1. ਡਾ. ਸੋਹਿੰਦਰ ਸਿੰਘ ਬੇਦੀ, ਲੋਕਧਾਰਾ ਅਤੇ ਸਾਹਿਤ, ਪੰਨਾ 10.
2. ਡਾ. ਕਰਨਜੀਤ ਸਿੰਘ, ਪੰਜਾਬ ਦੀ ਲੋਕਧਾਰਾ ਤੇ ਪੰਜਾਬੀ ਜੀਵਨ, ਪੰਨਾ 4.
3. ਡਾ. ਸੁਰਿੰਦਰ ਸਿੰਘ, ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਵਿਚ ਲੋਕ ਵਿਸ਼ਵਾਸ, ਪੰਨਾ 13.
4. ਉਹੀ, ਪੰਨਾ 41.
5. ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ, ਪੰਨਾ 1035.
6. ਉਹੀ, ਪੰਨਾ 463.
7. ਉਹੀ, ਪੰਨਾ 1036.
8. ਉਹੀ, ਪੰਨਾ 1.
9. ਡਾ. ਸੋਹਿੰਦਰ ਸਿੰਘ ਵਣਜਾਰਾ ਬੇਦੀ, ਪੰਜਾਬੀ ਲੋਕਧਾਰਾ ਵਿਸ਼ਵਕੋਸ਼ (ਜਿਲਦ ਦੂਜੀ), ਪੰਨਾ 300.
10. ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ, ਪੰਨਾ 663.
11. ਉਹੀ, ਪੰਨਾ 03.
12. ਡਾ. ਸੁਰਿੰਦਰ ਸਿੰਘ, ਗੁਰੂ ਨਾਨਕ ਬਾਣੀ ਵਿਚ ਲੋਕ ਵਿਸ਼ਵਾਸ, ਪੰਨਾ 194.
13. ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ, ਪੰਨਾ 472.
14. ਮਨੂ ਸਮ੍ਰਿਤੀ, ਪੰਨਾ 14.
15. ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ, ਪੰਨਾ 471.
16. ਡਾ. ਕਾਲਾ ਸਿੰਘ ਬੇਦੀ, ਗੁਰੁ ਨਾਨਕ ਸ਼ਬਦ ਰਤਨਾਕਰ, ਪੰਨਾ 80.
17. ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ, ਪੰਨਾ 04.
18. ਉਹੀ, ਪੰਨਾ 16.
19. ਉਹੀ।
20. ਸ੍ਰੀ ਗੁਰੂ ਗ੍ਰੰਥ ਸਾਹਿਬ, ਪੰਨਾ 905.

URANIUM DISTRIBUTION IN GROUNDWATER AND ITS CARCINOGENIC AND NON-CARCINOGENIC EFFECTS FOR SOUTH-WESTERN REGION OF PUNJAB, INDIA

Dr. Tanu Sharma

ABSTRACT: The present study has been undertaken to assess uranium contamination in groundwater along with carcinogenic and non-carcinogenic risks associated with its ingestion covering South-Western (SW) region of Punjab state, India. The uranium concentration in ground water of SW Punjab has been observed to be varied from 2.8 µg L^{-1} to 518.4 µg L^{-1}. Seventy nine (79%) of the analyzed samples from the SW-Punjab exceeded the maximum permissible limit of 30 µg L^{-1}, recommended by WHO (2011) and USEPA(2011) and even forty eight percent (48%) of analyzed samples exceeded 60 µg L^{-1}, which is Indian maximum permissible limit recommended by the Atomic Energy Regulatory Board (AERB 2004), India. The chemical toxicity has been found to be quite higher than AERB recommended limit of 4.53 µg $Kg^{-1}day^{-1}$. The mean hazard quotient (HQ) for SW-Punjab was found to be greater than 1, indicating significant risk due to intake of uranium contaminated water from the SW region.

1. INTRODUCTION

Uranium being the nephrotoxic and osteotoxic heavy metal with chemo toxic potential (van Berk and Fu 2016) is mostly present in rocks, soils that makes its transportation easy in the environment. Once the uranium leaches to the groundwater from the soil, the various factors like pH, TDS affects its solubility in water (Meher *et al*. 2015). It gets slowly oxidized from +4 (UO_2 and U^{++}) to +6 (UO_3 and UO_2^{2+}) (Kumar *et al.* 2016). Uranium from earth's crust gets transfer to water, plants, food supplements and then to human beings. Uranium contamination in groundwater is strongly affected by the excessive usage of phosphate fertilizers on agricultural land. Food contributes about 15% of ingested uranium while drinking water contributes about 85% (Cothern and Lappenbusch 1983). The inhalation of uranium dioxide and tri uranium octoxide causes the cancer risk when these get deposited inside the lung for long interval. The Environmental Protection Agency (EPA) of USA has classified uranium as a confirmed human carcinogen, it has suggested that only zero tolerance is a safe acceptable limit for the carcinogenic risk from uranium and has prescribed maximum contaminant level goal (MCLG) for uranium as zero (USEPA 1992). In addition, EPA finalized a realistic regulation level as maximum contaminant level (MCL) of 30 μg L^{-1} (USEPA 2011). World Health Organization has recommended a human health-based provisional guideline value of 30 μg L^{-1} (WHO 2011). The Atomic Energy Regulatory Board of India has set a limit of 60 μg L^{-1} (AERB 2004).

Considering these backgrounds, in the present investigation, uranium distribution study in groundwater samples has been carried out in the three major districts of SW Punjab, which is now considered as the cancer prevalent region. The aim of present work is to evaluate the uranium concentration in groundwater samples of SW Punjab along with its carcinogenic and non-carcinogenic effects.

2. STUDY REGION

In the present investigation, uranium concentration distribution in groundwater has been analyzed in SW region of Punjab. The study region has been highlighted in **Figure 1**. In the present analysis, the groundwater samples have been collected from three districts of SW Punjab for microanalysis of uranium concentration. The districts **Mansa, Bathinda** and **Faridkot** were covered for present work. These districts lie in SW-Punjab with geographic locations between 29.68°-30.79° N latitude and 74.69°-75.73° E longitude covering total area of 6976 square kilometers. This region is semiarid and merges into the Thar Desert and also known as Malwa region. The main economic activity in the area is agriculture, with the chief crops being cotton and rice. This region is well known for excessive use of pesticides. Physico-graphically, the region has about flat to undulating geography and little patches of sand dunes (Kaur *et al*. 2017). Average elevation of SW part is 180 meters from sea level. The soil of SW-Punjab is loose, sandy, calcareous and alluvial, which is an admixture of gravel, sand, silt and clay in varying extents. The land in Punjab is utilized for agribusiness throughout the year, yet numerous commercial ventures like thermal power plants, fertilizer factories, chemical factories, and cement factories are also established in the SW-region.

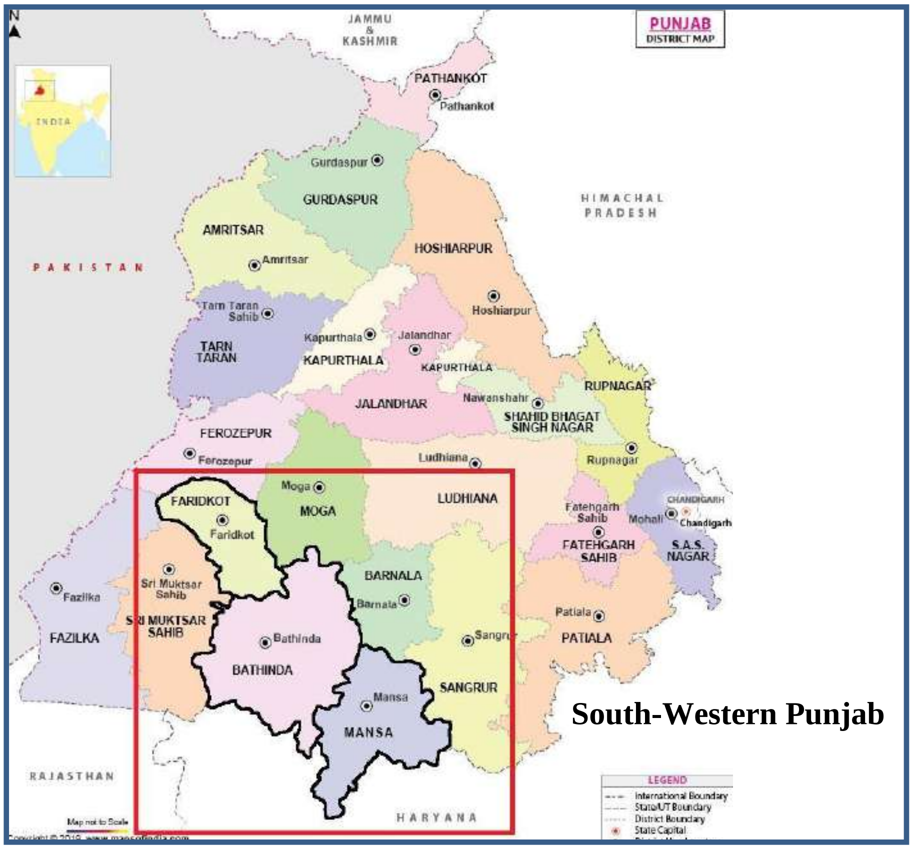


Figure 1 Map of study area showing Bathinda, Mansa and Faridkot districts of Punjab.

3. EXPERIMENTAL DETAILS

In the present study, 183 groundwater samples have been collected from different locations of **three districts** of Punjab. Only those groundwater samples have been targeted/ collected, which are mainly being used for drinking and agriculture purposes by the inhabitants of these study regions. Along with the maximum coverage, samples were also selected from different sources and depths. The sources of water samples comprise bore wells, hand pumps and open wells. The water was left to run from the sources for about 5-10 min. Prior to collection, the water samples were filtered using 0.45 µm Whatmann filter paper to remove suspended matter/sediments and acidified using nitric acid (HNO_3) for preservation and then stored in polyethylene bottles until analysis. Geochemical properties like pH, electrical conductivity (EC) and total dissolved salts (TDS) have also been analyzed for the collected water samples at the time of sampling using water quality kit. LED fluorimeter model LF-2a manufactured by Quantalase Enterprises Pvt. Ltd., Indore, India has been utilized for estimation of uranium concentration in groundwater samples in the present study. This is one of the most efficient, sensitive and quick technique for uranium analysis in liquid samples with upper and lower detection limit of 1000 and 0.5 µg l^{-1} respectively with an accuracy of ± 10%.

4. RESULTS AND DISCUSSION

In the present section, the observed results of the uranium concentration in the groundwater samples of SW Punjab, along with its possible carcinogenic and non- carcinogenic effects have been reported and discussed.

Quite large and wide variation in Uranium content was observed in groundwater of South-Western region *i.e.* 2.8 µg L^{-1} to 518.4 µg L^{-1} **(Table 1)**. The large variation in Uranium concentration distribution may be linked to the different sources chosen for water collection, geographical locations and associated geochemical contaminants/ parameters. In Faridkot, Bathinda and Mansa districts, Uranium concentration was found to vary from 3.8 to254.0 µg L^{-1} (mean: 61.4 µg L^{-1}), 4.8 to 387.9 µg L^{-1} (mean: 87.7 µg L^{-1}) and 2.8 to 518.4 µg L^{-1} (mean: 104.1 µg L^{-1}) in the collected groundwater samples, respectively. On comparing the observed Uranium concentration in groundwater with WHO (30 µg L^{-1}) and AERB (60 µg L^{-1}) limits, about 60.5 %, 67.6 % and 71.2 % samples were found to have Uranium concentration more than WHO limit and 37.2 %, 44.1 % and 50.8 % samples were having Uranium content more than AERB limit in Faridkot, Bathinda and Mansa districts, respectively **(Figure 2).**

Table 1 Statistical variation of Uranium distribution with different percentile values ($5^{th} – 95^{th}$) in groundwater of South-Western districts of Punjab

District	Uranium concentration (in µg L^{-1})								%age of samples exceeding	
	Min.	P_5	P_{25}	P_{50}	P_{75}	P_{95}	Max.	Mean	WHO limit (30 µg L^{-1})	AERB Limit (60 µg L^{-1})
Faridkot(40)	3.8	5.8	16.3	40.4	101.7	157.3	254.0	61.4	**60.5**	**37.2**
Bathinda(84)	4.8	6.0	18.7	45.3	139.2	243.7	387.9	87.7	**67.6**	**44.1**
Mansa (59)	2.8	5.2	19.0	66.2	166.6	258.8	518.4	104.1	**71.2**	**50.8**

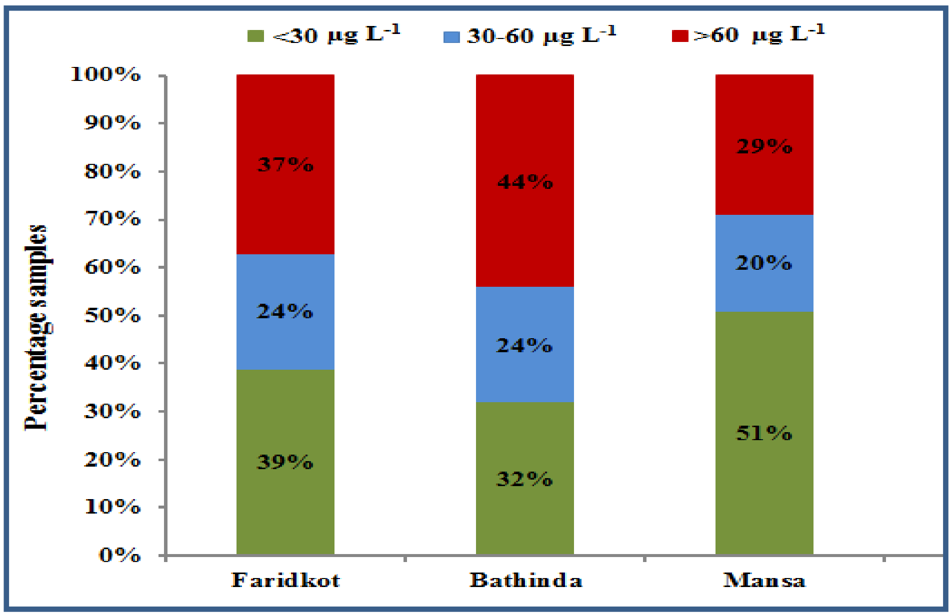


Figure 2 Percentage distribution of Uranium concentration in groundwater samples of South-Western Punjab.

It can also be seen from **Table 1** that upto only 25^{th} percentile (P_{25}), Uranium concentration in the groundwater samples collected from all the three districts of South-Western Punjab were well below WHO (2011) recommendation of 30 µg L^{-1}. However, considering the national recommendations of 60 µg L^{-1} (AERB, 2004), Uranium concentration in groundwater samples of Faridkot and

Bathinda districts were observed to be safe up to median value (P_{50}) only. Overall in South-Western Punjab region, Uranium concentration in 69 % and 48 % of collected groundwater samples exceeded the WHO and AERB prescribed limits, respectively.

4.1 Carcinogenic Risk

The carcinogenic risk assessment, in terms of Excess Cancer Risk (ECR) is defined as the chronic daily intake of radionuclide dose times the carcinogenic slope factor or risk factor (Patra *et al.* 2013). It is calculated by using following equation:

$$ECR = U_a \times R$$

where U_a = uranium activity in water (Bq L^{-1}), R = Risk Factor (L Bq^{-1}) which was calculatedas follows:

$$R = r \times IR \times EP$$

where r = uranium risk coefficient = 1.13×10^{-9} Bq^{-1} (USEPA 1999), IR = Ingestion Rate of water, EP = Exposure Period. For adults, IR = 4.05 $Lday^{-1}$ (Jain *et al.* 1995) and EP = 65years i.e. 23,725 days (WHO 2011). For children, IR = 2 L day^{-1} and EP = 10 years i.e. 3650 days (Sharma *et al.* 2016).

The results of excess cancer risk have been reported in Table 2 for different districts of SW Punjab. Significant variation between mean and median values of ECR for all the districts indicates that Uranium distribution can't be a normal distribution, as large variation of Uranium concentration was observed in groundwater samples in all the three studied districts of SW-Punjab. Further, Uranium distribution was seen as right-skewed distribution, since mean values were about two times the median values.

The mean values of ECR ($\times 10^{-5}$) for children and adults in all studied districts were:

Faridkot: 16.861 for adults; 1.281 for children **Bathinda:** 24.070 for adults; 1.829 for children **Mansa:** 28.587 for adults; 2.172 for children maximum permissible limit (MPL) of ECR recommended by Atomic Energy Regulatory Board, India (AERB 2004) is 16.7×10^{-5}. On comparing the observed results with this recommendation, it was found that mainly adults in SW districts of Punjab i.e, Faridkot, Bathinda and Mansa districts were more prone to cancerous risks due to the consumption of high Uranium through drinking water pathway. On the other hand, the calculated results for children in the same districts showed no harmful effect to the same. On comparing the maximum observed values of ECR in all the studied districts, it was found that over the lifetime intake of water with the current observed Uranium values in groundwater, 70 adults and 5 children in *Faridkot*, 106 adults and 8 children in *Bathinda* and 142 adults and 11 children in *Mansa* per 100,000 population were having the probability to cancer risks.

4.2 Non Carcinogenic Risk

Uranium affects kidneys and bones due to its chemical toxicity which in terms of Lifetime Average Daily Dose (LADD) of uranium through drinking water, was calculated by using following equation (WHO, 2011):

$$\mathrm{LADD} = \frac{\mathrm{U}\times\mathrm{DWI}\times\mathrm{EF}\times\mathrm{ED}}{\mathrm{LE}\times\mathrm{BW}}$$

where U = uranium concentration in water ($\mu g\ L^{-1}$), DWI = Daily Intake of Water, EF = Exposure Frequency of 350 days $year^{-1}$ (USEPA 1999), ED = Exposure Duration, LE = Life Expectancy and BW = Body Weight. For adults, DWI = 4.05 L day^{-1} (Saini *et al.* 2016), ED= 65 years (WHO 2011), LE = 23,725 days, BW = 53 kg of an adult Indian standard person (Sharma *et al.* 2017). For children, DWI = 2 L day^{-1}, ED = 10 years, LE = 3650 days, BW = 32.7 kg (Sharma *et al.* 2016).

Hazard quotient (HQ) for estimating extent of the harm has been calculated by using following relation (USEPA 1992);

$$HQ = \frac{LADD}{RD} \qquad (5)$$

where, RD is reference dose, its value used is 4.53 µg Kg^{-1} day^{-1} proposed by Atomic Energy Regulatory Board (AERB). The mean LADD values (in µg Kg^{-1} day^{-1}) calculated for the different districts of SWPunjab were:

Faridkot: 4.501 for adults; 3.603 for children

Bathinda: 6.426 for adults; 5.143 for children

Mansa: 7.632 for adults; 6.108 for children

AERB (2004) has recommended 4.53 µg Kg^{-1} day^{-1} as the permissible limit of LADD. On comparing the results with AERB recommendation, it was found that groundwater samples collected mainly from South-Western Punjab region pose maximum chemical-toxic threat to the human population consuming high Uranium content through drinking water. It was found that in Faridkot and Bathinda districts, LADD due to water intake was safe up to 50th percentile (P_{50}). In Mansa district, LADD values were observed to be higher than the safe limit recommended by AERB at 50th percentile (P_{50}) for adults and 75th percentile (P_{75}) for children.

Further, to study the associated chemical-toxicity, Hazard Quotient (HQ) was calculated to estimate how much harm occurs to the human body due to exposure of Uranium intake. HQ signifies the metal risk for human health because of its intake through water. If HQ > 1 then it is considered as harmful for humans. The average values of HQ for adults and children in Bathinda and Mansa districts were found to be greater than unity. It was observed that HQ values in Faridkot, Bathinda and Mansa districts of South-Western Punjab were high at and beyond 75th percentile (P_{75}) for adults and children. Taking into account these carcinogenic and non- carcinogenic risks observations, it is hereby strongly recommended to use surface-water like canal and river instead of groundwater for the drinking, domestic and agricultural purposes in South-Western Punjab as maximum Uranium contamination was observed in this region.

Table 2 Statistical variation of Excess cancer risk (ECR) and Chemical toxicity risk (LADD and HQ) with different percentile values(5^{th}–95^{th}) in groundwater of SW districts of Punjab

Age groups	Parameters	Statistical analysis							
		Min.	**P_5**	**P_{25}**	**P_{50}**	**P_{75}**	**P_{95}**	**Max.**	**Mean**
Faridkot									
Adults	ECR (10^{-5})	1.032	1.597	4.478	11.075	27.908	43.184	69.719	16.861
	LADD	0.276	0.426	1.195	2.957	7.450	11.528	18.612	4.501
	HQ	0.061	0.094	0.264	0.653	1.645	2.545	4.109	0.994
Children	ECR (10^{-5})	0.078	0.121	0.340	0.841	2.120	3.281	5.297	1.281
	LADD	0.221	0.341	0.957	2.366	5.963	9.227	14.897	3.603
	HQ	0.049	0.075	0.211	0.522	1.316	2.037	3.288	0.795
Bathinda									
Adults	ECR (10^{-5})	1.318	1.652	5.144	12.431	38.216	66.892	106.467	24.070
	LADD	0.352	0.441	1.373	3.319	10.202	17.857	28.422	6.426
	HQ	0.078	0.097	0.303	0.733	2.252	3.942	6.274	1.418
Children	ECR (10^{-5})	0.100	0.126	0.391	0.944	2.903	5.082	8.089	1.829
	LADD	0.282	0.353	1.099	2.656	8.165	14.293	22.749	5.143
	HQ	0.062	0.078	0.243	0.586	1.803	3.155	5.022	1.135
Mansa									
Adults	ECR (10^{-5})	0.769	1.423	5.215	18.174	45.740	71.028	142.298	28.587
	LADD	0.205	0.380	1.392	4.852	12.211	18.961	37.987	7.632
	HQ	0.045	0.084	0.307	1.071	2.695	4.186	8.386	1.685
Children	ECR (10^{-5})	0.058	0.108	0.396	1.381	3.475	5.396	10.811	2.172
	LADD	0.164	0.304	1.114	3.883	9.773	15.177	30.405	6.108
	HQ	0.036	0.067	0.246	0.857	2.157	3.350	6.712	1.348

5. CONCLUSIONS

1. A wide range of Uranium concentration in groundwater was observed in three districts of South-Western Punjab *i.e.* 0.8 - 518.4 μg L^{-1}.
2. Overall, Uranium concentration in 48% of the groundwater samples were above the AERB recommended value of 60 μg L^{-1} and 79% of collected groundwater samples were found to be higher than Maximum Permissible Limit of 30 μg L^{-1} prescribed by WHO (2011) in South-Western region of Punjab,.
3. The carcinogenic & non-carcinogenic risks due to Uranium intake for children and adults were observed to be much higher than the safe limits of 1.67×10^{-4} and 4.53 μg kg^{-1} day^{-1}, respectively, indicating the non-suitability of water for drinking purposes and thus, it is strongly recommended to use purified water/clean surface water for drinking, domestic and irrigation purposes.
4. Observed quite high U levels in groundwater of South-Western Punjab region, may be attributed primarily to different geomorphology and geo-hydrology of water table in this region along with the contribution of geogenic activities such as rock-water interactions and various anthropogenic inputs such as usage of agrochemicals and water percolating through domestic/sewage waste.

REFERENCES

1. AERB, DAE. (2004). Drinking Water Specifications in India. Atomic EnergyRegulatory Board, Mumbai, India.
2. Cothern, R. C., & Lappenbusch, W. L. (1983). Occurrence of Uranium in DrinkingWater in the US. Health Physics, 45(1): 89-99.
3. Jain, S.C., Mehta, S.C., Kumar, B., Reddy, B.R. and Nagaratnam, A. (1995). Formulation of the reference Indian adult: anatomic and physiological data. Health Physics, 68(4): 509–522.
4. Kaur, T., Bhardwaj, R. and Arora, S. (2017). Assessment of groundwater quality for drinking and irrigation purposes using hydrochemical studies in Malwa region, southwestern part of Punjab, India. Applied Water Science, 7: 3301–3316.
5. Kumar, A., Kaur, M., Mehra, R., Sharma, S., Mishra, R., Singh, K.P., & Bajwa, B. S. (2016). Quantification and assessment of health risk due to ingestion of uranium in groundwater of Jammu district, Jammu & Kashmir, India. Journal of Radioanalytical and Nuclear Chemistry, 310(2): 793-804.
6. Meher, P. K., Sharma, P., Kumar, A., Gautam, Y. P., & Mishra, K. P. (2015). Post monsoon spatial distribution of Uranium in water of Alaknanda and Ganges river. International Journal of Radiation Research. 13(1): 95-99.
7. Saini, K., Singh, P. and Bajwa, B.S. (2016). Comparative statistical analysis of carcinogenic and non-carcinogenic effects of uranium in groundwater samples from different regions of Punjab, India. Applied Radiation and Isotopes, 118: 196-200.
8. Sharma, N., & Singh, J. (2016). Radiological and chemical risk assessment due to high uranium contents observed in the ground waters of Mansa District (Malwa region) of Punjab state, India: an area of high

cancer incidence. Exposure and Health, 8(4), 513-525.

9. Sharma, S., Kumar, A., Mehra, R., Mishra, R. (2017). Ingestion doses and hazard quotients due to intake of Uranium in drinking water from Udhampur District of Jammu and Kashmir State, India. Radioprotection, 52: 109-118.
10. USEPA. (1992). Guidelines for Exposure Assessment. U.S. Environmental ProtectionAgency, Washington, DC.
11. USEPA (1999). United States Environmental Protection Agency, Cancer risk coefficients for environmental exposure to radionuclides. Federal Guidance Report No. 13, EPA 402-R-99-001.
12. USEPA. (2012). Edition of the Drinking Water Standards and Health Advisories, EPA 820-R-11-002, Office of Water, United States Environmental Protection Agency, DC.
13. van Berk, W., & Fu, Y. (2016). Redox Roll-Front Mobilization of Geogenic Uranium by Nitrate Input into Aquifers: Risks for Groundwater Resources. Environmental science & technology, 51(1): 337-345.
14. WHO (2011). World Health Organization. Guidelines for Drinking-Water Quality. fourth ed. WHO, Geneva, Switzerland.
15. WHO. (1998). Guidelines for drinking water quality, addendum to volume 2: Health criteria and other supporting information: WHO Publications.

CLOUD COMPUTING

Ms. Gurjit Kaur
Asst. Prof in Khalsa College For Women, Amritsar

Abstract: Cloud computing has come of age since Amazon's rollout of the first of its kind of cloud services in 2006. It is particularly relevant to India because of the tremendous amounts of data that are being processed here daily in various sectors, and there are signs that subscription to cloud services by the local companies will soon be on a skyrocket course, despite a slow start in previous years. As a research theme, cloud computing now easily tops any list of topics in computer science because of its far reaching implications in many areas in computing, especially big data which without cloud computing is at best a concept. India is poised to play a role in the advancement of cloud computing technologies because of its track record in networking, and recently cloud, research. Researchers in various local institutions already have an active agenda of important and significant problems for which they would like to seek the best and optimized solutions. We believe solving these problems will create a spot for India in the world map of cloud computing research. The results will also benefit India as the reliance on cloud computing services is rapidly increasing. This paper will outline some of the concerns pertaining to the further development of cloud computing into a mature technology that meets its original goals.
Keywords: Cloud, Amazon, Sectors, Services

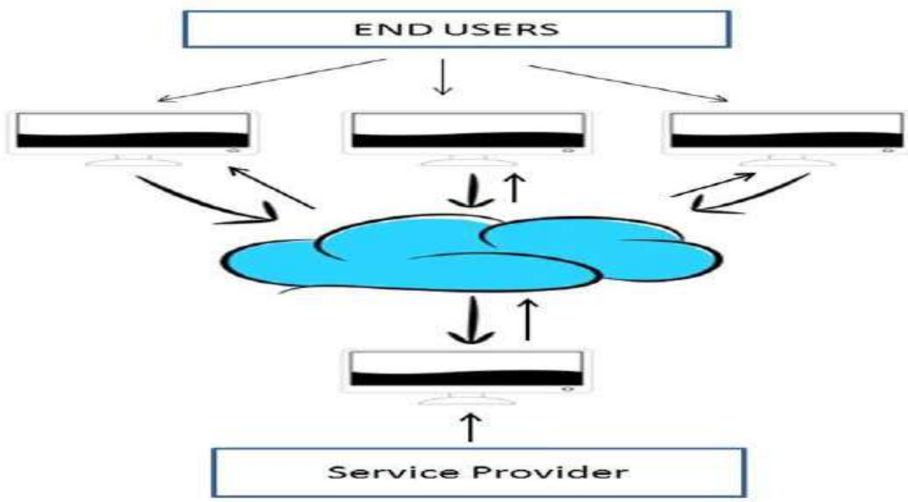
INTRODUCTION

Cloud Computing is defined as storing and accessing of data and computing services over the internet. It doesn't store any data on your personal computer. It is the on-demand availability of computer services like servers, data storage, networking, databases, etc. The main purpose of cloud computing is to give access to data centers to many users. Users can also access data from a remote server. Examples of Cloud Computing Services**:** AWS, Azure, Google Cloud

Why the Name Cloud

The term "Cloud" came from a network design that was used by network engineers to represent the location of various network devices and there inter-connection. The shape of this network design was like a cloud.

Whenever you travel through a bus or train, you take a ticket for your destination and hold back to your seat till you reach your destination. Likewise other passengers also takes ticket and travel in the same bus with you and it hardly bothers you where they go. When your stop comes you get off the bus thanking the driver. Cloud computing is just like that bus, carrying data and information for different users and allows to use its service with minimal cost.



REVIEW OF LITERATURE

Cloud Computing

With increase in computer and Mobile user's, data storage has become a priority in all fields. Large and small scale businesses today thrive on their data & they spent a huge amount of money to maintain this data. It requires a strong IT support and a storage hub. Not all businesses can afford high cost of in-house IT infrastructure and back up support services. For them Cloud Computing is a cheaper solution. Perhaps its efficiency in storing data, computation and less maintenance cost has succeeded to attract even bigger businesses as well.

Cloud computing decreases the hardware and software demand from the user's side. The only thing that user must be able to run is the cloud computing systems interface software, which can be as simple as Web browser, and the Cloud network takes care of the rest. We all have experienced cloud computing at some instant of time, some of the popular cloud services we have used or we are still using are mail services like Gmail, Hotmail or yahoo etc.

The potential for cost saving is the major reason of cloud services adoption by many organizations. Cloud computing gives the freedom to use services as per the requirement and pay only for what you use. Due to cloud computing it has become possible to run IT operations as a outsourced unit without much in-house resources.

Examples of Cloud Computing

Here are some examples of Cloud computing applications:

Health Care:

Medical professionals can do diagnostics, host information, and analyze patients remotely with the help of cloud computing. Cloud computing allows doctors to share information quickly from anywhere. It also saves costs by allowing large data file transfers instantly. This certainly increases efficiency.

Ultimately, cloud technology helps the medical team ensure patients receive the best possible care without unnecessary delay. The condition of patients can also be updated in seconds with the help of remote conferencing.

Education:

Cloud computing is also useful in educational institutions for distance learning. It offers various services for universities, colleges, professors, and teachers to reach thousands of students all around the world. Companies like Google and Microsoft offer various services free of charge to faculties, teachers, professors, and students from various learning institutions. Various educational institutions across the world use these services to improve their efficiency and productivity.

Government:

The U.S. military and government were early adopters of cloud computing. Their Cloud incorporates social, mobile, and analytics technologies. Although, they must adhere to strict compliance and security measures (FIPS, FISMA, and Fed RAMP). This protects against cyber threats both domestically and abroad.

Big data Analytics:

Cloud computing helps data scientists analyze various data patterns, insights for better predictions and decision making. There are many open-source big data development and analytics tools available like Cassandra, Hardtop, etc., for this purpose.

Communication:

Cloud computing provides network-based access to communication tools like emails and social media. What's App also uses a cloud-based infrastructure to facilitate user communications. All the information is stored in the service provider's hardware.

Business Process:

Nowadays, many business processes like emails, ERP, CRM, and document management have become cloud-based services. SaaS has become the most vital method for enterprises. Some examples of SaaS Include Sales force, Hub Spot.

Facebook, Drop box, and Gmail:

Cloud computing can be used for the storage of files. It helps you automatically synchronize the files from different devices like desktop, tablet, mobile, etc. Drop box allows users to store and access files up to 2 GB for free. It also provides an easy backup feature.

Social Networking platforms like Facebook demand powerful hosting to manage and store data in real-time. Cloud-based communication provides click-to-call facilities from social networking sites and access to the instant messaging system.

Citizen Services:

The cloud technology can be used for handling citizen services too. It is widely used for storing, managing, updating citizen details, acknowledging forms, and even verifying the current status of applications can be performed with the help of cloud computing.

Conclusion

In conclusion, cloud computing is recently new technological development that has the potential to have a great impact on the world. It has many benefits that it provides to it users and businesses. For example, some of the benefits that it provides to businesses, is that it reduces operating cost by spending less on maintenance and software upgrades and focus more on the businesses itself. But there are other challenges the cloud computing must overcome. People are very skeptical about whether their data is secure and private. There are no standards or regulations worldwide provided data through cloud computing. Europe has data protection laws but the US, being one of the most technological advance nation, does not have any data protection laws. Users also worry about who can disclose their data and have ownership of their data. But once, there are standards and regulation worldwide, cloud computing will revolutionize the future.

References

1. https://www.guru99.com/what-is-cloud-computing-with-example.html#5
2. file:///C:/Users/FDPC1/Downloads/TOP%2010%20CLOUD%20COMPUTING%20PAPERS%20(3).pdf
3. https://sites.google.com/site/cloudcomputingfuture/home/conclusion
4. https://www.google.com/search?q=research+paper+on+cloud+computing&rlz=1C1SQJL_enIN946IN946&oq=&aqs=chrome.0.69i59i450l3.232447371j0j7&sourceid=chrome&ie=UTF-8

PUNJAB AGRICULTURE IN CHANGING POLICY PARADIGM: SPECIAL REFERENCE TO WTO

Dr. Jaswinder Singh
Assistant Professor (Economics), Khalsa College for Women, Amritsar

Dr Kawaljeet Kaur
Assistant Professor (Economics), Punjab School of Economics, GNDU Amritsar.

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 fourty 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 fourty 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 I

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.

Changes in cropping pattern

The green revolution brought significant changes in the cropping pattern of Punjab. In 1970-71, about41 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 1: 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	-	-

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

Table 2: Shift in Cropping Pattern in Punjab (Areain'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)
Net Sown Area	**4053**	**4191**	**4218**	**4264**	**4158**	**4134**	**4150**	**4155**
Total Cropped Area	**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.

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.

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

Section II

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, hits, 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 Vipan: 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

References

Deodhar, Satish Y. (1999), " WTO Agreements and Indian Agriculture: Retrospection and Prospects", IIMA Working Paper

Government of Punjab**,** *Statistical Abstract of Punjab*, Economic and Statistical Organization, Punjab, Various Issues.

Gulati, Ashok (2002), "Challenges to Punjab Agriculture in A Globalising World" jointly organized by IFPRI and ICRIER, New Delhi.

Ghuman, R. S. Rangi, P.S. and Sidhu, M.S (2009)-Report submitted to the Punjab Government, MSP and Price Index Committee, pp. 1-76.

Gill, S.S (2000) Suicide in the Rural Punjab Association for Democratic Rights, Punjab, Patiala.

Kaur Mallika (2010)- The Paradox of India's bread basket: Farmer Suicides in Punjab, PRAXIS The Fletcher Journal of Human Security.

NSSO (2005) "All India Debt and Investment Survey." January-December, 2003, Report No. 501(59/18.2/2), National Sample Survey Organisation, Ministry of Statistics and Programme Implementation, Government of India.

Setboonsarng S, P S Leung and J Cai (2006) "Contract Farming and Poverty Reduction: The Case of Organic Rice Contract Farming in Thailand." in Poverty Strategies in Asia. Chapter 10, edited by Edward Elgar Publishing.

Shergill HS (1998)-Rural Credit and Indebtedness in Punjab. Institute for development and Communication, Chandigarh.

Sidhu HS (2002) Crisis in agrarian economy in Punjab. Economic and Political Weekly, July 27, 2002.

Singh Sukhpal, Bhogal Shruti and Singh Randeep (2014) Magnitude and determinants of Indebtedness among farmers in Punjab. Indian Journal of Agricultural Economics Vol. 69, No.2.

PRIORITY SECTOR LENDING FRAMEWORK: A STUDY OF INDIAN BANKING SECTOR

Ms. Dilpreet Kaur
Assistant Professor, Khalsa College for Women, Amritsar

Abstract

The concept of priority sector emerged from giving due significance to neglected sections of society. These neglected sections actually have tremendous potential to contribute towards national income, generate employment opportunities and form the backbone of economy and provide it new heights if assisted financially to tap the potential. These neglected sections include agriculture, small scale industry, and weaker sections of society aiming for concessional housing and education loans. This study draws a conceptual framework and explains the terminology related to Priority Sector Lending. Also this study throws light on Target setting for various sectors and guidelines given by Reserve Bank of India.

Keywords: Agriculture, Small Scale Industry, Housing, Education, Targets

I) Concept of Priority Sector Lending

The term priority sector was coined by Late Shri Morarji Desai, India's then Deputy Prime Minister and Finance minister in Lok Sabha which was formalised in 1971 by the report of Informal Study Group on Statistics by Reserve Bank of India. These sectors are named so as they have to be given priority as far as credit disbursement by banks is concerned and therefore giving priority to development of economy and national goals of the economy.

According to Gadgil Study Group - "Modern banking owed its origin to the development of trade and commerce and later to organised industry. The doyens of commerce and industry were, until recently, in substantial control of the management and policies of banks and hence commercial banks had a pronounced urban orientation in their development and did not encompass the rural areas to any significant extent. Against this background, banks evolved procedures and practices primarily suited to cater to the industrial and commercial clientele on conventional basis. Banking norms established under such procedures and practices were not suited to meeting the needs of the rural sector and other non-conventional borrowers nor did they feel any urge to modify these procedures because there was no motivation on their part to spread to the rural areas and undertake nonconventional business."

Poverty alleviation, equitable distribution of wealth, capital formation are some of the national priorities and banking sector being responsible for the developmental role of nation has to contribute for achieving those national goals. Priority Sector Lending is one of the financial tools to assist the weaker lot of the society that can contribute to development of the economy. Since seventies, RBI and Government of India has designed a policy framework for priority sector lending so as to provide increased and timely financial assistance to backward regions of society and focussed on preparation of annual and district credit plans specifying the targets and analysing the achievements of those targets of priority sector lending.

Priority sector lending is sum total of all the activities directed towards extending financial assistance to priority sectors of society. It is therefore banking for social needs and termed as social banking. Priority sectors include agriculture and allied activities, micro and small scale industries, housing and education loans, export credit and loans to weaker sections of society. This include the activities that has national significance and are promoted by banks by giving loans at concessional rates, timely financial assistance with liberal policy framework to reduce social disparities and encourage better deployment of credit.

The proportion of lending to agriculture and other weaker sections was so small before the reforms that it became mandatory for RBI to take the charge and prescribe the targets to be achieved by banks in priority sector lending. It was in October, 1968 that the introduction of target setting for priority sector took place in the meeting of representatives of major banks with Governor of RBI. At initial stages, when Priority Sector Lending was new concept for the banks; RBI gave liberal finance facilities and supported the endeavours of banks in this direction financially also. Later on these facilities were reduced and banks were given independent charge of sector specific lending to channelize the credit for the achievement of national goals.

II) Importance

Priority Sector Lending is for the common man of India who wants to undertake financially viable project which is beneficial for the economy as whole but is restricted by lack of resources. Priority Sector Lending comes to the rescue of this common man and provides wings to his ideas and ultimately contributes towards nation-wide development. This leads to the enhancement of lives of people and progress of economy as whole. Benefits of Priority Sector Lending includes:-

- Overall development of economy
- Common man banking
- Banking with social needs
- Effective channelization of scarce resources
- Equitable distribution of income and wealth
- Socio-economic development of the economy
- Strengthening the backbone i.e. Agriculture in the economy
- Achievement of national goals
- Contribution to national income
- Reduction in regional disparities

III) Composition of Priority Sector Lending

Following are the components of Priority Sector Lending taken from Master Circular – Guidelines for Priority Sector Lending, Reserve Bank of India, July 1, 2014:-

(i) Agriculture

(ii) Export Credit

(iii) Micro, Small and Medium Enterprises (MSME)

(iv) Education

(v) Social Infrastructure

(vi) Housing

(vii) Renewable Energy

(viii) Others

1. Agriculture

There is no more bifurcation in agricultural activities as direct or indirect agriculture rather it has been divided into three activities:-

- (i) Agriculture Infrastructure
- (ii) Farm Credit which includes loans for crop (short-term) and credit to farmers (medium and long term)
- (iii) Ancillary and Allied Activities.

2. Micro, Small and Medium Enterprises (MSMEs)

Micro, Small and Medium Enterprises have specific limits for investments in plant and machinery which also distinct three of them, prescribed by Ministry of Micro, Small and Medium Enterprises, are as under:-

Manufacturing Sector	
Enterprises	Investment in plant and machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees
Service Sector	
Enterprises	Investment in equipment
Micro Enterprises	Does not exceed ten lakh rupees
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

Source: Master Circular - Lending to Priority sector, Reserve Bank of India, July 1, 2014.

3. Export Credit

The Export Credit as mentioned in following table will be under priority sector:-

Domestic banks	Foreign banks with 20 branches and above	Foreign banks with less than 20 branches
Incremental export credit over corresponding date of the preceding year, up to 2 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, effective from April 1, 2015 subject to a sanctioned limit of `25 crore per borrower to units having turnover of up to ₹100 crore.	Incremental export credit over corresponding date of the preceding year, up to 2 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, effective from April 1, 2017 (As per their approved plans, foreign banks with 20 branches and above are allowed to count certain percentage of export credit limit as priority sector till March 2016).	Export credit will be allowed up to 32 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.

Source: Master Circular - Lending to Priority sector, Reserve Bank of India, July 1, 2014.

4. Education

i) Loans granted to students for educational purpose not exceeding ₹10 lakh for studies in India and not exceeding ₹20 lakh for studies in abroad will be considered under priority sector.

ii) Loans granted to Non Banking Financial Institutions for further lending to individuals for educational purposes with same upper cap will also fall under category of priority sector.

iii) Loans granted to institutions for educational purpose will not be considered under priority sector lending.

5. Housing

(i) Loans granted for purchase or construction of housing unit for one family not exceeding ₹ 20 lakh in rural and semi-urban areas and ₹ 28 lakh in metropolitan area. The total cost for this should not exceed ₹ 25 lakh and ₹ 35 lakh for rural/semi urban area and metropolitan area respectively. This category excludes banks' employees.

(ii) Loans which are against long term bonds should be either included for adjustment in net bank credit or categorised under priority sector.

(iii) Loans granted for rectifying damaged houses should not exceed ₹ 2 lakh for rural/semi urban area and ₹ 5 lakh for metropolitan area.

(iv) Loans granted to government agency for slum removal or rehabilitation of slum people for maximum credit cap of ₹10 lakh per family.

(v) Loans not exceeding ₹ 10 lakh provided to families for housing not earning more than ₹2 lakh in a year also fall under priority sector lending.

(vi) Loans provided to HFCs approved by NHB for further lending to individuals for purchase or construction of houses or for slum removal and rehabilitation with maximum limit of ₹ 10 lakh. These loans should not exceed 5% of total loans of banks under priority sector and maturity periods of loan provided by banks to HFCs and loan provided by HFCs to individuals should be same. Also the HFCs should maintain complete details of the beneficiaries.

(vii) All the amount with NHB deposited against non achievement of targets of priority sector lending also falls under this category.

6. Social infrastructure

Loans granted of maximum credit cap of ₹ 5 crore for one beneficiary for building som social facilities like sanitation, healthy care, schools etc. are categorised under priority sector lending.

7. Renewable Energy

i) Loans granted of maximum limit of ₹ 15 crore for one beneficiary for building some renewable energy project like solar power stations, wind mills, hydro-electric plants, street lights system, electricity system in villages etc.

ii) Maximum credit cap will be ₹ 10 lakh per beneficiary for some renewable energy project if the borrower id individual.

8. Others

i) Loans of maximum limit ₹ 50,000 provided to economically backward class with annual income of ₹100,000 in rural areas and ₹ 1,60,000 in urban areas.

ii) Loans granted to distressed persons for not more than ₹ 100,000 so that they can repay their debts to exploiting money-lenders.

iii) Advances under the scheme of PMJDY (Pradhan Mantri Jan Dhan Yojana) of not exceeding ₹ 5000 per borrower whose annual income is of ₹100,000 in rural areas and ₹ 1,60,000 in urban areas.

iv) Loans provided for SC/ST to SSO (State Sponsored Organisations) for purchase or marketing of products manufactured by them.

9. Weaker Sections

Priority sector loans to the following borrowers will be considered under this category:-

No.	Category
1.	Small and Poor Farmers
2.	Artisans, village and cottage industries where maximum credit cap is not more than ₹ 1 lakh
3.	Borrowers under Government Sponsored Schemes such as NULM (National Urban Livelihood Mission), NRLM (National Rural Livelihoods Mission) and SRMS (Self Employment Scheme for Rehabilitation of Manual Scavengers)
4.	SC/ STs(Scheduled Castes and Scheduled Tribes)
5.	Borrowers under DRI scheme
6.	SHG (Self Help Groups)
7.	Distressed farmers who owes debts to money lenders
8.	Distressed persons not including farmers, with maximum credit limit of not more than ₹ 1 lakh per beneficiary to repay their debt to money lenders
9.	Women borrowers not exceeding loan amount of ₹1 lakh
10.	Persons with disabilities
11.	Advances under the scheme of PMJDY (Pradhan Mantri Jan Dhan Yojana) of not exceeding ₹ 5000 per borrower whose annual income is of ₹ 100,000 in rural areas and ₹ 1,60,000 in urban areas.
12.	Minority communities as may be notified by Government of India from time to time

Source: Master Circular - Lending to Priority sector, Reserve Bank of India, July 1, 2014.

IV) Targets of Priority Sector Lending by RBI

(i) The targets and sub-targets set under priority sector lending for all scheduled commercial banks operating in India are furnished below:

Categories	Domestic scheduled commercial banks and Foreign banks with 20 branches and above	Foreign banks with less than 20 branches
Total Priority Sector	40 percent of Adjusted Net Bank Credit [ANBC defined in sub paragraph (iii)] or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher. Foreign banks with 20 branches and above have to achieve the Total Priority Sector Target within a maximum period of five years starting from April 1, 2013 and ending on March 31, 2018 as per the action plans submitted by them and approved by RBI.	40 percent of Adjusted Net Bank Credit [ANBC defined in sub paragraph (iii)] or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher; to be achieved in a phased manner by 2020 as indicated in sub paragraph (ii) below.
Agriculture	18 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher. Within the 18 percent target for agriculture, a target of 8 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher is prescribed for Small and Marginal Farmers, to be achieved in a phased manner i.e., 7 per cent by March 2016 and 8 per cent by March 2017. Foreign banks with 20 branches and above have to achieve the Agriculture Target within a maximum period of five years starting from April 1, 2013 and ending on March 31, 2018 as per the action plans submitted by them and approved by RBI. The sub-target for Small and Marginal farmers would be made applicable post 2018 after a review in 2017.	Not applicable
Micro Enterprises	7.5 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher to be achieved in a phased manner i.e. 7 per cent by March 2016 and 7.5 per cent by March 2017. The sub-target for Micro Enterprises for foreign banks with 20 branches and above would be made applicable post 2018 after a review in 2017.	Not Applicable
Advances to Weaker Sections	10 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher. Foreign banks with 20 branches and above have to achieve the Weaker Sections Target within a maximum period of five years starting from April 1, 2013 and ending on March 31, 2018 as per the action plans submitted by them and approved by RBI.	Not Applicable

Source: Master Circular - Lending to Priority sector, Reserve Bank of India, July 1, 2014.

V) Guidelines for Priority Sector Loans by RBI

1. Inter Bank Participation Certificates

These certificates are bought and sold by banks to each other on risk sharing basis with the condition that the assets underlying these certificates also fall under the category of priority sector and also the banks abide by the guidelines of RBI regarding these certificates.

2. Priority Sector Lending Certificates

These are the certificates in which the banks with excess priority sector lending can help those banks that fall short of achieving those targets by selling these certificates to each other. These certificates are then eligible for achieving priority sector targets provided the underlying assets also fall in the category of priority sector and both the banks abide by the guidelines of RBI.

3. Bank loans to Micro Finance Institutions for on-lending

i) All the advances to Micro Finance Institutions for on-lending i.e. further lending it to individuals fall under the category of priority sector with the stipulated criteria that at least 85% of assets of MFIs are qualifying assets. Qualifying asset is the one which satisfies following conditions:-

- Loans are provided to beneficiary having annual income of not more than ₹ 100,000 in rural areas and ₹ 1,60,000 for urban areas.
- Loans should be granted in consecutive issues of ₹ 60,000 and 100,000 respectively.
- Total outstanding amount for a particular beneficiary should not be more than ₹ 100,000.
- Minimum time period of loan amount exceeding ₹ 15,000 is 24 months with provision of early payment.

- Loan is granted without any security or mortgage.
- Frequency of EMI payments is the prerogative of beneficiary as per his/her convenience.

ii) It is the duty of banks that MFIS also abide by the guidelines on margin caps, interest rates and other pricing rules, so that loans are classified as priority sector loans.

- Margin cap is set at 10% for MFIS with net worth of ₹ 100 crore and 12% for MFIS exceeding ₹100 crore net worth.
- Interest amount is calculated on average balances of every 15 days on loans outstanding and interest rate is (Average of Base Rates of five largest commercial banks×2.75 p.a.) or (Cost of Funds+Margin Cap) whichever is less.
- Pricing includes processing fee (1% of loan amount), interest and insurance.
- No penal provisions are made for delays.
- No security, margin or mortgages are required.

iii) Micro Finance Institutions are obligatory to provide certificate from CA mentioning the fulfilled criteria of qualifying assets, pricing guidelines abided by.

4. Monitoring of Priority Sector Lending targets

Banks should maintain proper internal control systems to ensure that loans under priority sector are provided for appropriate purposes and it is also used and applied for the same. Also RBI will monitor banks on quarterly basis instead of previous annual monitoring. So banks are required to provide quarterly reporting for all the target based approach of priority sector lending.

5. Non-achievement of Priority Sector targets

Any non-achievement of priority sector targets is set aside and allocated to RIDF (Rural Infrastructure Development Fund) set up by NABARD or any other such funds set up by NABARD, SIDBI, NHB etc, as decided by RBI. These shortfalls were assessed on 31st march every year till 2015-16 but after that, new guidelines for quarterly assessment were issued.

The interest rate for the amount deposited under such funds will be decided by RBI. Any wrongly adjusted items or misclassification for the calculation of priority sector targets will be adjusted in successive years. This non-achievement of targets of priority sector lending is seen into in case of any approvals or regulatory permissions needed by the banks.

6. Rate of interest

Interest will be charged according to the guidelines issued by Banking Regulation Department of RBI.

7. Service charges

No extra service charges related to inspection, documentation are charged for loans with credit cap of ` 25,000 as these loans are intended for poor segment of society.

8. Receipt, Sanction/Rejection/Disbursement Register

A proper register is maintained or electronic reporting is done by the bank, where proper date, records, profiles of each and every loan with the details of beneficiary is listed. These records are always available to inspecting agencies.

9. Issue of Acknowledgement of Loan Applications

This is mandatory for banks to issue due acknowledgement to accepted applications under priority sector loans category within the stipulated time as decided by Bank Boards. This decision should be acknowledged in writing to loan applicants.

10. Contingent liabilities/off-balance sheet items

Off-balance sheet items or the credit equivalent to it form the part of priority sector lending calculation process for the achievement of targets only for the foreign banks with less than 20 branches. But these cannot be taken as constituent of priority sector lending and target achievement for other banks.

VI) Other Schemes by RBI and Government of India

Priority Sector Lending has improved tremendously and widened its base post nationalisation. With the supportive measures of RBI and Government of India, financial resources of country are now reaching grass root level and thereby leading to development of economy from ground level. Following are some schemes introduced that help banks and masses to collectively achieve the national goals:-

- Branch Licensing Policy - Under this policy banks are required to open branches in rural and unbanked areas so as to provide access of credit to backward sections of society. The regional classification is tier 1 including urban and metropolitan areas, tier 2 to 6 includes semi urban areas and tier 6 includes rural areas. This policy underlay opening of branches in all the tiers of country to reduce regional disparities. It was made mandatory by RBI to open branches in rural areas so as to provide easily accessible banking facilities and encourage priority sector lending. RBI has also defined proportion of 4:1:1 i.e. four branches in rural areas, one in urban area and one in metropolitan area so as to compensate the lower returns and profits of rural areas with that of higher profits of urban and metropolitan areas.

- Credit Guarantee Scheme - This was a very powerful scheme for promoting priority sector lending. This scheme was only made for small scale industries till 1960 but extended to other components of priority sector lending. The basic problem of weaker sections of society is non-availability of credit at concessional rates and in timely manner without procedural hassles as there is a big risk factor of bad debt and adequate security for mortgage is also not available. But providing credit to backward regions is most essential for overall development purposes and achievement of national goals as those sections of society contribute to the national income, generate employment opportunities and therefore promote equitable distribution of wealth. This Credit Guarantee Scheme introduced by Government of India provides credit to such sections of society which are at concessional rates and collateral-free. Credit Guarantee Corporation India Ltd. was established in 1971 to provide easy credit to important components of priority sector which was later merged with Deposit Insurance Corporation, 1962 and therefore Deposit Insurance Credit Guarantee Corporation was formed. It initiated three schemes-

    1. Small Loans Guarantee Scheme, 1971
    2. Small Loans (Co-operative banks) Guarantee Scheme, 1981 (for small borrowers)
    3. Small Loans(SSI) Guarantee Scheme, 1984

- Differential Rate of Interest (DRI) Scheme – This scheme was introduced by Government of India in 1972 which bifurcated the granting of loans into two different sections i.e. normal rate of interest from non-priority sector and comparatively lower rate of interest (@ 4% p.a.) from the segments of priority sector. This scheme therefore clearly identified lower income groups (annual income of ₹ 7200 per family in urban or semi urban area and ₹ 6400 per family in rural area) and was focussed at granting them concessional loans for productive ventures. The banks must grant 1% of their aggregate advance as at the end of their previous year and the beneficiary can avail maximum of ₹ 6500 for some productive purpose under this scheme.

- Lead Bank Scheme – Gadgil Study Group and the Banker's Committee (Narsimah Committee) recommended the introduction of Lead Bank scheme in 1969. Under this scheme, due to lack of expertise of commercial banks in priority sector lending, Particular bank in each district was assigned as the lead bank which will primarily take care of all the components of priority sector in that particular district, catering their financial needs, availability of credit in timely manner, enhancing banking network in backward areas, sorting the problems faced if any, coordinating activities of all other banks in this regard and therefore acting as the consortium leader for all the banks for any issues related to priority sector lending.

- Credit Planning – This is the part of Lead Bank Scheme, under which banks of every block, district or state functions and deploys its credits to priority sectors according to Credit Plans. These plans set the target of priority sector lending component-wise and analyses the achievements made thereof. This block-wise, district-wise or state-wise planning helps to understand the credit gaps at grass root level and any changes needed can be incorporated easily in the plans which may be specific and different for each block, district or state. The monitoring of Credit Plans is done by following committees.

At Block Level	Block Level Bankers' Committee (BLBC)
At District Level	District Consultative Committee (DCC) & District Level Review Committee (DLRC)
At State Level	State Level Bankers' Committee (SLBC)

1. Block Level Bankers' Committee (BLBC)

   BLBC meetings are conducted quarterly inviting dignitaries from RBI, NABARD etc. to enhance the process of credit planning at block level.

2. District Consultative Committee (DCC) & District Level Review Committee (DLRC)

   Lead District Officer conducts quarterly meetings at district level to set the respective targets and analyse the achievements. All the credit deployment activities of commercial banks in particular district are planned taking into account the developmental role of banks.

3. State Level Bankers' Committee (SLBC)

   Quarterly meetings are held to review the performance of annual credit plan of states, examine the regional disparities and come up with the solutions to scale up the financial literacy and increase penetration of banking facilities in rural areas of every state.

- Service Area Approach – This scheme was introduced in 1989 under which each branch of bank catering rural or semi urban area was allotted 15 to 25 villages for fulfilling their credit requirement. But in 2004, this service area approach was limited to government sponsored schemes and all other restrictions of no due certificate from service area bank branch were dispensed with.

- Government sponsored programs – Government sponsors schemes for priority sectors like Swarna Jayanti Shahiri Rozgar Yojana, Special Component Plan, Scheme for Urban Micro Enterprises, Prime Minister's Rozgar Yojana, Swarna Jayanti Swarozgar Yojana, Scheme for Liberalisation and Rehabilitation of Scavengers, Self-employment Scheme for Educated Un-employed Youth, Self-employment Programme for Ex-servicemen, Self-employment Programme for Urban Poor, Margin Money Scheme for Minorities and many such more funding programs for helping weaker sections of society qualifying under priority sectors.

REFERENCES

1. Ahluwalia, M. S. (1999). Reforming India's financial sector: An overview. *India: A Financial Sector for the Twenty-first Century, Oxford University Press, New Delhi*.

2. Ahmed, J. (2010). Priority Sector Lending by Commercial Banks in India: An Evaluative Study. *Asian Journal of Finance & Accounting*, *2*(1).

3. Chawla, A. S., Uppal, K. K., & Malhotra, K. (1988). Emerging issues in priority sector financing. *Indian Banking towards 21st century, Deep and Deep Publication*, 66-70.

4. Dadich, C. L. (2004). Redesigning Priority Sector Lending Operations in Liberalised Regime. *The Report on Trend and Progress of Banking in India*, *1*.

5. Kaur, D. & Sidhu, A. S. (2020). A Comparative Performance of Priority Sector Lending: Study of Public and Private Banks in India with Special Reference to Punjab. *Studies in Indian Place Names*, *40*(1), 382-392.

6. Kaur, D., Mahajan, R. & Sidhu, A. S. (2020). Priority Sector Lending in India: Targets and Guidelines by RBI. *GIS Business*, *15*(4), 19-32.

7. Dasgupta, R. (2002). Priority sector lending: yesterday, today and tomorrow. *Economic and Political Weekly*, 4239-4245.

8. Jain, S., Parida, T. K., & Ghosh, S. K. (2015). Rethinking Priority Sector Lending for Banks in India.

9. Shajahan, K. M. (1998). Priority sector bank lending: some important issues. *Economic and Political Weekly*, 2749-2756.

10. Shajahan, K. M. (1999). Priority Sector Bank Lending: How Useful? *Economic and Political Weekly*, 3572-3574.

11. Sinha, R. P. (2008). Priority Sector Lending of Indian Commercial Banks: Some Empirical Results.

12. Thorat, Y. S. P. (2006). Rural Credit in India: Issues and Concerns. *Indian Journal of Agricultural Economics*, *61*(1), 1.

13. Vashisht, A.K. (1989). Ruralisation of Commercial Banking in India, P.U. Management Review, 12(1), pp. 51-58.

14. Various bulletins, reports and notification published by Reserve Bank of India.

MENTAL HEALTH OF TEACHERS IN 21st CENTURY : A CONCEPTUAL FRAMEWORK

Ms. Seema
Assistant Professor, Khalsa College for Women, Amritsar

Abstract: Education is one of the main pillars of sustainable development in a knowledge-based economy. Teachers' mental health is an pivotal factor affecting the quality of education. This study examined the theoretical framework of Mental Health of teachers in the 21st century. The paper highlighted the significance of the teaching profession. In this study, researchers explained the concept of Mental Health and characteristics of Mental Healthy person and also focussed on the various factors affecting the mental health of an individual. Further discussed the principles and adjustments required with oneself and others. In present education system a teacher acts as guide, motivator and philosopher. Better mental health status of teachers establishes a healthy environment in classrooms which develop the student with good mental health. So the study concluded the importance of Mental Health as significant factors in determining the work performance of teachers.

Keywords: Mental Health, Teachers, Work Performance

INTRODUCTION

Mental health refers to cognitive, behavioural, and emotional well-being. It is all about how people think, feel, and behave. People sometimes use the term “mental health” to mean the absence of a mental disorder. Mental health can affect daily living, relationships, and physical health. Teaching profession historically has been viewed as the labour of love and kindness. It has many intrinsic and extrinsic rewards for people entering the pedagogical arena. However, teaching is not without its inherent problems. Problems associated with job related stress remain at the top of many teachers' lists. In recent years, it has become a global concern, considering that about as many as every third of the teachers surveyed in various studies reported that they regarded teaching as highly stressful (Borg, 1990). The amount and degree of stress a teacher experiences may be related to her negative self- perception, negative life experience, low morale and the struggle to maintain personal values and standards in the classroom(Worrall & May, 1989).

According to Milstein and Farkas (1988), the stressors 14 (e.g. students misbehaviours and discipline problems, students poor motivation for work, heavy workload and time pressure, role conflict and role ambiguity, conflicting staff relationships in school management and administration, and pressure and criticism from parents and the wider community) are found to be quite common across settings in the teaching profession. Teachers do not react identically to these common stressors. Specifically some teachers develop psychological symptoms of varying severity, ranging from mild frustration, anxiety, frustration, anxiety and irritability to emotional exhaustion as well as psychosomatic and depressive symptoms (Kyriacou & Pratt, 1985).

The teacher occupies a pivotal position in the system of education. A teacher, being a member of the modern society, has to play diverse and dynamic roles to meet various expectations in different situations. To the extent he perceives difficulty in performing his role in one situation vis-à-vis in some other situation, S/he carries role conflict as well as it leads to poor mental health.

Mental Health is a multifaceted concept. It may be broadly conceptualized as a state of psychological well- being and integration, indicating a feeling and acting as a way to cope with life. It helps to determine how we handle stress, relate to others and make life choices. A major function of any educational institution is to make its students physically, robust, mentally alert, emotionally stable, resourceful and culturally acceptable citizens. However this can be realized only when the teachers themselves maintain good physical and mental health. There is evidence that some teachers often do not have a positive view of their teaching profession which is not conducive for positive mental health. Signs of negative mental health like significant decrement in the quality of services provided, conflicts, poor staff morale, increased absenteeism etc. are seen nowadays.

A mentally healthy person has:

- Tolerance power
- Self confidence
- Practical philosophy of life
- Emotional stability
- Knowledge of environment
- Ability to decide
- Life in real world
- Strong will power

Principles of Mental Health: The principles of Mental Health are mainly defined in two categories. Firstly principles seeking adjustment with oneself, Secondly principles seeking adjustment with others.

- **Principles seeking adjustment with oneself**

a) The principle of good Physical Health: Healthy mind lives in a healthy body. Keeping one's physical health in a satisfactory and normal condition is the prime and the most basic requirement for achieving and maintaining good Mental Health.

b) The principle of knowing the self: Person must know himself, his needs, his goals, his aspirations, his potentialities, his capacities, and his weaknesses and strengths. He tries to remove all his weaknesses and improve his strengths.

c) The principle of accepting himself: Whatever a person is, accept himself. There exist individual differences so a person should not feel inferior or less by comparing himself with others.

d) The Principle of self-drive and shaping: Respect yourself, respect your wishes and hobbies, and shape your personality according to your need by keeping in mind social perspective also. If you are not happy or satisfied with yourself you can't satisfy or make others happy.

e) The Principle of training the emotions: Emotional energy, if utilized properly, is a big asset for the progress and development of an individual. However, if it drifts away from its normal expression and gets out of control, it may spell disaster. The repression of this energy is also equally dangerous as it may give birth to various problems of Mental Health.

- **Principles seeking adjustment with others**

a) Principle of understanding and accepting others: We should give them space and accept as they are, if they are really wrong and creating problems with their personality just give them suggestions but along with this also provide freedom.

b) Principle of socializing with one-self: The individual, who is better in terms of social relationship, adjustment and adaptation, is able to achieve good Mental Health in comparison to those who are unsocial, ego-centric, selfish and lonely.

c) Principle of adjustment in the world of work: For enjoying normal Mental Health, one must be reasonably satisfied and adjusted with his world of work. Those who remain maladjusted with their work and problems can't remain adjusted in their lives and consequently suffer from mental worries and problems. Therefore, one must try to seek proper adjustment to his work and profession for the proper safeguard of his Mental Health.

d) Principle to believe in god or supernatural power: The ultimate cure and measure for keeping oneself free from mental worries and tension thus lies in having faith in God and Nature. One should aim at doing one's duties and sharing one’s responsibilities as sincerely as one can without caring for the fruits of one’s action and leaving it to God and Nature. Such an attitude helps in achieving and maintaining proper Mental Health.

Kotera et al. (2019), found out that there was a significant correlation that exists between mental health and self-compassion, identified as an exploratory variable for mental health. Shame moderated the relationship between self-compassion and mental health. Integrating self-compassion training or a program is suggested to help improve the students’ mental health.

OBJECTIVE OF THE STUDY :

To review the existing literature related to Mental Health of teachers.

REVIEW OF LITERATURE

Srivastava (2003) conducted a study on the assessment of Personality and Mental health among Primary and Secondary school teachers. A sample of 300 (150 primary and 150 secondary) teachers was selected from Haridwar District (Uttaranchal). Introversion –Extroversion Eyed married respondents in the 25 to 44 age group, and Personality Test developed by Singh (1988) and Mental Health Inventory by Jagdish and Srivastava (1983) were administered in order to assess their personality and mental health. The results indicate that personality types and traits influence the mental health of primary and secondary teacher’s. Extrovert secondary teachers enjoy better mental health as compared to introvert teachers.Hacking, Secker, Spandler and Shenton (2008) conducted Arts participation, mental well- being and social inclusion in Open Arts studio for people with mental health needs. A sample of 23 studio members was taken. The evaluation was a mixed - methods design with qualitative and quantitative stran used. The results of this study showed that participation led to significant improvements in empowerment, as well as in Mental Health indicators and social inclusions. However, the actual relationship was likely to be more complex and multi-faceted than one could infer from these preliminary pieces of evidence.Lokiti-Ose et al.(2008) undertook a study on One hundred teaching (100) staff of Federal College Education Technical Asaba, Delta State were sampled for this study using a convenient sampling technique. Work Stressor Questionnaire (WSQ) developed by American Institute for Preventive Medicine-Work Stress (2001) was adopted to measure the stress of lecturers. The results of this study indicated that lecturers have work related stress which also showed the level of their mental health may be as a result of anxiety, tension, stress, depression, somatic illness, and burnout brought about by negative work experiences.Suri (2008) conducted a study with the aim to measure the Level of Stress and Mental Health undergone by the call centre employees. For this purpose a total of 100 employees were selected from two different call centers i.e. Domestic (N=50) and International (N=50). Life Stress Scale and Mental Health Inventory were administered to assess the Stress and Mental Health of the employees. The results of the study revealed that significant differences in stress and mental health were observed with respect to both genders from domestic call centers. Male employees from both the call centers differed significantly on stress scores.Wang Cal-feng (2010) undertook a study titled “An Empirical Study of the Performance of University Teachers Based on Organizational Commitment, Job Stress, Mental Health and Achievement Motivation. The study tested the hypothesis that the four variables- organizational commitment, job stress, mental health and achievement motivation play a part in teacher’s job performance. The survey was conducted among 454 teachers in colleges and universities in Xi’an. A conceptual model of factors affecting the job performance of university teachers based on organizational commitment, achievement motivation, job stress and mental health was framed. Through Structural Equation Modeling (SEM) analysis, the results showed that the sustained commitment has a negative effect on work performance. Also Work stress has a positive effect on work performance but mental health has a negative effect on work performance. Further emotional commitment is the intermediary variable of the sustained commitment to job performance and work pressure is the intermediary variable of work pressure affecting job performance whereas there is a positive correlation between achievement motivation and mental health.Sackey and Sanda (2011) examined the extent to which social support can attenuate the mental health (depression, anxiety and physical symptoms) of women in the work environment. This study assessed the relationship between social support and mental health (depression, anxiety and somatic anxiety) relative to its impact on managerial women in Ghana. The study concluded that the career progression of women managers can be greatly enhanced when they receive spousal support, encouragement and guidance in addition to those from superiors and co-workers.Nandoliya (2013) conducted a study on 'Mental health secondary school teacher with relation to sex, habitat, types of school and faculty'. The result showed a significant difference existed between male and female teachers on mental health. A significant difference existed between urban and rural teachers on mental health. Significant differences existed among arts, commerce and science faculty's teachers on mental health. Sex and type of school of teachers, interact with each other on mental health.Pachaiyappan (2014) carried out a study on Mental Health of Secondary and Higher Secondary School Teachers. The study revealed that the Government school teachers' mental health and Higher Secondary school teachers' mental health was higher than their counterparts. Gender- wise analysis showed that female teachers' mental health was higher than the male teachers.Sethi (2015) conducted a study of the Relationship between Mental Health and Teacher Effectiveness of Secondary School Teachers in Abohar

Punjab, India. The results reported that there was a significant relationship between mental health and teacher effectiveness of secondary school teachers and no significant differences were observed between male and female, Government and private secondary school teachers on the basis of their mental health and teacher effectiveness. Roshan (2016) Conducted a study on Mental health of Secondary School Teachers in Sikkim, India. The analysis of the study revealed that there were significant differences owing to sex variation as the female teachers having higher mean value has been considered to be having better mental health compared to their male counterparts.

Factors affecting Mental Health: Good Mental Health is more than just the absence of mental illness. It can be seen as a state of Mental Health that allows one to flourish and fully enjoy life. Everyone experiences down times in life. The ability to cope with negative experiences varies greatly from one person to another and, in large part, determines whether people enjoy their lives.

Some of the factors that affect the Mental Health are as follows:

·**Physical Health:** Physical defects, injuries, and physical problems have a great effect on mental health. If a person is physically fit, free from physical disease. Disease free body possesses a sound mind.

· **Intellectual Health:** It has a positive influence on Mental Health. A person can be well adjusted if he is intellectually sound. Intelligence is related to knowledge, understanding etc.

· **Emotional Health:** Emotionally stable or balanced person has good Mental Health. A person should understand his emotions and other's emotions. He should show emotions in an adequate manner and in an adequate time. A person is not emotionally balanced if he shows mal-adjustment.

· **Interest and Aptitude:** For maintaining good health, individuals must have positive, healthy interests so it's the duty of parents and teachers to develop healthy interests among the children.

FACTORS AFFECTING TEACHERS' MENTAL HEALTH

The ten possible factors that may affect a teacher's mental health are mainly based upon the investigator's observations. Other references taken into account were Borg and Falzon (1993) and Hanif (2005).

i. Lack of Professional Aptitude and Spirit

In most countries many individuals choose teaching as their career, not because an individual is interested in teaching but because the individual could not gain entry into other professions. This was evident from the studies of professional experience as the factor for affecting mental health was found by Burns (1979) and Lee(1993).

ii. Occupational Hazards

The teaching profession has frustrating conditions, such as dealing with students' indiscipline that could result in maladjustment and stress. Teachers of the same age with a differential level of teaching experience display dissatisfaction in their mental health showing differential level of stress in different dimensions. This was confirmed in the study conducted by Arora (1986) who reported that with an increase in teaching experience the occupational hazards are felt by maximum teachers and teachers having less experience are little bit satisfied.

iii. Lack of Social Prestige

Many leaders and educationists give lip service to the important of teachers. All agree that teachers are the builders of a nation's future. The slogan sounds very sweet to the ears, but what is of importance is the teacher in the eyes of society. 182 Masalah Pendidikan 2006, University Malaya.

iv. Poor Salary

In spite of a high cost of living and increasing responsibilities of teachers towards the total personality development of children, the salaries of teachers have not increased in the same proportion. (Rama 1997,Sahoo 2001).Poor salaries are also found to be distracting factors by Dener (1993) who found income related to well being of both within and across countries.

v. High Moral Expectation

Society expects that a teacher should be a saint. No doubt, the teacher must present a model of ideal behavior before the student. But in actual practice how many students imitate or identify with the model of ideal of the teacher?

vi.Work load

In school, the teaching workload can be heavy. The teacher may have to teach 6 out of 8 periods in a day. This overload can cause emotional tensions and mental fatigue if continued for a long period, and can lead to stress, (Nayak, 2006 relationship among teachers and Bung and Falzom 1986).

vii. Relationship among Teachers

Conflicts among peers, such as job promotions, may disturb harmony, cooperation and good will among teachers.

viii. Relationship between the Administrator and Teachers

Some administrators (managers or principals) are autocrats. They behave only in an official manner and impose their orders on teachers without demonstrating appreciation of services rendered.

ix. Insecurity of Service

This factor refers to the job tenure. Some teachers may be appointed on a temporary basis. This may develop a number of problems such as anxiety, depression or stress.

x. Lack of facilities

Many institutions do not have adequate facilities such as a well equipped library, audiovisual aids and science laboratories. Lack of facilities can cause frustration and stress among teachers.

Hall (1988) reported in a study that the less qualified and less experienced teacher feel the stress much more severe on them than the qualified and experienced. A mismatch in qualification between tribal and non-tribal teachers may be a reason for the ill mental health. Panda (1991) attributes stress affecting the mental health of the teachers. Batool (2008) examined the relationship between mental health and job satisfaction and results indicated that mental disorders are the effects due to dissatisfaction in job. Singhal (2004) in a study on stress in tribal and non-tribal teachers found that teachers from town were

· **Mental Hygiene and Environment:** Good environment should be around us at home, at school, at neighborhood, and playground. Good congenial environment leads to good Mental Health.

CONCLUSION

Thus, we conclude that mental health plays an important role in the development of the overall personality of an individual. Good mental health is of supreme importance. It is a complex subject to which justice cannot be easily done. Mental health problems affect women and men equally; but some problems are more common in women than men, and vice versa. The special position that a teacher occupies in the entire system of education, therefore, demands the study and solution of his role conflicts. There are instances when one performs certain roles which he does not consider as desirable or proper. The greater the discrepancy between his role performance and self-role expectation, the greater the magnitude of role conflict, but the self-expectations are the result of internalization of social norms, values and attitudes. In short, one suffers from conflict to the extent he perceives inconsistency in playing his various roles. The paper therefore, highlights the significance of Mental Health and Role Conflict in determining the work performance of teachers.

RECOMMENDATIONS :

In the light of the conclusions drawn, the following recommendations are at this moment offered by the researcher:

1. Teachers should maintain a healthy wellness lifestyle, particularly 7 to 9 hours of sleep, to have a healthy mind and body.
2. Teachers may engage in wellness programs (e.g., yoga, Zumba, etc.) to better improve their mental attitude towards work.
3. Teachers should develop tolerating gestures and reframed self-management skills to better handle challenging situations.
4. Continuous development of quality, accessible, contextualized, and timely learning resources based on the latest trends in education, particularly this time of new normal, is encouraged.
5. School heads should include stress management simulations during SLAC or INSET that will test the behavioral competence of teachers in extracting their capacity to handle changes or stress in the workplace.

6. Schools should establish a teachers' service center (TSC) to provide psychosocial assistance and mental health awareness.

7. School heads and educational leaders should have concrete programs on wellness, fitness, and lifestyle well-being of teachers and personnel to maintain a healthy lifestyle and positive mindset at work.

REFERENCES :

Anand S. P. (1989). *Mental health of high school students.* Buch (fifth) Survey of educational research, N.C.E.R.T : New Delhi.

Bhagi, M. & Sharma, S. (1992). *Aims of education and other essays.* London: William and Norgate.

Borg, M.G. (1990). Occupational stress in British educational settings: A review. *Educational Psychology*, *10*, 103-126.

Hacking, S., Secker, J., Spandler, L.K. & Shenton, J. (2008). Evaluating the impact of participatory art projects for people with mental health needs. *Health & Social Care in the community*, *16*, 638-648.

Kalpan, L. (1971). *Education and mental health,* New York : Harper and Rowpub.

Kyriacou, C. & Pratt, J. (1985). Teacher stress and psychoneurotic symptoms. *British journal of educational psychology, 55*, 61- 64.

Kotera, Yasuhiro, et al. (2019). Mental Health of UK University Business Students: Relationship with Shame, Motivation and Self Compassion. *Journal of Education for Business, 94*(1), 11-20.

Nandoliya, H.G. (2013). A study of mental health of higher secondary school teachers in relation to sex, habitat, types of schools and facility. *Acme International Journal of Multidisciplinary research, 1*(4), 23-30.

Pradhan, R. (2016) Mental health of secondary school teachers in Sikkim. *IOSR Journal of Humanities and Social Science, 21*(11), 50-57.

Srivastava, S. K. (2003) . An assessment of personality and mental health among primary and secondary teachers. *Journal of personality and social psychologyl,1*, 50-53.

Urmil, S. (2015) Study of the relationship between mental health and teacher effectiveness of secondary school teachers. *Online International Interdisciplinary Research Journal, 5*(6), 197-202.

White, H. (1929). *Aims of Education and other essays.* London : William Ed Norgate.

Wolman, B.B. (1973). Dictionary of behavioural science. Litton : Educational Publishing Inc.

Worrall, N., & May, D.S. (1989). Towards a person-in-situation model of teacher stress. *British journal of Educational Psychology*, 59, 174-186.

Yong, C. & Wang, F. (2010). An empirical study of the performance of university teachers based on organizational commitment, job stress, mental health and achievement motivation. *Canadian Social Science, 6*(4), 127-140.

SELECTION OF THE RIGHT FABRIC

Ms. Manjot Kaur Sandhu
Assistant Professor, PG Department of Fashion Designing Khalsa College For Women, Amritsar

Abstract: Choosing fabric is the most important step in sewing a garment making the wrong choice can mean a big disappointment. Fortunately, there's usually more than one right fabric for any pattern and with a few pointers can easily hit the mark. Woven fabric is best for making tailored clothes while knits are best for making form fitting clothes and active wear. These fabrics can be further classified according to the way they are printed, embroidered, woven, dyed & stitched. Also consider the weight of the fabric. If the weave is loosely woven and easily see-through garment and also maybe a weak garment. All of these factors will come into play with the fabrics choose.

Keywords:distorting, polar fleece,sensuous,chintz

INTRODUCTION

Fabrics are made up of fibres. These fibres have either been twisted into yarns and then knitted or woven together to make a length of the fabric, or they have been formed into a web and heat pressed or glued together as a non-woven fabric. Fabric can be made up of one or more fibres and could have a special finish applied. There are thousands of fabrics to choose from and new fabrics are being developed all the time.

There are so many types of fabrics available. It is very easy to feel lost in a textile showroom. Usually, it is the colour and patterns that attract you first to a fabric. But that is only one element of the fabric. The way the fabric will feel against your skin, how it will behave when sewing, how it will drape against your body – all these are as important to your fabric buying decision as its colour and designs.

Types of Fabric

First thing is to know what the type of fabric you have in mind is – The textiles available are broadly categorized as natural textiles and synthetic textiles. The main Natural textiles are Cotton, Silk, Denim, Flannel, Hemp, Leather, Linen, Velvet, and Wool. The synthetic textiles include Nylon, Polyester, Acetate, Acrylic, Polar Fleece, Rayon and Spandex.

Suitability Fabric to Specific Garment

Fabric determines the overall style and beauty of your dress. If a girl prefers silk fabric then it is prominent that she wants a gorgeous and elegant look for her dress. If she chooses chiffon fabric for the item that means that she is for a sensuous and lean look to flaunt. Cotton fabric is ecofriendly and durable but needs to be washed regularly and ironed. There are many other types of fabrics like organza and linen. Organza is a fabric which is made of silk or a silk like fabric that resembles organdy and linen is a fabric woven with fibers from the flax plant.

While selecting the fabric as per needs and your choice. There are some other things that are fixed while selecting a fabric. It is like if a bride wants a wedding dress then she would definitely choose a silk fabric with chiffon fabric as the laces. But she would not surely have cotton fabric to make her wedding dress. Cotton is not used as bridal fabric. Silk and chiffon fabric are used commonly the dress material for making a wedding dress. As bridal fabric satin, dupion, voiles, georgettes are also used for several purposes along with silk fabric. If she want to make the wedding dress more comfortable and airy then soft silk fabric and satin silk are better options. It is slim in look. It allows the bride easy movements and easy handling.

In silk fabric embroidery can be also made. But for evening gowns and party wear fabric may be more experimental and stylish. But once again silk fabric can be savior if a girl ignorant about the perfect look and style or if she is too much tensed or worried about the look of your dress. In silk fabric can choose heavier or lighter one. Gowns made for formal dinner parties can be more detailed in design. Heavier silk velvet is usually very lovely on a formal dinner gown for the more mature woman. Deeply colored silk can be beautiful if it is styled in the perfect way. The ultimate look of the dress is also depends greatly on the carrying of dress and making that attire comfortable to move along with the wearer.

Best Fabrics to Buy for:

- Pants – Choose fabrics which are not too hard or rigid or you wouldn't be comfortable in them (linen, denim and flannel).For colder climates choose Wool (100% as well as wool blends) – wool tweeds and wool crepe basically depends on what pants you are talking about – Tailored trouser, Unstructured Pant, Combined and Jeans. For tailored pants, choose wool or wool blends (with rayon). Corduroy is a comfortable to wear fabric to choose for pants.
- Kids wear – All cotton fabrics are good for kids. Alsochoose a cotton, satin stretch, cotton twill, cotton satin and lawn. Knit fabrics are also great for kids; you can go for wool knits. Interlock knits are dressmaking knits that have stretch across grain. Avoid synthetic fabric which is harsh for kid's skin.
- Skirts – Lightweight cotton is best to sew skirts. Cotton lawn cloth in pretty prints is great. Silk jersey is a great fabric for sewing skirts, as is Ponte Roma knit fabric. Also buy printed silk and rayon in crepe, chiffon, georgette and charmeuse. Fine knits in rayon, microfiber and silk. Also drapery rayons, soft wool, lycra blends and stretch velvets are all suitable to sew skirts.
- Jackets – Wool (Wool crepe has a great drape and gives enough structure for jackets, wool tweeds are great as well), Linen & Flannel. Lightweight knits are good for free flowing jackets like this waterfall jacket pattern.
- Dresses–Raw silk, satin, taffeta, velvet, Lace, silk chiffon, Organza are all great for making dresses. But then it depends on the type of dress too. For a fitting body con type dress you can buy medium weight fabrics with some spandex/elastane added. For drapery dresses you can choose light weight

fabrics. Jersey has a drapery fit like this. Crepe, challis and charmeuse are all drapery fabrics suited for this style.

- Making lining inside clothes–Rayon Acetate and cotton lining materials are popularly used. These fabrics are light weight and soft which feels comfort to the skin.
- Blouses or Shirts – Lightweight cotton fabric Cambric, Chintz, Twill, Faille, Seersucker, Poplin, lightweight woven broadcloth, batiste, linen, eyelet. Silky satin fabric is good for making airy tops.

Fabric Prints & Patterns

When buying patterned fabric (most of the patterned fabric comes with a width of 45 or 54 inch). There will be pattern repeat in these fabrics and this should be taken into consideration when cutting fabric as well as buying them – i.e. if anyone wants to match the patterns at the seams. The motifs will be distributed in a planned fashion on the fabric. But someone may notice irregularity sometimes. If the print is not placed on the fabric correctly, it cannot be matched or lined up when constructed without distorting the fabric and the hang of the garment.

CONCLUSION

While making a dress, have to choose the right fabric. Fabric is the most important thing that anyone should give importance. It determines the overall style and beauty of your dress. So choosing a design and style for dress are comparatively easy job to do but the harder part is to match the right fabric with a design. Fashionable clothing does not only rely on the style and cut. Fabrics are important to ensure comfort, fit, flexibility and match.

REFERENCES

1. https://blog.makersvalley.net/3-key-points-to-choose-the-right-fabric
2. https://iifd.in/how-to-choose-right-fabric/
3. https://www.fibre2fashion.com/industry-article/5990/choose-the-right-fabric-for-better-dress-up