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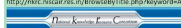
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BURDEN AND TRAP IN SARTRE'S 'THE FLIES'

KOPAL VATS*

Declaration

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Abstract

Sartre believed that man is condemned to freedom and in order to become a moral being, this burden of terrible freedom calls upon man to make his life himself. One of the most famous claims of Sartre is that humans, to some extent, are aware of their freedom but being simultaneously aware of the responsibilities that it entails, they try to deny its existence. Out of sheer 'bad-faith', the humans run away from the responsibilities of freedom thereby trapping themselves in the cobwebs of reluctance and ignorance. This paper is aimed at an insight into the misery of trap and burden afflicting the characters of the play 'The Flies'. In the play, Orestes discovers that he is burdened with the idea of freedom and there is no escape from this freedom. It is not possible for any person to alienate himself from the idea of freedom. Orestes is able enough to realize his freedom and move ahead with it, but Electra, on the other hand, is a lost cause on the concept of freedom. Denying the choice of a new life and driven by her internal conscience, Electra is so filled with remorse that she balks at the very threshold of her freedom and is not able to overcome her humane bewitchery with the Divine. The characters of the play know about their instinctual freedom but none has used it. Only Orestes has truly exploited his freedom to get what he wants at least to some extent. Orestes wanted an identity based on his fatherland. No other character in the play lives both freely and authentically. Orestes finally rises to embrace the enlightenment of his freedom. His actions help to liberate the Argives by stealing away the flies that caused them immense suffocation. In Orestes, Sartre has created a character who is an embodiment of his kind of freedom and who unflinchingly asserts his individualism by letting go of every confinement.

Keywords: Trap, Freedom, Guilt, Making Choices, Alienation.

I am doomed to have no other law but mine. - Orestes

"The flies" is a modern day reworking of the almost threadbare Greek myth of Orestes. Sartre, yet, manages to pull off an interesting remodelling of the myth in his play, infusing heavy existential elements.

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In order to give his play more variegated look, he borrows lavishly from plenty of Greek versions of the myth; rejecting one single plotline. He makes open alterations in the storyline to suit his own purposes. His prince Orestes is a lost prince who is in search of his identity while his Electra, at least initially, comes across as strong willed woman who seeks vengeance desperately; but ultimately in the end, the tables turn to reveal antithetical personalities of both characters. Orestes becomes the 'guilt-stealer' by bearing the guilt of other people upon himself by using his free-will; Electra, on the other hand settles with her trap of human will which has always been submissive to God. The play's characters are the high and mighty with majestic auras. They are trapped under their hefty pasts. Smothered by the sins of the past, all characters are linked heavily by chains of human sufferings.

In the play's opening, Orestes plays the part of being an uncommitted traveller who is a stranger to the town of Argos and carries the name 'Philebus'. But it becomes evident to the audience that Philebus is not as much of an outlander as he poses to be since Orestes himself mentions it twice in the initial part of his speech that he was born there (Sartre, 1989: 28):

"ORESTES: I was born here- and yet I have to ask my way, like any stranger. Knock at that door."

Clearly this significant fact confines his destiny to being a son of Argos as well as an heir to it because he is Agamemnon's son. Since in his childhood, he was smuggled out of Argos to save him from his impending murder, he remains a stranger to Argos even when he returns years later in his youth. This state of him of being a stranger to Argos places him at the junction of two divergent roads. He could either unburden himself totally of his chaotic past to flee forever from the sinful city of Argos; or he can tread on the road of vengeance that ostensibly befits in his capacity as the heir to Agamemnon.

From the beginning, Orestes enters the city of Argos which is irrevocably drowned in remorse because the sin of the murder of their former king has evolved as an inevitable factor in their fates. The citizens of Argos have preferred to go by the conformist behaviour as the best method to sustain. The normative social convention in Argos is that of remorse. The people have sort of cornered themselves as a result of cowardly impotence and this is expressed by adherence to preordained patterns of behaviour. Their outrageous inaction is suggested by their obsession with ritual, thoughtless superstitions and never paying attention to their true well being. According to Zeus, the city of Argos is fated to live in fear and repentance for the act committed by the tyrannical king Aegistheus. The citizens' complacency in the face of the scandalous act is their complicity. The citizens of Argos have chosen to define themselves as a fixed identity in their failing to act. The citizens are so confined within their limits of repentance that they have cultivated the inability to take up the burden of their freedom.

Orestes is a hero exhibited on a grand scale. He shows a remarkable progress in his personality with the play's progress. When he first visits Argos he has hazy intentions which have been derived from hazy ideas. He is inflicted by what the modern people call identity crisis. He believes in two types of men when he first visits Argos. The first kind of men is of those who have been granted no choice in life to select from; they are bound to walk on a fixed path till the time they come across an explicit act which is labelled as theirs exclusively. The other type is of those who have been weighed down by a disturbed burden of the past event in a way that post that event their lives have been distorted forever. Orestes asserts that the murder of his father in his childhood has caused his life to deflect forever and so badly that it becomes impossible for him to lead a life which he would have lived in the normal circumstances as a child. He lacks the warmth and belongingness in the city of Argos and feels repulsed by it. He yearns for an emotional tie with Argos, vaguely undermining his air-like freedom. He expresses this sentiment in the following lines in reply to his tutor (Sartre, 1989: 34):

TUTOR: Ah, that's talking sense. For what would you have gained by living in Argos? By now your spirit would be broken; you would be wallowing in repentance.

ORESTES: Still, it would be my repentance. And this furnace heat singeing my hair would be mine. Mine, too, the buzz of all these flies.

ORESTES: But, mind you, if there were something I could do, something to give me the freedom of the city; if, even, by a crime, I could acquire their memories, their hopes and fears, and fears, and fill with these the void within me, yes, even if I had to kill my own mother.

These lines truly foretell how later in the play Electra's rejection will prompt him to steal the guilt of Argos and make it his own in order to fill the void within him. Ironically, his desire to become one with Argos will never be fulfilled despite his theft of its guilt.

Orestes is anything but a born fighter. He was brought up in a happy peaceful city and all his ties with Argos were almost exhausted. A safer choice of life for him would have been to continue living as a contended citizen of Corinth but his quest to become one with his fatherland ensnares him into a web of agony and pain. The audience notices that it is only through the course of the play that Orestes begins to get stirred up and exudes agitation. He does not share Electra's ossified restlessness to seek revenge. His primary decision to stay in Argos is delivered at the end of Act 1 wherefrom the ideas of savagery and bloodshed begin to take shape in his mind. His decision to stay only after he witnesses the heated quarrel between his mother and sister shows that he did not harbour murderous thoughts previously. From the onset of Act 2, Orestes begins to assume more fervent role. In the Act 2, Orestes exudes passion and for the first time unveils his true identity to Electra. Yet despite his revelation of his true self he does not desire murdering Aegistheus and Clytemnestra which shows that his agitation is only nascent. He asks Electra to run away with him but Electra being driven by her romantic ideals of revenge and retaliation, obstinately refuses. Her outright refusal to flee away with him forces Orestes to ponder over his heirship as the son of Agamemnon.

Electra pleads him to go away alone and shrink off the burden of his parentage but to this Orestes refuses. He feels that his liability as Electra's brother cannot permit him to leave her distressed (Sartre, 1989: 49):

ORESTES: What do I care for happiness? I want my share memories, my native soil, my place among the men of Argos. Electra, I shall not leave Argos.

ELECTRA: How can you think I'd let you stay beside me?

ORESTES: It's my one chance and you, Electra – surely you won't refuse it to me? Try to understand. I want to be a man who belongs to some place, a man among comrades.

The very desire to find his identity among his own kindred, from whom he was rent away in childhood, shackles him back into the marsh of Argos. But despite being pinned down by his past, he emerges victorious in the end as a free individual who becomes aware of his existence and essence.

Electra begins by projecting a very zealous, insatiable sense of vengeance. Her very entry in the play shows her in a state of utter wrath. While all people of the town are busy offering pious libations to Zeus, Electra comes to Zeus, instead with an ash-can and mouths off several obscenities for him. She declaimed against his ostensible hatred for youth and life. She believes that the statue of Zeus which stands lordly and erect is nothing more than a log of deal. She does not have faith in the divinity of Zeus. Her actions towards the statue also disclose her indignation at Zeus's passivity towards the legal injustice in the city of Argos. Electra lives in an imaginary world and have high romantic notions of herself. With the progress of the play it becomes clear that Electra only believes in fantasizing and daydreaming but when the moment of real action comes up she evades it. The character-building of Electra is very ironic in the course of the play. Electra's obstinacy is the very reason that pushes Orestes over the edge to stay in Argos and revive his desire to unite with his fatherland. It is because of Electra that the latent desire of finding ancestral identity in Orestes booms into the gory murders he commits to command his full reign over Argos. He begins to share the intensity of emotional burden borne by

Electra and concretizes his dormant ambitions. In short, the pivotal event of the play i.e. the murder of Aegistheus and Clytemnestra is carried out physically by Orestes but it was precipitated by the infusion of Electra's ambition of vengeance into the veins of Orestes. But the turn of events is such that all rancour of Electra boils down to a classic Sartrean example of bad faith.

Although Electra boasts of need for attaining complete freedom from tyranny of Aegistheus, but in reality, she herself is sceptical of seeking it. In fact, she lives not in the real world but in a diorama which is an ensemble of the life-like elements. She has chosen to fit her designs. She likes to wallow in her dramatic feelings of betrayal, usurpation, vengeance, justice etc. She, thus, only prefers to keep enough freedom which may not hinder her cosy settings. She likes to toy with the thought of having a dramatic life wherein she was deprived of her father by her mother and the lover of her mother. This regicide puts her in an abnormal, unconventional situation and she leads a life different from other people of her age. This unconventionality is attractive to her. She likes to show rash, insolent behaviour to her mother and Aegistheus. This gives her a romantic touch of being an uncouth maverick. But she wants only enough freedom which gives her the space to be able to exhibit her brazenness. Nothing solid lies under her impudence and she cannot handle total freedom. She likes to feel bad for herself, she thinks she is victimized and her illusory goals are to punish those who have debased her. Her sense of independence comes from talking back to her mother, thrashing the social observations of conduct. This is what makes her feel that she is indeed on the path of freedom and that her determined will cannot be oppressed by her enemies. She is unaware that such trifle incidents and indiscipline does not make her free. At the moment of real choices, she retreats diffidently. When the day arrives of punishing the tormentor by inflicting reciprocal brutality, she finds that her diorama has been shattered and she stands face to face with the reality of the world. She is scared of this reality. She cannot bear to accept it and its consequences. The dream has been realized and due to its fulfilment there is nothing left to dream about. The actualization of the dream creates a conceptual void for Electra. Having lived for so long in the city of Argos, Electra has subconsciously adjusted to the idea of living comfortably with guilt. The moment she was encountered with the real blood-soaked reality, she immediately switched to her latent characteristic of submissive human-will. She cheats herself by making a dishonest change at the end, of disavowing everything and choosing the path of penitence. It can be proved by the fact that the very Zeus, whom she repudiates in the beginning, becomes her 'kind and lovable God'. She implies that she seeks his shelter and hopes of her rescue. She surrenders willingly to Zeus and is ready to atone for her irreparable crime. She wrenches herself away Orestes and implores Zeus to save her. She utters hopelessly (Sartre, 1989: 67):

ELECTRA: I will embrace your knees. Save me from the flies, from my brother from myself! Do not leave me lonely and I will give up my whole life to atonement. I repent, Zeus. I bitterly repent.

With the end of the romantic period, the period of remorse takes over but despite the transformation of her choices, one of her characteristics continue to sustain and that is her habit of dodging reality to find comfort in her imaginary world. Electra's trap is her reluctance to come to terms with her reality. She prefers to continue to live in bad faith. She is trapped in her bad faith and finds solace in it. This makes her a slave of her imagination.

Aegistheus has been laid out as a restless king who has never been at peace since the abominable deed he committed long ago. He is anxious, uneasy and repentant. He murdered Agamemnon with the hopes of usurping his power, throne, prosperity but despite having achieved his ends of being a king, Aegistheus finds no happiness at all and is miserable. He says to Zeus with a heavy heart that he is tired and if given a chance he would rather choose to die. Aegistheus is disgusted with himself because he is tired of deluding his subjects with regards to their freedom. Aegistheus has always known that his men

are instinctively free and thus in order to keep them in order he has to strive hard to keep them in dark about their freedom. He cannot afford his subjects to become aware of their unbridled freedom because if they do realize it, they would overthrow Aegistheus. To maintain his secure reign he has managed to convince the Argives that they have a share in his guilt on having killed Agamemnon. He persuades them to believe that since they did not do anything to preclude his crime, hence they deserve to suffer along with him. The tactic employed by Aegistheus to rule among his people is the terror of remorse. This terror of remorse aims at smothering the populace with the guilt of their misdeeds. It is his obligation to sustain the illusion by words and appearance (Sartre, 1989: 53):

AEGISTHEUS: I know. Oh, I'm only too skilful in the act of false pretence.

In fact, the 'Day of the Dead' ceremony which is observed with grave solemnity in Argos is not ancient in its origin. It is rather a charade invented by Aegistheus himself to maintain his supremacy (Sartre, 1989: 53):

AEGISTHEUS: Why the KING. The dead came forth this morning.

CLYTEMNESTRA: Sire, I beg you- the dead are underground and will not trouble us for many a long day. Have you forgotten it was you yourself who invented that fable to impress your people?

The above lines depict that while on one hand, Aegistheus himself created this custom but on the other hand, having observed this custom for so long, he has himself begun to have faith in it.

Aegistheus is linked to a system of dual trap. The first trap is laid out by Aegistheus in the form of sham customs and collective remorse to rule over the people of Argos. The second trap is the one in which Aegistheus is caught himself with gradual progress of time. He is bogged down in the quagmire of his guilt. He gets his release from this trap when he is murdered by Orestes.

A similar fate becomes characteristic of Clytemnestra. She is also weighed down by heavy burden of guilt, albeit, her guilt and penitence aren't as intense that of Aegistheus. But, overall, she is distressed at having colluded with her lover in the hideous crime. Her questions posed to Orestes suggest her guilt-ridden heart (Sartre, 1989: 38):

CLYTEMNESTRA: Did they tell you that we bear the burden of an inexpressible crime, committed fifteen years ago?

CLYTEMNESTRA: And that Queen Clytemnestra bears the heaviest load of guilt- that men shudder at her name?

ELECTRA: But that crime, it seems, sits lightly on your conscience.

CLYTEMNESTRA: But wait, my girl; one day you too, will be trailing after you an inexpressible crime. At every step you will think that you are leaving it behind, but it will remain as heavy as before. And then at last you will realize that you staked your life on a single throw of dice, and nothing remains for you but to drag your crime after you until you die.

Conclusively, Clytemnestra's trap is a simple one and not as complicated as that of Orestes or Aegistheus. She is overall a flat character.

Zeus also belongs to the likes of Aegistheus because as a God his aim is also to ensnare people away from the realization of their freedom. With the basic tenet 'God is Dead', Sartre's God, Zeus in the play is clearly dispensable at least, for Orestes. In the play, although Zeus is depicted weighty in terms of his personality and aura but shallow when it comes to the execution of his powers. It's not that Zeus stands behind passively. He plunges into action with great zeal and authority but fails to exert his true influence because his people refuse to accept his supremacy. Also, being aware of his own impotence to control his eternally free people, he tries to make use of deception to curtail their freedom. (Sartre, 1989: 56)

ZEUS: The bitterness of knowing men are free. Yes, Aegistheus they are free. But your subjects do not know it, and you do.

Clearly, the play depicts three attitudes towards human freedom; firstly, those who serve their interests by curtailing the freedom of others, secondly, those who seek for awhile to win back their freedom but withdraw later on when it is about to reach her grasp and thirdly, that of Orestes, who accepts freedom without considering what may be the consequences. The play is centred on the perceptions people

adopt towards their trappings or the traps they hurl at others. This dilemma to make a choice between the freedom and the trap is classically fundamental to Sartrean philosophy.

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L'EAU ET LA FOLLE CHEZ MAUPASSANT

DR. KALPLATA*

Declaration

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Abstract

Chez Maupassant, le caractère mystérieux de deux mondes, celui des fous et la profondeur de l'eau, se ressemblent. Pour lui, l'eau est la métaphore de la folie. La complexité de la profondeur de la rivière est semblable à la complexité de la folie. Comme la folie offre un monde plein d'imaginations, de la même manière l'eau de la rivière nous plonge dans un monde d'imaginations. L'eau prend souvent la forme de la lune. Les deux sont comparables, les deux étant fluides. Maupassant y cherche l'amour maternel. Chez lui, la femme «folle» et l'eau se rencontrent souvent. L'eau devient cercueil pour elle. La femme «folle» se suicide en se jetant dans l'eau. Aussi, l'eau se ressemble-t-elle au miroir. Le miroir brise le monde rationnel féminin. Il reflète le plus profond secret de son âme.

Key Words : FOLIE, EAU, LUNE, FEMME, MIROIR

La femme est marginale dans la société du 19^e siècle. C'est l'époque où l'écriture est dominée par les hommes. La femme ne jouit pas de beaucoup droits. Ainsi, certaines femmes sont réduites à écrire sous le pseudonyme de George Sand. C'est l'époque où l'homme représente la femme. Le rôle de Maupassant est important dans la représentation de la femme au 19^e siècle parce que dans plupart de ses contes on voit sa présence. Mais, en même temps, on remarque que dans plupart de ses contes la femme est marginale et faible. Alors à quoi correspond cette représentation de l'autre - féminine sous les traits de la « folie » ? La femme est marginale dans la société mais la folie la jette dans la marginalité la plus profonde. La manière dont la société regarde la « folle » devient la façon la plus efficace de connaître la position des femmes au 19^e siècle. On peut dire que la folle est le miroir le plus clair pour voir l'image et la position d'une femme.

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L'étude de la folle devient intéressante chez Maupassant parce qu'on y trouve deux types de folles, la folle- l'eau et la folle qui oppose le fou dans ses contes. La folle- l'eau influence la folle- personnage. L'eau, la femme et sa représentation de la folie sont liées.

1. *L'eau maupassantienne*

1.1. *Maupassant et l'eau*

Pourquoi Maupassant aime-t-il tellement la nature et tellement l'eau ? Est-ce que c'est seulement la beauté qui l'attire ? Est-ce qu'il voit la nature dans une perspective objective ?

Le conte *Madame Hermet* s'ouvre sur ces lignes « Les fous m'attirent ». On voit que cette attirance de Maupassant pour les fous et leur monde inconnu est la même que pour l'eau. Dans le conte *Sur l'eau*, il écrit:

« (...) puis je crus qu'un être ou qu'une force invisible l'attirait doucement au fond de l'eau et la soulevait ensuite pour la laisser retomber » (Maupassant par les textes, 1997)

Y-a-t-il une raison profonde pour cet amour ? Gaston Bachelard dit dans son ouvrage *L'Eau et le Rêve* :

« Quand on suit l'inspiration de l'enquête psychanalytique, on comprend bien vite que les traits objectifs du paysage sont insuffisants pour expliquer le sentiment de la nature, si ce sentiment est profond et vrai. Ce n'est pas la *connaissance* du réel qui nous fait aimer passionnément le réel. C'est le *sentiment* qui est la valeur fondamentale et première » (Bachelard, 1942, p.155)

Autrement dit, ni la connaissance ni la réalité ne comptent pour qu'un homme aime et soit heureux, la seule chose qui compte, c'est le sentiment. L'homme aime la nature parce que la nature l'aide à aller au-delà du réel. Maupassant cherche, à son tour, ce sentiment dans l'eau. Ainsi, l'eau devient une sorte d'évasion de la réalité. La plus puissante consolation de Maupassant réside dans ses rêveries de l'eau. Depuis sa séparation d'avec ses parents il habite à Etrétat. L'attirance pour l'eau est aussi liée à son souvenir d'enfance.

« La Mer grouillante, tantôt grise, tantôt bleue, tantôt pourpre, prend à ses yeux l'aspect d'une divinité » (Schildt, 1926, p.18)

On écoute l'écho du même sentiment dans le monde heureux des fous vu par Maupassant, selon lui on peut être heureux seulement quand on est fou, car quand on est fou on est détaché de toute réalité et de toute connaissance. Ainsi, peut-il dire dans le conte *Madame Hermet*:

« Eux (les fous) seuls peuvent être heureux sur la terre, car pour eux, la réalité n'existe plus » (Maupassant par les textes, 1997)

La folie est aussi, comme l'eau, une évasion de la réalité pour Maupassant. Les fous aiment, selon Maupassant, faire des choses « *sans savoir pourquoi* ». Il n'y pas de logique dans leur monde. On aime la nature de la même façon que les fous aiment leur monde, sans savoir pourquoi. Maupassant explique sa passion *dévorante* pour l'eau de la manière suivante, il exprime le sentiment de son voisin qui est un vieux canotier dans le conte *Sur l'eau* :

« Voilà immédiatement mon bonhomme qui s'anime, se transfigure, devient éloquent, presque poète. Il avait dans le cœur une grande passion, une passion dévorante, irrésistible : la rivière » (Maupassant par les textes, 1997)

Ici cette passion ne suit pas de règles; cet amour dévorant ne suit pas la raison. Cette passion est sans limite. Elle égale presque la folie.

Pour lui, les deux mondes, celui des fous et la profondeur de l'eau, sont presque semblables. Tous les sont mystérieux. Par exemple dans *Sur l'eau* il écrit :

« Vous autres, habitants des rues, vous ne savez pas ce qu'est la rivière. Mais écoutez un pêcheur prononcer ce mot. Pour lui, c'est la chose mystérieuse, profonde, inconnue, le pays des mirages et des fantasmagories, où l'on voit, la nuit, des choses qui ne sont pas, où l'on entend des bruits que l'on ne connaît pas (...) » (Maupassant par les textes, 1997)

Pour Maupassant, les fous sont des « *gens qui vivent dans un pays mystérieux de songes bizarres* » (Maupassant par les textes, 1997). De la même manière, il décrit l'eau de la rivière comme étant noire en son fond. Il oppose la mer à la rivière, comme le raconte le voisin du narrateur dans le conte *Sur l'eau* :

« Des rêveurs prétendent que la mer cache dans son sein d'immenses pays bleuâtres, où les noyés roulent parmi les grands poissons, au milieu d'étranges forêts et dans des grottes de cristal. La rivière n'a que des profondeurs noires où l'on pourrit dans la vase. Elle est belle pourtant quand elle brille au soleil levant et qu'elle clapote doucement entre ses berges couvertes de roseaux qui murmurent » (Maupassant par les textes, 1997)

Autrement dit, l'auteur préfère le mystère noir dans la profondeur de la rivière à la clarté de la mer. Comme la noirceur de la rivière qu'on ne peut pas pénétrer, le *nuage* du monde de la folie est *impénétrable*. La folie n'obéit pas à des lois. Les fous sont en dehors de tous lois- l'imagination est leur loi, l'imagination est leur monde. De la même manière, pour Maupassant la terre est bornée mais l'eau de la rivière est illimitée. Comme la folie offre un monde plein d'imaginaires, de la même manière, l'eau de la rivière, nous plonge dans un monde « *d'imaginaires fantastiques* ». Et cette imagination est libre comme l'eau, elle n'est pas bornée comme la terre. Ici, Maupassant explique comment le monde illimité de la folie ressemble au cours de l'eau :

« Pour eux l'impossible n'existe plus, l'invraisemblable disparaît, le féérique devient constant et le surnaturel familier. Cette vieille barrière, la magie, cette vieille muraille, la raison, cette vieille rampe des idées, le bon sens, se brisent, s'abattent, s'écroulent devant leur imagination lâchée en liberté, échappée dans le pays illimité de la fantaisie et qui va par bonds fabuleux sans que rien l'arrête » (Maupassant par les textes, 1997)

Dans les contes de Maupassant on remarque que l'esprit vagabond des fous rencontre la liberté de la rivière. De même que les fous, elle non plus ne sait pas où s'arrêter :

« J'aime à me pencher sur leur esprit vagabonde, (des fous), comme on se penche sur un gouffre où bouillonne tout au fond un torrent inconnu, qui vient on ne sait d'où et va on ne sait où » (Maupassant par les textes, 1997)

Pour lui, l'eau est la métaphore de la folie. On ne peut pas connaître leur source. Il dit dans le conte *Madame Hermet*. Il a souvent recours à l'eau et de son vocabulaire pour expliquer le monde difficile des fous. Par exemple dans *Madame Hermet*, il dit que « *la source capricieuse* » de la folie nous fait penser à la source capricieuse de l'eau. Il explique la complexité de la folie en se référant à l'aide de la rivière. Ainsi, peut-il dire à propos de la folie.

« Il suffit sans doute d'une petite pierre tombée dans son cours pour produire ces bouillonnements » (Maupassant par les textes, 1997)

On voit en même temps que Maupassant est aussi attiré par le silence et l'obscurité de la rivière. À propos du silence de la mer il dit :

« Elle ne gronde pas, elle coule toujours sans bruit, et ce mouvement éternel de l'eau qui coule est plus effrayant pour moi que les hautes vagues de l'océan » (Maupassant par les textes, 1997)

1.2. L'eau et le féminin

Pourquoi l'eau folle et la femme « folle » se rencontrent-elles si souvent dans les contes de Maupassant ? Nous ne sommes pas arrivés à une réponse précise sur le lien à établir entre l'eau et la femme. Ne sent-il pas dans l'eau un sentiment filial ? Gaston Bachelard lie l'eau et l'amour filial en disant :

« Et si le sentiment pour la nature est si durable dans certaines âmes, c'est que, dans sa forme originelle, il est à l'origine de tous les sentiments. C'est le sentiment filial. Toutes les formes d'amour reçoivent une composante de l'amour pour une mère (...) la nature est une projection de la mère » (Bachelard, 1942, p.363)

Maupassant, lui, aussi cherche son amour maternel dans l'eau. L'origine des imaginations fantastiques qui animent l'eau dans le conte *Sur l'eau* est née de l'amour filial de l'eau. Selon Bachelard l'origine de tous les sentiments est amour filial. Il dit :

« Par la suite, plus un sentiment d'amour et de sympathie sera métaphorique, plus il aura besoin d'aller puiser des forces dans le sentiment fondamental » (Bachelard, 1942, p.363)

Dans cet amour Maupassant retrouve le sentiment maternel. Il dit « *la rivière est illimitée* ».

Bachelard illustre cette image d'illimitation en disant :

« Aimer l'univers infini, c'est donner un sens matériel, un sens objectif à l'infinité de l'amour pour une mère » (Bachelard, 1942, p.157)

Dans le silence de la rivière, Maupassant voit l'amour maternel, comme l'a dit Bachelard :

« Aimer un paysage solitaire, quand nous sommes abandonnés de tous, c'est compenser une absence douloureuse » (Maupassant par les textes, 1997)

Deux romans illustrent cette image de l'eau maternelle, il s'agit d'*Une Vie* et *Pierre et Jean*. Le moment où Jeanne trouve Jean avec Rosalie, la mer vient au secours. Elle court vers l'inconnu et se trouve au bord de la falaise.

« Jeanne allait vite, sans souffler, sans réfléchir à rien. Et soudain elle se trouve au bord de la falaise. Elle s'arrêta net, par instinct, et s'accroupit, vidée de toute pensée et de toute volonté » (Maupassant par les textes, 1997)

La lune est une autre forme de l'eau qu'on voit chez Maupassant. Dans le conte *Sur l'eau* Maupassant décrit aussi la beauté de la lune, il dit :

« Il faisait un temps magnifique, la lune resplendissait, le fleuve brillait, l'air était calme et doux. Une grande lune illuminante au milieu d'un ciel bleuâtre et laiteux » (Maupassant par les textes, 1997)

Cette citation montre que Maupassant aime aussi la lune passionnément. La lune est aussi liée avec l'amour maternel. Bachelard dit que la lune est dans le règne poétique matière avant d'être formée, « elle est un fluide qui pénètre le rêveur ». (Bachelard, 1942, p.152) On peut dès lors comparer la lune avec l'eau, les deux étant fluides. Pour Maupassant la lune a cessé d'être une forme, mais devient une image émotive. L'homme dans son état de poésie naturelle et première « *ne pense pas à la lune qu'il voit toutes les nuits.....mais d'abord l'image motrice, l'image émotive, du fluide lunaire qui traverse le corps....* ». (Bachelard, 1942, p.165)

Le voisin de Maupassant en racontant son expérience dit dans le conte *Sur l'eau*, « *je possédais une bouteille de rhum, j'en bus deux ou trois verres, et ma situation me fit rire* ». (Maupassant par les textes, 1997)

Ici, quelle est la signification d'une bouteille de rhum, qui est aussi une autre forme de l'eau. Encore une fois, cette idée renvoie à une boisson fondamentale qui est l'eau, une source nourricière. Comme Bachelard dit :

« L'institution de la boisson fondamentale, de l'eau nourricière comme un lait, de l'eau conçue comme l'élément nutritif(...) » (Bachelard, 1942, p.172)

Ainsi, on voit que, dans les contes de Maupassant, la coprésence de la nature et l'apparition de la femme folle ne tiennent pas de la coïncidence mais qu'il voit dans la nature l'image d'une mère. C'est cette eau qui devient pour la femme folle son cercueil. À la fin du conte *Sur l'eau* une veille dame est

trouvée dans la rivière, dans les contes *Miss Harriet* et *Madame Baptiste*, les femmes se suicident en se jetant à l'eau. Ainsi, Maupassant donne aux femmes l'occasion de se mêler à l'eau, de pénétrer dans l'eau, l'homme aussi l'admire et la touche mais son admiration n'est pas complète. L'homme apprécie à distance tandis que la femme se mêle à l'eau. C'est toute la différence entre un rapport intérieure et extérieure.

La nature est la meilleure amie du corps féminin maupassantien: son comportement change selon les variations de la nature. On peut emprunter quelques exemples du roman *Une vie* qui est le roman où s'exprime le féminin. Comme le remarque Jean-Louis Cabanès, les huit premiers chapitres d'*Une vie* recouvrent une période qui va du 2 mai 1813 jusqu'à la naissance de Paul de Lamare en juillet 1814. Au commencement du roman, Jeanne est fouettée par l'air marin, elle vibre d'une joie exquise. Elle frissonne en entendant la voix de Julien. La nuit de noces, en juillet, est marquée par une sensation de fraîcheur qui fait frissonner Jeanne. Avec le retour automnal au château sa vie est marquée par l'ennui. C'est dans la froideur de l'hiver qu'elle découvre la trahison de Julien.

Le silence de *Miss Harriet* du conte de même nom et de la *folle* du conte de même nom ressemble au silence de la rivière. Pour lui le silence est plus puissant que la parole.

Même si l'eau n'est pas liée directement à la femme folle, elle devient le catalyseur qui entraîne le personnage principal vers la folie comme on voit dans le conte *La Petite Roque*. Ce conte se situe aussi dans l'eau. La description de la nature dans ce conte se renvoie à la description de l'eau. L'eau que le personnage principal pense comme un soulagement va l'inciter à commettre ce crime. L'eau qu'il pense son amie va devenir son ennemie et l'entraîne vers la folie. Quand M. le maire va pour se baigner il voit une fille qui se baignait dans la rivière toute nue.

« Il écarta doucement les feuilles et regarda. Une fillette, toute nue, toute blanche à travers l'onde transparente, battait l'eau des deux mains » (Lagriffe, 1909)

M. Renardet la compare avec une petite Venus paysanne née dans la mer.

« ...cette petite Venus paysanne, née dans les bouillons du ruisseau, comme l'autre, la grande, dans les vagues de la mer » (Maupassant par les textes, 1997)

Finalement quand la fille sort de l'eau pour se rhabiller, le maire, en voyant sa chair toute nue, perd sa raison et la viole.

« À mesure qu'elle approchait à petits pas hésitants, par crainte des cailloux pointus, il se sentait poussé vers elle par une force irrésistible, par un emportement bestial qui soulevait toute sa chair, affolait son âme et le faisait trembler des pieds à la tête » (Maupassant par les textes, 1997)

Après avoir commis ce crime, sa culpabilité et son impuissance à l'exprimer est décrite à l'aide du sombre environnement créé par la pluie. Le moment où personne ne connaît le criminel, seule la nature, la pluie sait la vérité.

« ...de grandes larmes versées par les grands arbres tristes qui pleuraient jour et nuit sur la fin de l'année, sur la fin des aurores tièdes et des doux crépuscules, sur la fin des brises chaudes et des doux crépuscules, sur la fin des brises chaudes et des claires soleils, et aussi peut-être sur le crime qu'ils avaient vu commettre sous leur ombre (...) » (Maupassant par les textes, 1997)

Ici on voit que le rôle de l'eau est tout à fait renversé, l'eau qui apaise devient le catalyseur pour commettre un crime et c'est l'eau qui entraîne le personnage vers la folie. La pluie comme un témoin a vu ce crime, et le lui rappelle maintes fois.

Dans les contes de Maupassant on relève aussi d'autres fonctions de l'eau. Elle devient un moyen de faire rencontrer deux êtres séparés. *Le donneur de l'eau bénite* est une histoire d'un couple qui perd son

fil unique et quitte sa maison pour chercher son fils pour le reste de sa vie. Finalement, quand les parents sont vieux, ils arrivent à une église où l'on donne de l'eau bénite. Chaque jour il y a foule pour recevoir cette eau bénite. L'homme qui distribue l'eau bénite est mort et c'est le vieil homme qui commence à recevoir des gens avec l'eau bénite. C'est comme ça qu'un jour il voit son enfant et après ce moment là, sa vie est heureuse pour toujours. Ici l'eau est la raison de son bonheur. Encore une fois Maupassant utilise cette image de l'eau qui bénit son enfant. Il est intéressant de voir l'apparition de ce mot « eau » dans ce conte. À travers toute l'histoire, pendant la quelle la condition pathétique du couple est décrite, on ne voit aucun espoir de rencontre entre les parents et le fils, mais dès que le narrateur mentionne l'eau bénite au milieu du conte, elle amène un espoir de bonheur : on attend un bonheur, un bonheur est presque arrivé.

« Il y avait, au seuil d'une des églises où ils revenaient le plus souvent, un vieux donneur d'eau bénite qui était devenu leur ami » (Maupassant par les textes, 1997)

À la fin de ce conte, quand les parents reconnaissent leur fils, il y a un grand bonheur

« Les deux dames pleuraient aussi, comprenant qu'un grand bonheur était arrivé » (Maupassant par les textes, 1997)

2. *L'eau, le miroir et la folie féminine*

Dans cette analyse, encore une fois, le concept de l'eau revient puisque l'eau et le miroir se ressemblent, tous les deux reflètent.

Dans un miroir on se rencontre avec soi-même. Dans son ouvrage *Juste avant Freud* Pierre Bayard dit que le rencontre dans le miroir est souvent, chez Maupassant, marquée par l'apparition d'une fissure qui brise la tranquillité de l'univers rationnel dans la littérature fantastique. « Je » est en train de se regarder, et tout à coup l'autre apparaît qui transforme l'image de soi et déstabilise l'ensemble du champ perceptif. C'est soi-même qu'on voit ici devenir autre.

Madame Hermet est en train de se voir dans un miroir et, soudain, elle voit des trous qu'il ne sort pas en réalité, et elle se sent tout à fait différente. Elle rencontre son autre ou l'inconnu. Madame Hermet a peur de devenir vieille, cette peur de vieillissement commence quand elle se regarde dans son miroir. Bayard dit :

« L'un des modes privilégiés d'irruption de l'Autre est en effet le vieillissement. Indépendamment de toute problématique du temps, il décrit la différence dans la similitude » (Bayard, 1994, p.73)

Le rencontre avec l'autre est un moment de souffrance intense. Pierre Bayard dit :

« (...) ce moment de souffrance intense,- avec la double valeur de violence et d'instantanéité » (Bayard, 1994, p.74)

Quand on regarde dans un miroir on veut vérifier qu'on est la même personne, mais pour elle c'est un cas de défaillance parce qu'elle s'est perdue soi-même. Bayard définit ce moment comme une éclipse :

« Se regarder dans une glace, c'est vérifier son image, et donc suspecter de cesser d'être identique à elle-même. On définit ce court moment de défaillance de la représentation par éclipse » (Bayard, 1994, p.78)

Pour Madame Hermet, l'eau (ici miroir) est un soulagement, mais c'est aussi un élément qui suscite la peur. L'eau est aussi un miroir où on voit le profond secret de l'âme.

Le miroir est aussi lié avec l'hallucination. Le miroir est un compagnon important du personnage de *Le Horla*. C'est le miroir qui lui donne confiance en son existence, c'est lui qui l'assure de son identité. On peut apprécier l'importance du miroir dans la vie du personnage de *Le Horla* à travers ces mots.

« (...) Derrière moi, une très haute armoire à glace, qui me servait chaque jour pour me raser, pour m'habiller, et où j'avais coutume de me regarder, de la tête aux pieds, chaque fois que je passais devant » (Maupassant par les textes, 1997)

Le personnage redoute que sa personne ne coexiste avec une autre qui le domine. Il sent sa présence dans la plus profonde nuit. Son plus grand choc survient quand il voit que Le Horla, cet autre invisible, a dévoré son reflet et qu'il ne peut plus voir son reflet dans sa glace.

« Eh bien ? ...on y voyait comme en plein jour, et je ne me vis pas dans ma glace !...Elle était vide, claire, profonde, pleine de lumière ! Mon image n'était pas dedans...et j'étais en face, moi ! » (Maupassant par les textes, 1997)

Après quelques instants quand il parvient à regarder son visage dans la glace encore une fois, il en éprouve un grand soulagement.

« Je pus enfin me distinguer complètement, ainsi que je le fais chaque jour en me regardant » (Maupassant par les textes, 1997)

Mais le miroir reflète aussi quelques fois ce visage invisible. Dans un autre conte *Lettre d'un fou* où le personnage a la même peur, de la présence de l'autre, le miroir est la seule source fiable qui le raconte son état exact. Dans un moment de confusion et d'hallucination, alors qu'il a toujours peur de la présence d'un autre, d'un autre inconnu, il revient dans sa chambre pour voir son visage et pour se rassurer, mais il est étonné de voir que son visage et ses yeux sont changés.

« Derrière moi, une très grande armoire à glace. Je me regardai dedans. J'avais des yeux étranges et les pupilles très dilatées » (Maupassant par les textes, 1997)

À la fin de ce conte il arrive à voir ces visages qu'il avait juste aperçus jusqu'à présent. Il croit qu'un jour ce miroir va le refléter, finalement il y arrive à voir ses images.

« Et, dans cette glace, je commence à voir des images folles, des monstres, des cadavres hideux, toutes sortes de bêtes effroyables, d'êtres atroces, toutes les visions invraisemblables qui doivent hanter l'esprit des fous » (Maupassant par les textes, 1997)

La similarité du rôle de miroir, premièrement la peur et après le soulagement peut être vu dans le conte *Madame Hermet*. Elle a peur de rencontrer son fils qui souffre de la petite vérole. À la fin de ce conte elle consent à voir son fils mais derrière une vitre, elle a toujours peur d'attraper la maladie.

« Non...non..je n'oserais jamais le voir...jamais...j'ai trop de honte...j'ai trop peur...non, je ne peux pas » (Maupassant par les textes, 1997)

Dans le conte *Le Horla* la personne hallucinée voit les choses qu'on lui demande de voir dans le miroir (On utilise un carton blanc pour remplacer un miroir)

« Et je m'assis derrière elle. Il lui plaça entre les mains une carte de visite en lui disant : « Ceci est un miroir ; que voyez-vous dedans ? »

Elle répondit :

« Je vois mon cousin.

—Que fait-il ?

—Il se tord la moustache.

—Et maintenant ?...

Donc elle voyait dans cette carte, dans ce carton blanc, comme elle eut dans une glace » (Maupassant par les textes, 1997)

Ainsi, on voit que la glace, qui est une autre forme de l'eau, reflète la folie dans les contes de Maupassant. Mais au lieu de refléter la réalité, il la déforme. Madame Hermet y voit une image et une

réalité qui n'existe pas mais qui lui présentent un autre monde, une onde qui est nécessaire pour qu'elle vive. Au contraire, dans d'autres contes comme *Lettre d'un fou, et fou ?* on voit qu'encore une fois le miroir reflète un monde qui n'existe pas, mais il ne soulage pas non plus. En revanche, il rend la vie des personnages plus pénible. Ainsi, on voit que comme l'eau, le miroir a deux visages: l'un qui soulage et l'autre qui hante. On note aussi que l'eau est calme et paisible dans les contes où les personnages principaux sont des femmes, mais son rôle est renversé quand elle apparaît dans les contes où les hommes en sont les personnages principaux.

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FINANCIAL RATING OF CEMENT INDUSTRY IN INDIA

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Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, *Amit Joshi* the author of the research paper entitled FINANCIAL RATING OF CEMENT INDUSTRY IN INDIA declare that, I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal, This research paper is my original work and no part of it or its similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

The cement industry is experiencing a boom on account of the overall growth of the Indian economy, Unlike most sectors of the Indian economy, which are small players in the global arena, the Indian cement industry is second largest in the world because of increased industrial activity, flourishing real estate business, growing construction activity, and expanding investment in the infrastructure sector. The cement companies have seen a net profit growth rate of 85 per cent.

In the study and comparison of top players of cement industry, the competitiveness among the firms in Indian cement industry has also been evaluated. The marginal difference between the competitiveness of different firms reveals the tough competition in the industry.

The study found that there has been a structural break in the market share pattern for many companies. Ambuja cement is having the best rating among other five major cement companies because of its good CAGR, Net profit margin ratio, liquidity Analysis, financial leverage, interest coverage ratio and debt service coverage ratio.

The findings of the study are through :

- * Position analyzing of the various financial performances of these companies.
- * Comparing the Ranking of the Companies on the basis of the financial rating.
- * Interpretations and recommendations.

The report helps us to know the current position of Cement Industry and its Strength, Weakness, Opportunities and Threats by their performance analysis and its future prospects.

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Introduction

India's cement industry is a vital part of its economy, providing employment to more than a million people, directly or indirectly. Ever since it was deregulated in 1982, the Indian cement industry has attracted huge investments, from both Indian and foreign investors, making it the second largest in the world. The industry is currently in a turnaround phase, trying to achieve global standards in production, safety, and energy-efficiency.

India has a lot of potential for development in the infrastructure and construction sector and the cement sector is expected to largely benefit from it. Some of the recent major government initiatives such as development of 100 smart cities are expected to provide a major boost to the sector.

Expecting such developments in the country and aided by suitable government foreign policies, several foreign players such as Lafarge, Holcim and Vicat have invested in the country in the recent past. A significant factor which aids the growth of this sector is the ready availability of the raw materials for making cement, such as limestone and coal.

Scope of the study

The scope of the study is to find out financial performance of the Cement Industry for the past three years. A sincere attempt has been made to include all aspect relating to the study. For this purpose analysis of financial performance of the company's has done from the last three years published financial statement.

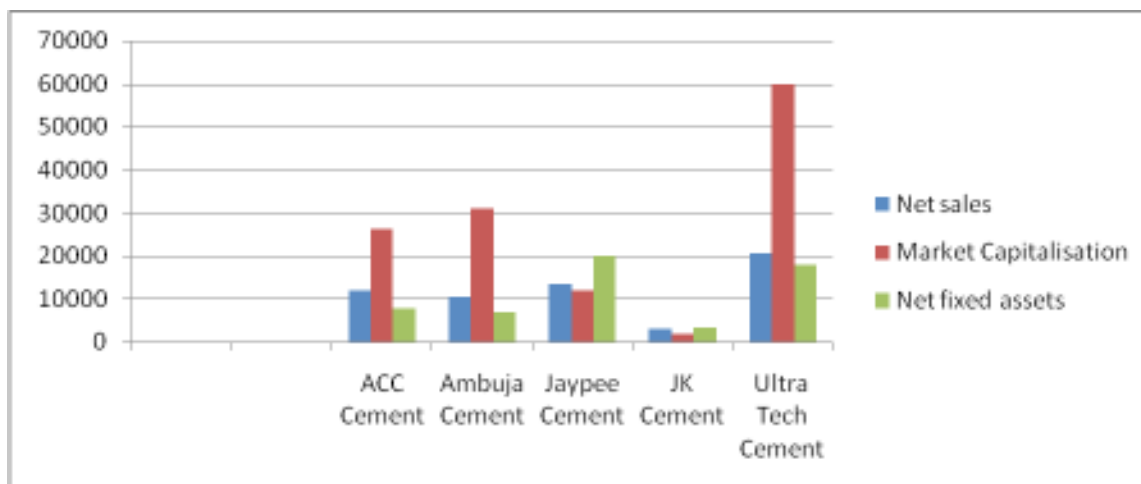
Methodology

Trend Analysis

Comparative balance sheet analysis

Comparative Analysis of Cement Industry

Company name	ACC Cement	Ambuja Cement	Jaypee Cement	JK Cement	Ultra Tech Cement
year	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014
Net sales	12006.49	10407.1	13327.02	2843.78	20608.84
Market Capitalization	26125.71	31094.98	11,916.48	1,679.65	60,015.24
Net fixed assets	7873.73	6917.28	19843.04	3414.55	17913.47
CAGR (net sales)%	5.387295231	8.92958634	-1.369589286	-3.94717874	0.629396375



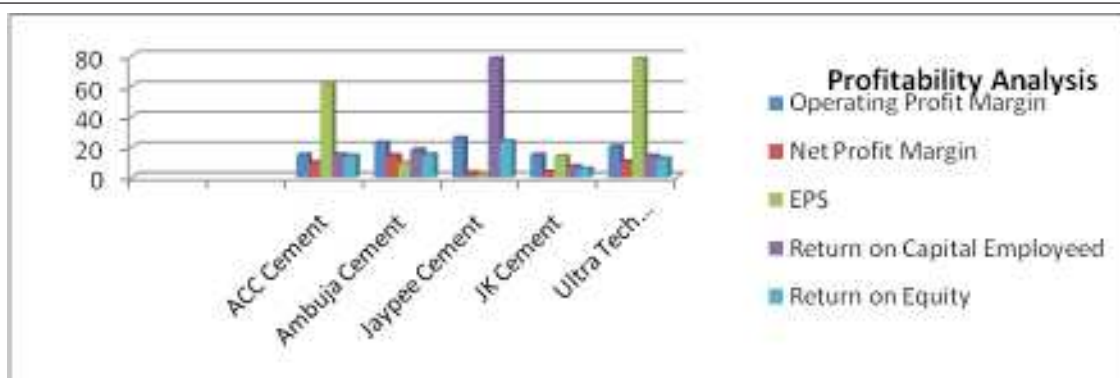
In the above graph the net sales of the Ultra Tech Cement is highest among all the five companies we have taken. This is good for the company as higher net sales indicates higher profitability in future.

Market capitalization is the aggregate valuation of the company based on its current share price and the total number of outstanding stocks. Market Capitalization of Ultra Tech Cement is highest.

Jaypee Cement possesses the highest net fixed assets of 19843.04 Crores.

The *compound annual growth rate (CAGR)* is a useful measure of growth over multiple time periods. It can be thought of as the growth rate that gets you from the initial investment value to the ending investment value if you assume that the investment has been compounding over the time period. Here the CAGR of Ambuja Cement is highest.

Company name	ACC Cement	Ambuja Cement	Jaypee Cement	JK Cement	Ultra Tech Cement
year	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014
Profitability Analysis					
Operating Profit Margin	14.79	22.65	25.98	14.87	20.12
Net Profit Margin	9.73	14.38	3.11	3.41	10.41
EPS	62.06	9.66	1.94	13.88	78.18
Return on Capital Employed	14.79	18.26	78.41	7.33	14.09
Return on Equity	14.19	14.81	23.54	5.52	12.54



The Operating Profit margin of Jaypee Cement is higher because of the high proportion of cost of goods sold as compared to other companies.

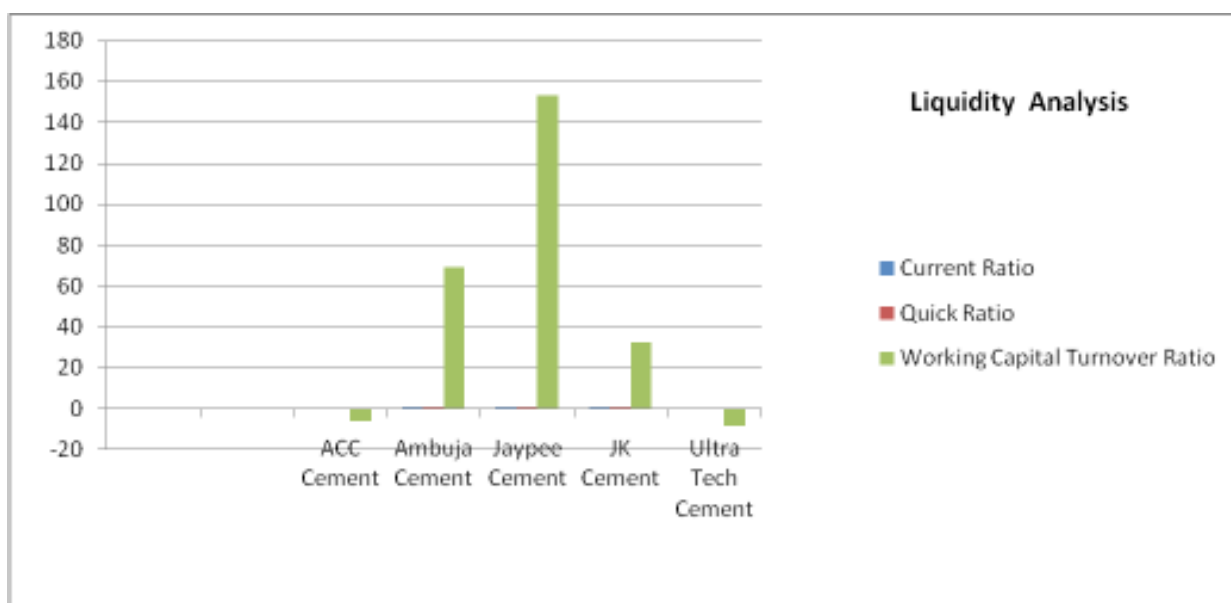
Net profit margin (also called profit margin) is the most basic profitability ratio that measures the percentage of net income of an entity to its net sales.

$$\text{Net Profit Margin} = \frac{\text{Net Income}}{\text{Net Sales}}$$

Ambuja cement has the highest net profit margin that is 14.38%.

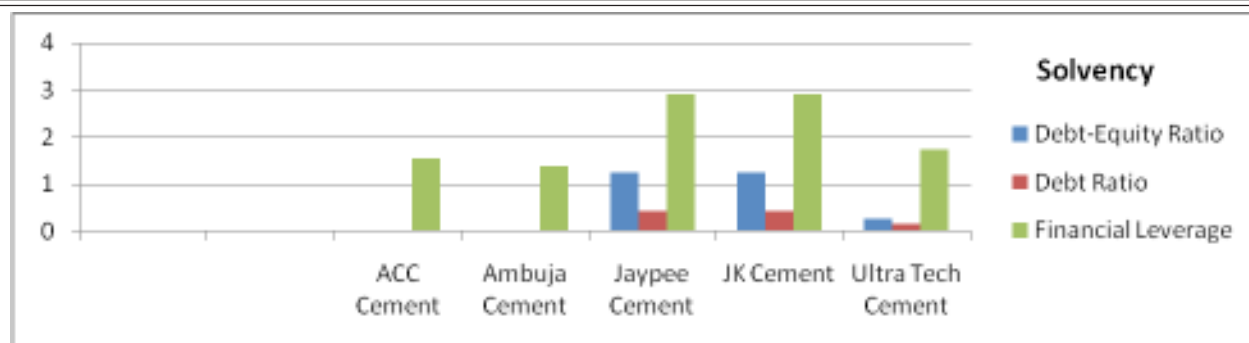
The financial position of Jaypee Cement is strong because of higher return on equity.

Company name	ACC Cement	Ambuja Cement	Jaypee Cement	JK Cement	Ultra Tech Cement
year	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014
Liquidity Analysis					
Current Ratio	0.53	1.04	0.92	0.92	0.65
Quick Ratio	0.45	1.04	0.75	0.75	0.48
Working Capital	-5.81	69.48	153.11	32.67	-8.19
Turnover Ratio					



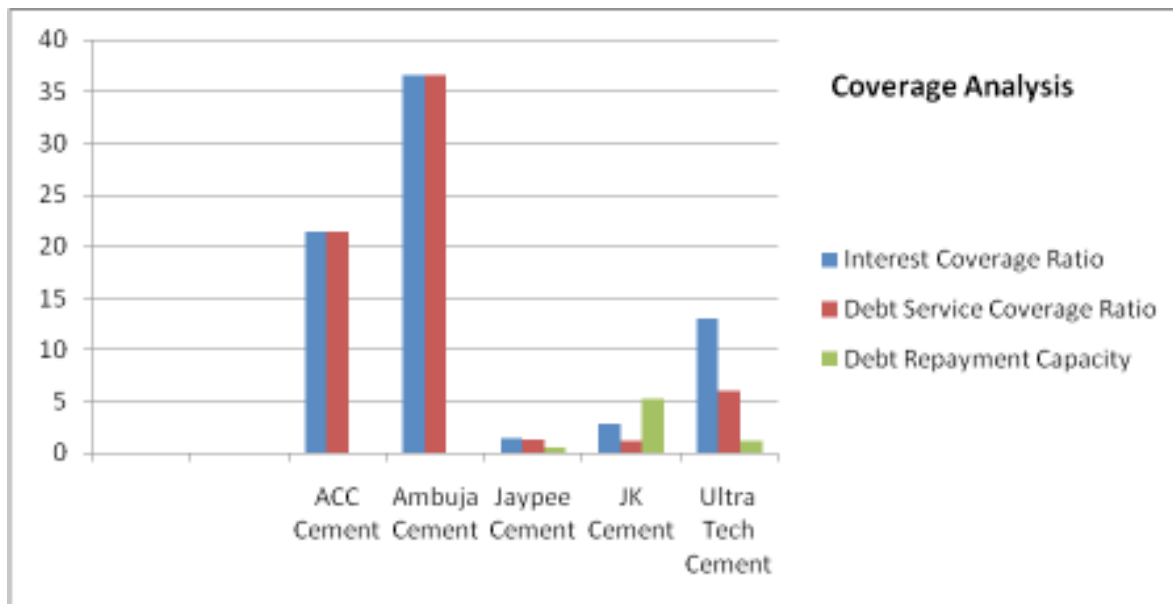
Liquidity ratios are used to determine a company's ability to meet its short-term debt obligations. Investors often take a close look at liquidity ratios when performing fundamental analysis on a firm. As 1.33:1 is a normative range for liquidity ratio, Ambuja Cement is considered to be best among others.

Company name	ACC Cement	Ambuja Cement	Jaypee Cement	JK Cement	Ultra Tech Cement
year	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014
Solvency Analysis					
Debt-Equity Ratio	0.00	0.00	1.24	1.24	0.28
Debt Ratio	0.00	0.00	0.43	0.43	0.16
Financial Leverage	1.54	1.38	2.90	2.90	1.74



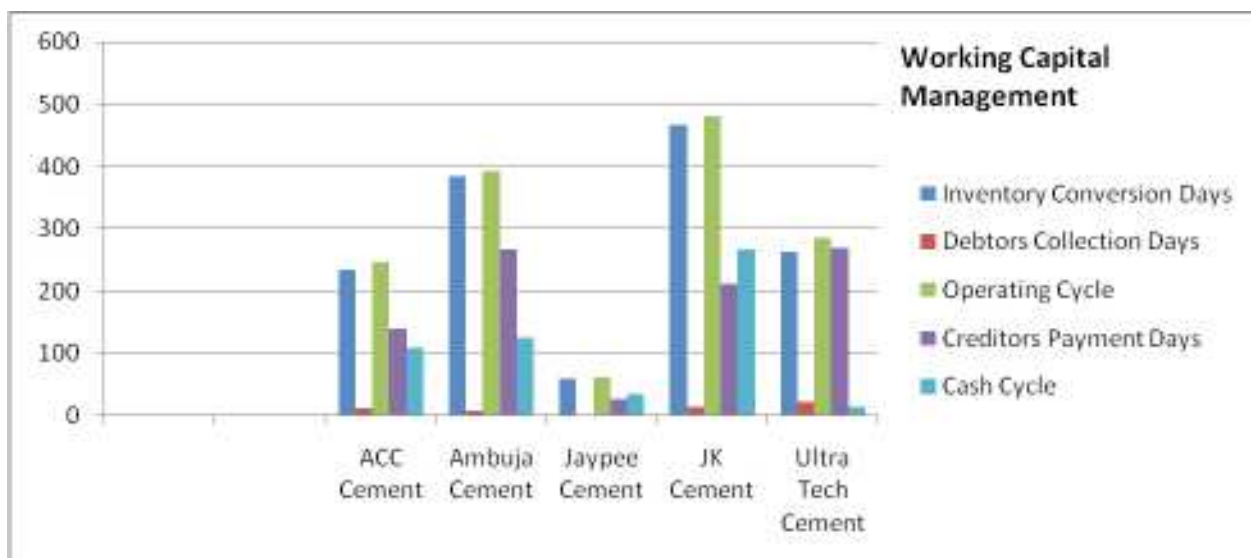
The solvency ratio indicates whether a company's cash flow is sufficient to meet its short-term and long-term liabilities. The lower a company's solvency ratio, the greater the probability that it will default on its debt obligations. From the above table we can conclude that Ambuja Cement has lower solvency ratio.

Company name	ACC Cement	Ambuja Cement	Jaypee Cement	JK Cement	Ultra Tech Cement
year	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014
Coverage Analysis					
Interest Coverage Ratio	21.45	36.56	1.40	2.77	12.99
Debt Service Coverage Ratio	21.45	36.56	1.31	1.20	5.94
Debt Repayment Capacity	0.00	0.01	0.57	5.17	1.18



The ability to separate companies with a healthy amount of debt from those that are overextended is one of the most important skills an investor can develop and this skill is possessed by Ambuja Cement with highest coverage ratio among others.

Company name	ACC Cement	Ambuja Cement	Jaypee Cement	JK Cement	Ultra Tech Cement
year	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014	FY 2013 - 2014
Working Capital Management					
Inventory	235	385	59	466	262
Conversion Days					
Debtors	12	8	3	14	23
Collection Days					
Operating Cycle	247	393	62	480	285
Creditors	139	268	27	212	270
Payment Days					
Cash Cycle	108	125	36	268	15



The goal of working capital management is to ensure that a firm is able to continue its operations and that it has sufficient ability to satisfy both maturing short-term debt and upcoming operational expenses. The management of working capital involves managing inventories, accounts receivable and payable, and cash. Jaypee Cement has good working capital management according to the above table.

Conclusion

Financial Rating												
Company name		ACC Cement		Ambuja Cement		Jaypee Cement		JK Cement		Ultra Tech Cement		
year		FY 2013 - 2014		FY 2013 - 2014		FY 2013 - 2014		FY 2013 - 2014		FY 2013 - 2014		
	weight	Score	Weighted Score	Score	Weighted Score	Score	Weighted Score	Score	Weighted Score	Score	Weighted Score	
Net sales	1	4	4	2	2	3	3	1	1	5	5	
Market Capitalisation	0.25	3	0.75	4	1	2	0.5	1	0.25	5	1.25	
Net fixed assets	0.75	3	2.25	2	1.5	5	3.75	1	0.75	4	3	
CAGR (net sales)%	1	4	4	5	5	2	2	1	1	3	3	
Ratio Analysis												
Profitability Analysis												
Operating Profit Margin	1	1	1	4	4	5	5	2	2	3	3	
Net Profit Margin	0.25	3	0.75	5	1.25	1	0.25	2	0.5	4	1	
EPS	0.5	4	2	2	1	1	0.5	3	1.5	5	2.5	
Return on Capital Employee	1	3	3	4	4	5	5	1	1	2	2	
Return on Equity	1	3	3	4	4	5	5	1	1	2	2	
Liquidity Analysis												
Current Ratio	1	1	1	5	5	4	4	3	3	2	2	
Quick Ratio	0.5	1	0.5	5	2.5	4	2	3	1.5	2	1	
Working Capital Turnover Ratio	0.25	2	0.5	4	1	5	1.25	3	0.75	1	0.25	
Solvency Analysis												
Debt-Equity Ratio	1	5	5	4	4	2	2	1	1	3	3	
Debt Ratio	0.25	5	1.25	4	1	1	0.25	2	0.5	3	0.75	
Financial Leverage	0.25	4	1	5	1.25	2	0.5	1	0.25	3	0.75	
Coverage Analysis												
Interest Coverage Ratio	1	4	4	5	5	1	1	2	2	3	3	
Debt Service Coverage Ratio	1	4	4	5	5	2	2	1	1	3	3	
Debt Repayment Capacity	0.75	1	0.75	2	1.5	3	2.25	5	3.75	4	3	
Working Capital Management												
Inventory Conversion Days	0.25	4	1	2	0.5	5	1.25	1	0.25	3	0.75	
Debtors Collection Days	1	3	3	4	4	5	5	2	2	1	1	
Operating Cycle	0.25	4	1	2	0.5	5	1.25	1	0.25	3	0.75	
Creditors Payment Days	0.5	4	2	2	1	5	2.5	3	1.5	1	0.5	
Cash Cycle	0.25	3	0.75	2	0.5	4	1	1	0.25	5	1.25	
		15.00	73.00	46.50	83.00	56.50	77.00	51.25	42.00	27.00	70.00	43.75

After calculation of ratios different weights are assigned according to scores to all the five companies. On the basis of this final scoring, rating has been done in the below order.

Company name	Rating
Ambuja Cement	I
Jaypee Cement	II
ACC Cement	III
Ultra Tech Cement	IV
JK Cement	V

Ambuja cement is having the best rating among other five major cement companies reason being it's good CAGR, Net profit margin ratio, liquidity Analysis, financial leverage, interest coverage ratio and debt service coverage ratio.

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GLOSSARY

Profitability Analysis :

Gross Profit Margin = (Gross Profit / Turnover) * 100

Net Profit Margin = (Net Profit / Turnover) * 100

Return on Owner's Fund = (PAT / Net Worth) * 100

Liquidity Analysis :

Current Ratio = Current Assets / Current Liabilities

Quick Ratio = Quick Assets / Current Liabilities

Working Capital turnover Ratio = Revenue / Av. Working capital

Solvency Analysis :

Debt-to-equity ratio = total liabilities / total shareholders' equity

Debt Ratio = total liabilities / total assets

Financial Leverage = %change in EPS / %change in EBIT

Coverage Analysis :

Interest Coverage Ratio = EBDIT / Interest Charges

Debt Service Coverage Ratio = operating income / total debt service costs

Working Capital Management :

Inventory Conversion Days = (Inventory / COGS) * 365

Debtors Collection Period = 365 days / (Turnover / Average Debtors)

Operating Cycle =

$$\frac{365}{\text{Purchases}} \times \text{Average Inventories} + \frac{365}{\text{Credit Sales}} \times \text{Average Accounts Receivable}$$

Creditors Payment Period = 365 days / (Net Purchases / Average Creditors)

INDIAN AGRICULTURE MARKETING: CHALLENGES AND OPPORTUNITIES

SUSHIL KUMAR*

Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, *Sushil Kumar* the author of the research paper entitled INDIAN AGRICULTURE MARKETING: CHALLENGES AND OPPORTUNITIES declare that, I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal, This research paper is my original work and no part of it or its similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

Contents

◆ Objectives, ◆ Background, ◆ Characteristics of Agriculture Product, ◆ Importance and objectives of Agricultural Marketing, ◆ Facilities needed for farmer in Marketing, ◆ Methods of Sale and Marketing Agencies, ◆ Existing systems of Agricultural Marketing in India, ◆ Ideal Marketing System, ◆ Principles of Scientific Marketing for Farmers, ◆ Impact of Globalization: Contract Marketing, ◆ Government Measures to Improve Agricultural Marketing; ⇒ Marketing Surveys, ⇒ Rural Godown Scheme, ⇒ Grading and Standardization, ⇒ Marketing and Information network, ⇒ AgmarkNet, ⇒ National Agricultural Market Atlas (NAMA), ⇒ CCS National Institute Of Agricultural Marketing, Jaipur, ⇒ Terminal Market Complexes, ⇒ Organization of Regulated Markets, ⇒ Central Warehousing Corporation, ⇒ Directorate of Marketing And Inspection, ⇒ Government Purchases And Fixation of Support Prices. ◆ Problems in Agricultural Marketing, ◆ Suggestions to Improve Agricultural Marketing, ◆ Concluding Remarks.

Objective

This article seeks to discuss into the challenges that underlie the agricultural market in India. Given its sustained and growing prospects- that the present paper has generally focused upon is the present scenario of issues and constraints in Indian Agricultural Marketing. There is no doubt agriculture is

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backbone of Indian economy. Approx. 75% of people are, directly and indirectly, dependent on livelihood on agriculture. So agricultural marketing is a key activity of Indian Economy. However this article deals about the post liberalization period Marketing System in India.

Background

The term agricultural marketing is a hybrid product of agriculture and marketing. Agriculture, in the broadest sense means activities aimed at the use of natural rural resources for human welfare, and marketing connotes a series of activities involved in moving the goods from the point of production to the point of consumption. Specification, the subject of agricultural marketing includes marketing functions, agencies, channels, efficiency and cost, price spread and market integration, producer's surplus etc. The agricultural marketing system is a link between the farm and non-farm sectors.

In India agriculture was practiced formerly on a subsistence basis; the villages were self-sufficient, people exchange their goods and services within the village on a barter basis. With the development of means of transport and storage facilities, agriculture has become commercial in character; the farmer grows those crops that fetch better price. Marketing of agricultural produce is considered as an integral part of agriculture, since an agriculturist is encouraged to make more investment and to increase production. Thus, there is an increasing awareness that is not enough to produce a crop or animal product; it must be marketed as well.

Agricultural Marketing involves in its simplest form the buying and selling of agricultural produce. But, in modern times, marketing of agricultural produce different from that of olden days. In modern marketing, agricultural produce has to undergo a series of transfers or exchanges from one hand to another before it finally reaches the consumer.

The national commission on agriculture defined agriculture marketing as a process which starts with a decision to produce a saleable farm commodity and it involves all aspects of market structure of system, both functional and institutional, best on technical and economic considerations and includes pre and post-harvest operations, assembling, grading, storage, transportation and distribution. The Indian Council of Agriculture Research defined involvement of three important functions namely, (a) Assembling (Concentration) (b) preparation for consumption (processing) and (c) distribution.

Characteristics of Agricultural Product

Agricultural products differ in nature and contents from industrial goods in the following respects:

- ⇒ Agricultural products tend to be bulky and their weight and volume are great for their value in comparison with many industrial goods.
- ⇒ The demand on storage and transport facilities is heavier, and more specialized in case of agricultural products than in case of manufactured commodities.
- ⇒ Agricultural commodities are comparatively more perishable than industrial goods. Although some crops such as rice and paddy retain their quality for long time, most of the farm products are perishable and cannot remain long on the way to the final consumer without suffering loss and deterioration in quality.
- ⇒ There are certain agricultural products such as Mangoes and grapes which are available only in their Seasons but this condition of seasonal availability are not found in the case of industrial goods.
- ⇒ Agricultural produce is to be found scattered over awards geographical area and as such is this collection poses of serious problem but that is not condition in the case of industrial goods.
- ⇒ There are various kinds and varieties in farm produce and so it is difficult to grade them.
- ⇒ The farmers especially in countries like India has no holding back there for he has to send is producing immediately after the harvest at whatever price he can search because of his pressing needs.

⇒ Finally, both demand and supply of agricultural products are inelastic. A bumper crop, without any minimum guaranteed support price from the government may spell disaster for the farmer. Similarly the farmer may not really be in a position to take advantage of shortages or deficit crop. These benefits may pass on only to the middleman.

Agricultural markets in India

- ◆ No of regulated Markets – 7190
- ◆ No of Rural Primary Markets – 22,505
- ◆ Total – 29,695

Availability of Markets

- ◆ Average area served by market – 115 sq. Km
- ◆ Average area served by regulated markets- 457 sq. Km
- ◆ Area Served per regulated market – Varies from 118 sq. Km Punjab to 11,214 sq. Km in Meghalaya.

Recommendation by National Farmers Commission

- ◆ Availability of markets within 5 Km Radius (approx... 80 sq. km)

Source: www.mospi.govt.in

Importance Agricultural Marketing

The Farmer has realized the importance of adopting new techniques of production and is making efforts for more and more income and higher standards of living. As a consequence, the cropping pattern is no longer dictated but what he needs for his own consumption but what is responsive to the market in terms of prices received by him. While the trade is much organized the farmers are not conversant with the complexities of the marketing system which is becoming more and more complicated. The cultivator is handicapped by several disabilities as a seller. He sells his produce at an unfavorable place, time and price.

The Objectives of an efficient marketing system are:

- ◆ To enable the primary producers to get the best possible returns,
- ◆ To provide facilities for lifting all produce, the farmers are willing to sell at an incentive price,
- ◆ To reduce the price difference between primary producer and ultimate consumer, and
- ◆ To make available all products of farm origin to consumers at reasonable price without impairing on the quality to produce.

Facilities Needed for Farmer in Marketing

In order to have best advantage in marketing of his agricultural produce the farmer should enjoy certain basic facilities.

- ⇒ He should have proper facilities for storing his goods.
- ⇒ He should have holding capacity, in the sense, that he should be able to wait for times when he could get better prices for his produce and not dispose of his stocks immediately after the harvest when prices are very low.
- ⇒ He should have adequate and cheap transport facilities which could enable him to take his surplus produce to the mandi rather than dispose it of in the village itself to the village money lender at low prices.
- ⇒ He should have clear information regarding the market conditions as well as about the ruling prices, otherwise may be cheated, there should be organized and regulated markets where the farmer will not be cheated by “dalals” and “arhatiyas”.

- ⇒ The number of intermediaries should be as small as possible, so that the middleman's profits are reduced. Thus increases in returns of farmers.

Methods of sale and Marketing Agencies

The marketing of agricultural produce is generally transacted in one of the following ways.

Under cover or the Hatta system; Under this system, the sale is effected by twisting or clasp the fingers of the seller's agent under cover of a cloth. The cultivator is not taken into confidence until the final bid is cleared.

Open Auction System; Under this system the agent invites bids for the produce and to the highest bidder the produce is sold.

Dara System; Another related system is to keep the heaps of grains of different quantities and sell them at fiat rates without indulging in weightment etc.

Moghum Sale; Under this system, sale is based on the verbal understanding between buyers and sellers and without mentioning the rate as it is understood that the buyers will pay the prevailing rate.

Private Arrangement; The seller may invite offers for his produce and may sell to one who might have offered the highest price for the produce.

Government Purchase; The government agencies lay down fixed prices for different qualities of agriculture commodities. The sale is affected after a gradual processing for gradation and proper weightment. This practice is also followed in co-operative and regulated markets.

Marketing Agencies; The various agencies engaged in the marketing of agricultural produce can be classified into two categories, viz., (i) government and quasi private agencies like cooperative societies and (ii) private agencies. A chain of middlemen may be found operating both in government and private agencies.

Existing System of Agricultural Marketing in India

The existing systems of Agricultural Marketing in India are as briefly described here:

Sale to Moneylenders and traders; A considerable part of the total produce is sold by the farmer to the village traders and money lenders. According to an estimate 85% of wheat, 75% of oil seeds in U.P., 90% of the jute in West Bengal and 60% of wheat, 70% of oil seeds and 35% of Cotton in Punjab are sold by farmers in the villages themselves. Often the moneylenders act as commission agent of the wholesale trader.

Hats and Shanties; Hats are village markets often once or twice a week, while shanties are also village markets held at longer intervals or on special occasions. The agents of the wholesale merchants, operating in different mandies also visit these markets. Most of us hats are very poorly equipped, are uncovered and lack of storage, drainage and other facilities. It is important to observe that only small and marginal farmer sell their produce in such markets. The big Farmers with large surplus go to larger wholesale markets.

Mandies or Wholesale Markets; One Wholesale market often serves a number of villages and is generally located in a city. In such Mandies, business is carried on by arhatiyas. The farmers sell their produce to these arhatiyas with the help of brokers who are generally the agents of arhatiyas. The farmers sell their produce to these arhatiyas with the help of brokers, who are generally the agents of arhatiyas. Because of the malpractices of these middlemen, problems of transporting the produce from villages to mandies, the small and marginal farmers are hesitant of coming to these mandies. The arhatiyas of these mandies sell off the produce to the retail merchants. However, paddy, cotton, and oilseeds are sold off to the mills for processing. The marketing system for sugarcane is different. The farmers sell their produce directly to the sugar mills.

Co-operative Marketing; To improve the efficiency of the agricultural marketing and to save farmers from the exploitation and malpractices of middlemen, emphasis has been laid on development of co-operative marketing societies. Such societies are formed by farmers to take advantage of collective bargaining. A marketing society collects surplus from its

members and sell it in the mandi collectively. This improves the bargaining power of the members and they are able to obtain better price for the produce. In addition to the sale of produce, these societies also serve the members in a number of other ways.

Ideal Marketing System

The ideal marketing system is one that maximizes the long run welfare society. To do this, it must be physically efficient, otherwise the same output could be produced with the fewer resources, and it must be electively efficient, otherwise a change in allocation could increase the total welfare and where income distribution is not a consideration.

For maximum physical efficiency, such basic physical functions as transportation, storage, and processing should be carried on such a way so as to achieve the highest output per unit cost incurred on them. Similarly an ideal marketing system must allocate agricultural products in time, space and form to intermediaries and consumers in such proportions and at such prices as to ensure that no other allocation would make consumers better off. To achieve this condition, prices throughout the marketing system be efficient and must at the same time be equal to the marginal costs of production and marginal consumer utility.

The Following characteristics should exist in a good marketing system.

- ◆ There should not be any government interference in free market transactions: The method of intervention include, restrictions on food grain movements, restrictions on the quantity to be processed, or on the construction of processing plant, price supports, rationing, price ceiling, entry of the persons in trade, etc. when these condition are violated, the inefficiency in the market system creeps in and commodities pass into black market. They are not easily available at the fair prices.
- ◆ The marketing system should not operate on the basis of the independent, but systematic and orderly, decisions of millions of the individual consumer and producers whose lives are affected by it.
- ◆ The marketing system should be capable of developing into an intricate and far flung marketing system in view of the rapid development of the urban industrial economy.
- ◆ The marketing system should bring demand and supply together and should establish equilibrium between the two.
- ◆ The marketing system should be able to generate employment by ensuring the development of processing industries and convincing the people to consume more processed foods, consistent with their tastes, habits and income levels.

Principles of Scientific Marketing for Farmers

The tendency among the farmers to market their produce has been increasing. Production is complete only when the produce is marketed at a price remunerative to the farmer. Increasing specialization in production of higher marketable/ marketed surplus of the produce and alternative channels of marketing has increased the importance of the marketing activity for the farmers. However, marketing activity should be guided by certain basic principles of scientific marketing:

Always bring the produce for sale after cleaning it; Impurities, when present, lower the price offered by the traders, buyers in the market. The fall in price is more than the extent of impurity present in the produce would warrant. Clean produce attract more buyers.

Sell different qualities of products separately; The produce of different varieties should be marketed separately. It has been observed that when different varieties of products are marketed separately, the farmers get a higher price because of the buyer's preference for specific varieties.

Sell the produce after grading it; Graded produce is sold off quickly. The additional income generated by the adoption of grading and standardization is more than the cost incurred in the process of grading and standardization. This shows that there is an incentive for the production of good quality products.

Keep abreast of market information; Price information help to take decisions about when and where to sell the produce, so that a better price may be obtained.

Carry Bags/Packs of Standard Weight; Farmers should weigh their produce and fill each bag with a fixed quantity. Majority of the farmers do not weigh their produce before taking it for sale and suffer loss by way of a possible malpractice in weighing, or they may have to make excess payments in transit (Octroi, Transport costs etc.).

Avoid immediate post-harvest sales; The prices of the produce touch the lowest level in the peak marketing season. Farmers can get better prices by availing of warehouses facilities existing in their areas. Farmers can meet their cash needs by pledging the warehouse receipt to nationalized bank.

Patronize co-operative marketing societies; Farmers can get better prices by sales through a co-operative and marketing society and can avoid the possibility of being cheated. The cost of marketing particularly the transportation cost for farmers having a small quantity of marketable surplus is minimized, for transportation is arranged co-operatively by the society and the profit earned by the society is shared among its members

Sell the produce in regulated markets; The farmers should take their produce for sale to nearly regulated markets rather than sell them in village or unregulated markets. In regulated markets marketing charges are on very few items. They get the sales slips in the regulated markets, which show the quantity of the produce marketed and the amount of charges deducted from the values of the produce. Sales slips protect farmers against the malpractices of deliberate erroneous accounting or unauthorized deductions.

Impact of Globalization: Contract Marketing

The macro level changes due to the New Economic Policy have had a direct impact in the field of agricultural marketing. So the impact of globalization has been highlighted here. As a result of globalization substantial investments in new ventures are being made by national as well as International Corporation. A number of foreign companies are slated to enter the Indian market through collaboration with the well-known Indian companies like Eagle Agro farms, Maxworth Orchards etc. It is clear that the wholesaler in the fresh products market as well as the processor will prefer contract marketing tie ups with the farmers for sourcing his supply requirements.

The concept of contract farming is not new in India. Several years back, contract marketing was successfully tried in respect of “Hima Peas”. ‘MARKFED’ of Punjab also operated a scheme of contract marketing for green peas, Agrotech proposes to setup countrywide retail network of shops or fresh fruit vegetable marketing. Direct marketing to consumer is already being done by the mother dairy through its outlet in Delhi. The successful integration of production and marketing under Apni Mandi scheme in Punjab and the marketing managements of “FRESH” in Hyderabad are clear signs that contract marketing is going to be increasingly resorted to in the years to come. “Pepsi Foods” also another example of contract farming of potatoes and tomatoes. Under this farming farmers will be producing specific varieties or qualities tailored to meet the requirements of the processor or the fresh produce market.

The potential benefits of contract Marketing is:

- ◆ Producers can reduce the market risk,
- ◆ Poor harvest losses can be reduced,
- ◆ Technology can be transferred to the producers,
- ◆ Contract serve as a security for increased access to credit by both producers and processors,
- ◆ Contract may create a greater sense of common interest among the producers and processors,
- ◆ Contract may create a greater sense of common interest among the producers and induce greater involvement in group activities etc.

Common Problems may be:

- ◆ Volatility in market price,
- ◆ There is risk that the processors may manipulate the quality standards,
- ◆ Coordination problems may be there regarding delivery of inputs or produce, processors may lack the competence or capacity to deliver the required technical assistance,
- ◆ Producers may become tied to a contract relationship by virtue of debt, specialization, or the disappearance of other markets and may be unable to adjust their production activities to changing conditions etc.

Many of these problems of contract farming will not arise where goodwill and credibility exist between the farmers and the concerned company.

Government Measures to improve Agricultural Marketing

Government of India has adopted a number of measures to improve agricultural marketing, the important ones being – establishment of regulated markets, construction of warehouses, provision for grading, and standardizations of produce, standardization of weight and measures, daily broadcasting of market prices of agricultural crops on All India Radio, improvement of transport facilities, etc. These are briefly described here:

Marketing Surveys; In the first place the government has undertaken marketing surveys of various goods and has published these surveys. These surveys have brought out the various problems connected with the marketing of goods have made suggestions for their removal.

Rural Godown Scheme; The scheme of Rural Godowns has been formulated for creation of scientific storage capacity with allied facilities in rural areas by encouraging private and cooperative sector to invest in creation of storage infrastructure in the country. The eligible promoters for construction of rural godowns are individual farmers, group of farmers/ growers, partnership/ proprietary firms, NGO, companies, corporations, cooperatives, Agricultural Produce Marketing Committees, Marketing Boards and Agro Processing Corporations. Godowns built under the scheme should be structurally sound on general conditions for scientific construction will be as follows:

- ⇒ The construction of Godown should be as per Central Public Works Department/State Public Work Department specifications or any other standard specification laid in this behalf.
- ⇒ The Godown should be properly ventilated, should have well fitted doors, windows and ventilators and should be waterproof (control of Moisture from floor, walls and roof etc.)
- ⇒ The Godown structure should have protection from rodents.
- ⇒ The Godown should have protection from birds (windows/ ventilators with jail).
- ⇒ The openings of Godown such as doors, windows etc. should be designed in such a manner that the Godown can be sealed for effective fumigation etc.
- ⇒ The Godown complex should have an easy approach road, pucca internal roads, proper drainage, arrangements for effective control against fire and theft and also have arrangements for easy loading and unloading of stocks.

Grading and Standardization; The government has done much to grade and standardize many agricultural goods. Under the Agricultural Produce (Grading and Marketing) Act the Government has set up grading stations for commodities like ghee, flour, eggs, etc. The graded goods are stamped with the seal of the Agricultural Marketing Department AGMARK. The “Agmark” goods have a wider market and command better prices.

Marketing Research & Information Network; This central sector scheme was sanctioned by the Ministry of Agriculture in March, 2000. The objective of the scheme is to establish a nationwide information network for speedy collection and dissemination of market data for its efficient and timely utilization; to ensure flow of regular and reliable data to the producers, traders and consumers to derive maximum advantage out their sales and purchases, and to increase efficiency in marketing by effectively enriched with other with other information related to agricultural marketing for the benefit of farmers and other Market users.

AgmarkNet; Agricultural Marketing ‘AgmarkNet’ is unique live portal on portal on agricultural commodities anywhere in the world, technically supported by a high capacity Central Server and the Programming Capabilities of the NIC and the data is fed into the system in a decentralized mode through the voluntary cooperation of mandi staff. This is acceptable since the aim of the network is to keep farmers and other market functionaries informed of price and market

related information. The portal is in public domain and anybody can access information from the portal as per their requirement. The portal is becoming popular as the information related to different aspects of marketing. The market information from the portal is being broadcasted by various Television News Channels and Published in News Papers for benefits of farmers and other stakeholders. Efforts are also being made for dissemination of markets information in association with other service providers like IKSL, NOKIA and IIT, Kanpur(BSNL Telcom Centre of Excellence) etc. through sms and voice mode to the farmers and other beneficiaries.

National Agricultural Market Atlas (NAMA); It is an offshoot of the AGMARKNET with an additional component of spatial data. It provides GIS wave interface to visualize the daily market scenario on National Map. Overlaying the above information with the road/rail network makes it more meaningful and strengthens the decisions taken by the planner as well as the farmer. It provides details about market functionaries, market infrastructure, etc. in the form of map. The geographical distribution of the markets in conjunction with market parameters will be of immense help both the monitoring authorities and the farming community.

CCS National Institute of Agriculture Marketing (NIAM), Jaipur; It is a premier National Level Institute setup by the government of India in August 1998 to offer specialized training research education and Consultancy in the field of agriculture marketing. NIAM has been involved in collecting market based data for the project of national agriculture marketing atlas (NAMA) from different states by providing training, creating database of various markets. The data has been collected with the cooperation of officers and staff of State Agriculture Marketing boards, Directorate of Agriculture Marketing, Department of Agriculture and Department of Horticulture of various states.

Terminal Market Complexes; To encourage private sector investment in agriculture, the Union Ministry of Agriculture is setting up Terminal market complexes (TMCs), which are reducing wastage of farm produce and thereby boosting supply. It provides facilities such as cleaning, sorting, packing, storage, Cold chain and transportation. It encourages participation of private enterprises which are selected as promoters in the TMC project through competitive bidding and are eligible for subsidy. Private enterprise can be any individual or consortium, while producers' association can be farmer societies, registered NGOs, etc. and the TMC project are being implemented as a separate company to be registered under the companies act, 1956.

Organization of Regulated Markets; Regulated markets have been organized with a view to protect the farmers from the malpractices of sellers and brokers. The management of such markets is done by a market committee which has nominees of the state government, local bodies, arhatiyas, brokers and farmers. Thus all interests are represented on the committee. These committees are appointed by the Government for a specified period of time. Important functions performed by the committees can be summarized as follows:

- ⇒ Fixation of charges of weighing, brokerages, etc.
- ⇒ Prevention of unauthorized deductions, underhand dealings and wrong practices by the arhatiyas,
- ⇒ Enforcing the use of standardized weights,
- ⇒ Providing up to date and reliable market information to the farmers, and
- ⇒ Setting of disputes among the parties arising out of market operation.

Central Warehousing Corporation; It was setup in 1957 with the purpose of constructing and running godowns and warehouses for the storage of agricultural produce. The states have setup the state warehousing corporation with the same purpose. At present the Food Corporation is constructing its own network of godowns in different parts of the country.

Directorate of Marketing and Inspection; The directorate was setup by the Government of India to coordinate the agricultural marketing of various agencies and to advise the central and state governments on the problems of agricultural marketing. Activities of this directorate includes the following :

- ⇒ Promotion of grading and standardization of agricultural and allied commodities;
- ⇒ Statutory regulation of markets and market practices;
- ⇒ Training of Personnel;
- ⇒ Market extension;
- ⇒ Market research, survey and planning and
- ⇒ Administration of cold storage order, 1980 and Meat food products order, 1973.

Government Purchases and Fixation of support Prices; In addition to the measures mentioned above, the Government also announces minimum support price for various agricultural commodities from time to time in a bid to ensure fair return to the farmer. These prices are fixed in accordance with the recommendation of the agriculture, price commission. If the price start falling below the declared level (say, as a result of glut in the market), the Government agencies like the Food Corporation of India intervene in the market to make direct purchase from the farmers at the support prices. These purchases are sold off by the government at reasonable price through the Public Distribution System.

Problems in Agricultural Marketing

Indian system of agricultural marketing suffers from a number of weaknesses. As a result, the Indian farmer is deprived a fair price for his produce. The main weakness of the Indian agriculture marketing system is discussed below :

Improper Warehouses; There is an absence of proper warehousing facilities in the villages. Therefore, the farmer is compelled to store his products in pits, mud vessels, Kutcha store houses etc. These Unscientific methods of storing lead to considerable wastage. Approximately 1.5% of the produce gets rotten and become unfit for human consumption. Due to this reason supply in the village market increases substantially and the farmers are not able to get fair price for their produce. The setting of Central Warehousing Corporation and State Warehousing Corporation has improved the situation to some extent.

Lack of grading and Standardization; Different varieties of agricultural produce are still not graded properly. The practice usually prevalent is the one known as “dara” sales wherein heap of all qualities of produce are sold in one common lot thus the farmer producing better qualities is not assured of a better price. Hence there is no incentive to use better seeds and produce better varieties.

Inadequate transport Facilities; Transport facilities are highly inadequate in India. Only a small number of villages are joined by railways and pucca roads to mandies. Produce has to be carried on slow moving transport vehicles like bullock carts. Obviously such means of transport cannot be used to carry produce too far off places and the farmer has to dump his produce in nearby markets even if the price obtained in these markets is considerably low. This is even truer with perishable commodities.

Presence of Large number of middlemen; The field of agriculture marketing is viewed as a complex process and it involves a large number of intermediaries handling a variety of agriculture commodities, which are characterized by seasonality, bulkiness, perishability, etc. The prevalence of these intermediaries varies with the commodities and the marketing channels of the products because of the intervention of many middlemen; the producers share in consumer area is reduced.

Malpractices in unregulated Markets; Even now the number of unregulated markets in the country is substantially large. Arhatiyas and brokers, taking advantage of the ignorance, and illiteracy of the farmers, use unfair means to cheat them. The farmers are required to pay arhat (Pledging charge) to the arhatiyas, “tulaii” (weight charge) for weighing the produce, “Palledari” to unload the bullock-carts and for doing other miscellaneous types of allied works, “garda” for impurities in the produce, and a number of other undefined unspecified charges. Another malpractice in the mandies relates to the use of wrong weights and measures in the regulated markets. Wrong weights continue to be used in some unregulated markets with the object of cheating the farmers.

Besides there are so many problems facing by agricultural marketing in India like, inadequate market information, inadequate credit facilities, small and scattered holding, lack of technological development in farm productions, Lack of communication, Lack of Farmer organization, inadequate market research on marketing and problems caused by globalization has brought drastic changes in India in the field of agricultural marketing at the grass root level.

Suggestions to Improve Agricultural Marketing

Improving the marketing system of agricultural products would help the farmer to better his economy. The following are suggested measures that could reflect an improved agricultural marketing system :

Establishments of More Regulated Markets; A regulated market is one, which aims at the elimination of the unhealthy and unscrupulous practices, reducing marketing charges and providing facilities to the producers. Under the regulated markets, its management should be vested with market committees in which the members would be producers, traders, officials of the marketing societies, officials of agriculture and animal husbandry etc. The institute should be self-financed, statutory and autonomous. Funds would be raised through licensing fees and market fees on the notified agriculture produce transacted in the premises of the market yard. The regulated markets however has the following benefits:

- ⇒ Farmers are encouraged to bring their produce directly to the markets.
- ⇒ Farmers are protected from the exploitation of market functionaries.
- ⇒ Farmers are ensured better prices for their produce.
- ⇒ Farmers have access to up-to-date market functionaries
- ⇒ Farmers have access to up to date market information.
- ⇒ The marketable surplus of the farmers will be increased.
- ⇒ Marketing Costs are lowered and producers share will be increased.

Improvement in Standardization and Grading; Standard Specifications and grading should be designed to be useful to as many producers, traders and consumers as possible i.e. Standards should reflect market needs and wants. One grade should have the same implication to producers, traders and consumers in the quality of the product. It must have mutually acceptable description. They should reflect commodity characteristics that all types of buyers recognize. The grading should be simple, clear and easy to understand.

Improvement in handling and packing; This refers to the adoption of new techniques for the physical handling of commodities throughout the various phases of marketing, for instance, the use of cold storage, mechanical refrigeration. In handling of perishables, new methods of packing etc. The most appropriate handling and suitable containers among the available ones are meant to use against dust, heat, rain, flies etc. to prevent considerable physical losses and quality deterioration.

Provision of storage facilities; Reduction of physical damage and quality deterioration in the products can be brought about through the application of the scientific techniques and provision of appropriate storage facilities depending on the nature and characteristics of the products and climatic conditions of an area. To this effect, more licensed warehouses are required. A licensed warehouse has the following benefits:

- ⇒ Reduces the wastage in storage of various commodities by providing scientific storage facilities
- ⇒ Assists the Government in orderly marketing of agricultural commodities by introducing standard grade and specifications
- ⇒ Issues warehouse receipts, a negotiable instrument in which commercial banks advance finance to the producers and dealers
- ⇒ Assists government in the scheme of price support operations.

However, there would be procedures for storage which are not too bureaucratic. The depositor intending to store the produce in warehouse would have to present a written requisition in the application prescribed by the warehouse. The commodity meant for storage will be properly packed and delivered at the warehouse. The depositor would have to disclose all details of the commodity including the market value in the application form. The commodity brought for storage will be graded and weighed by trained technical personnel before the commodity can be stored. Different storage charges would also apply for different commodities and the stocks offered for the storage will be insured against possible risks of fire, theft and floods, strikes and civil commotion.

Improvement in Transport Facilities; Link up and associated road development is sine qua non for the success of market structure. The availability of efficient transportation encourages the farmers to the markets of their option to derive the price benefits. Rural roads particularly are in bad state during all seasons and more so during rainy season. Investment on roads should be given top priorities. Also another problem is that perishables can't be transported in closed wagons. Hence there is need to provide necessary ventilation in whichever means they are to be transported.

Promoting Cooperative Farming; It is the organized sale of farm products on a nonprofit basis in the interests of the individual producer. Cooperative marketing are organized by farmers themselves and the profits are distributed among the farmer members based on the quantity of the produce marketed by them.

The agriculture marketing system should basically ensure that the producer is encouraged to increase production, besides assuring the farmers remunerative prices for his produce and supplying the commodities to the customers at reasonable prices. In view of this, cooperative marketing societies should be established for meeting the requirements of the farmer.

The benefits of cooperative marketing include,

- ⇒ Make arrangements for the sale of produce of the members.
- ⇒ Provide credit facilities to the members on the security of agricultural produce
- ⇒ Provide grading facilities, which would result in better price
- ⇒ Make arrangement for scientific storage of the member's produce
- ⇒ Arrange the supply of inputs required by the farmers
- ⇒ Undertake the system of pooling the produce of the members to enhance the bargaining power through unity of actions
- ⇒ Arrange for the export of the produce to enable the farmers get better returns
- ⇒ Act as agent of the government in procurement of food grains, etc.

Improvement in Market Information, Research and Extension; There should be improvement in market information, research and extension in the field of agricultural marketing so that the farmers should fetch to secure better returns.

Concluding Remarks

There is no doubt that agricultural marketing in India has made notable progress since independence but many challenges still remain. A dynamic and vibrant marketing system with adequate supply chain infrastructure would be necessary to keep pace with the changing agricultural production and growing marketable surplus. In order to avoid isolation of small scale farmers from the benefits of agricultural produce they need to be integrated and informed with the market knowledge like fluctuations, demand and supply concepts which are the law of economics. It is a high time we brought out significant strategies in agricultural marketing with innovative and creative approaches to bring fruits of labor to the farmers. Still lot of things should be done to harness opportunities of agricultural marketing in India.

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SPECIAL ECONOMIC ZONE – AN INCREDIBLE ROLE

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Declaration

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Abstract

A special economic zone is considered the sensitive outer skin of its host country, it is also regarded as a barometer to anticipate impending macroeconomic trends. SEZs have generated interest in developing countries, for instance, countries pursuing an encourage economic activity in the domestic market, in India, SEZ success is expected to translate into exponential growth in the all sector. SEZs are performing a prominent role and achieving the target of

- ◆ Provide a fillip to the manufacturing sector, especially exports of manufactured goods.
- ◆ attract substantial foreign investment by allowing 100% foreign direct investment (FDI).
- ◆ Boost infrastructure development.
- ◆ and generate employment .

Introduction

Special Economic Zone (SEZ) refers to a geographical area which has economic and fiscal rules and arrangements that are more liberal rather than country's traditional and typical economic laws. SEZ policy is framed for developing simple and rapid industrial activities in different areas of country. SEZ Act has introduced in 2005 for promoting export and substituting import by providing the favorable environment free from lengthy legal formalities regarding export and import, and boosting manufacturing and augments exports, earn forex earning and generating more employment among mass.

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¹Objective of SEZ in India

According to FINANCE & COMMERCE ministry, “SEZ is to create delineated, duty free zones with world class infrastructure, internationally competitive production environment and fast track clearance system for attracting private investments, especially foreign direct investment (FDI) for setting up export oriented unit.” Overall, the main objectives of SEZ policies are as under:

- ⇒ More attention towards Foreign Direct Investment (FDI).
- ⇒ Applying test key policy reform in these pilot areas.
- ⇒ Boost-up export units, especially non- traditional export units.
- ⇒ Create employment and increased living standard.
- ⇒ Developing conducive environment in backward regions by locating such zones in these areas and attracting industries.
- ⇒ Earn more forex earning and maintain stability of exchange rate.
- ⇒ Making linkages between backward and forward areas by increasing the total output and raise standard of local enterprise that supply goods and services to the zone.
- ⇒ Transferring new skills and expertise to local human resources.

Objectives of the Study

The major objectives of the study include:

- 1) To understand the SEZs objectives and features.
- 2) To analyse the SEZs performance.
- 3) To study the SEZs status and impact on Indian economy.

Scope and Methodology of the study

The study looks into the role of SEZs in Indian economy and how it has performed in export promotion and contributed in export. The scope of the research study is limited to SEZs performance and incredible role in to make contribution in export promotion and import substitution.

Source of Data: The study is primarily based on the secondary data collected from journals, industry reports, company websites, news articles and reports

Features of SEZ

1. A special duty free enclave which shall be deemed to be foreign territory.
2. 100% exemption in income tax to SEZ developers.
3. 100% FDI in manufacturing units.
4. Domestic sale with complete duty and import policy will be implemented.
5. Duty free goods should use in prescribed time of five year plans.
6. Exemption in Central Sales Tax, Service Tax.
7. Exemption in Income Tax up to five year and 50% exemption in income tax for next five years.
8. Manufacturing, trading, and service activities allowed.
9. Net profit out of total forex earnings which earned in three years from SEZ units.
- 10.No license required for import.
- 11.No regular inspection by customs authorities of export/import cargo.
- 12.Single Window System while establishing new units.

13. Full free freedom for sub contracting
14. Inspection by development commissioner committee.

Special Features Of SEZ

The following special features of SEZ are as follows:

- Exemption from custom duty, excise duty etc. on import/domestic procurement of goods for the development, operation and maintenance of SEZs and the units thereon.
- 100% exemption in income tax for 5 years, 50% for the next 5 years and 50% of ploughed back export profits for 5 years thereafter for SEZ units.
- Exemption from capital gains on transfer of an undertaking from an urban area to SEZ.
- 100% exemption to SEZ developers for a block of 10 years in 15 years.
- Exemption from dividend distribution tax to SEZ developers
- 100% exemption in income tax for 5 years and 50% for next 5 years for off shore banking unit located in SEZ.
- Exemption to SEZ developer and units from Minimum Alternative Tax (MAT).
- Central Sales Tax exemption to SEZ developer and units on inter state purchase of goods.
- Construction of an authority for each SEZ with a view to providing greater administrative, financial and functional autonomy to these zones.
- Establishment of designated courts and a single enforcement agency to ensure speedy trial and investigation of offences committed in SEZs.
- Encouragement to State Government to liberalize state laws and delegate their powers to the Development Commissioners to the SEZs to facilitate Single Window Clearance.

Thus, to meet out the basic objective of liberalization and abolishing the regional imbalance problem. The Govt. of India has liberalized to several schemes by introducing export oriented units. Under this scheme, agriculture, horticulture, poultry, fisheries and dairying have been included. An Export Processing Zones unit has been done their work by trading and star trading houses. These units have been allowed cent percent participation in foreign equities.

1. Export Processing Zones

Export Processing Zones was established by government and after sometime these units have converted into SEZs. EPZs were playing prominent role in enhancing export within country. These zones were contributed in making such environment and develop capability of facing competition at international level. EPZs established as enclaves, separated from the Domestic Tariff Area (DTA) by fiscal barriers, were intended by providing a competitive duty free environment for export production.

All the 8 EPZs situated at Kandla and Surat (Gujarat), Santa Cruz (Maharashtra), Cochin (Kerala), Chennai (Tamil Nadu), Vishakhapatnam (Andhra Pradesh), Facta (West Bengal), and Noida (U.P.) have been converted into SEZs.

2. Export Oriented Units

For promoting export units in 1981, the Government was launched a complementary plan of EPZ. The primary objective behind the introduction of EPZs is to promoting exports units' production cent percent. The few highlighted features of this policy are as under:

- ⇒ Under this policy, government provides various incentives to EPZs units for increasing the production capacity and exports.
- ⇒ This scheme also provides a wider source of raw materials, hinter- land facilities, availability of technological skills, and existence of an industrial base and large area of land.

- ⇒ The EOUs are connected in food processing, electronics, chemicals, granites, textiles, yarn and minerals.
- ⇒ As on Dec.31, 2005, 2168 units of EOUs were working in the country.

3. Export-Houses, Trading Houses and Star Trading Houses

For promoting export policy and increasing marketable efficiency of exporters. The Government implements a new concept of export have done excellent job in export performance and registered own identity as a good exporters in past few years can acquired the status of export houses and trading houses. Units having such classification are required to achieve the prescribed average export performance level and earning of foreign exchange. Government provides special facilities and benefits to such units.

Government was added a new category termed” Golden Super Star Trading Houses” for those units which remarked as the highest average annual foreign exchange earning units. This new category has been launched in 1994.

4. Export Promotion Industrial Parks (EPIP)

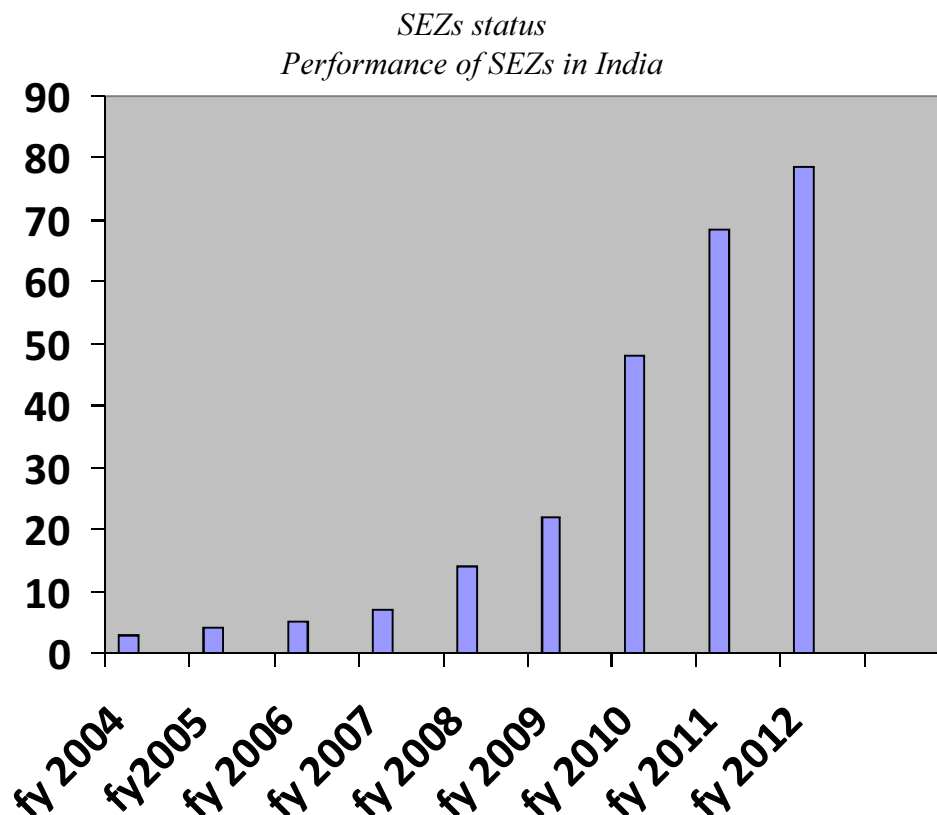
Since August 1994, a centrally sponsored scheme named “Export Promotion Industrial Parks” has been started to facilitate and create infrastructural facilities for export oriented production units. Few special features has highlighted here.

- ◆ This scheme provides 75% (up to 10 crores) grant to state government for making infrastructure facilities.
- ◆ The central government has accepted and approved 25 proposal regarding set up of EPIPs.
- ◆ These states has established in the several states such as Punjab, Haryana, Himanchal Pradesh, Rajasthan, Karnataka, Kerala, Maharashtra, Tamil Nadu, Andhra Pradesh, U.P., Gujarat, Bihar, Jammu & Kashmir, Assam, M.P., West Bengal, Orissa, Meghalaya, Manipur, Nagaland, Mizoram And Tripura.
- ◆ EPIPs project has been completed in Rajasthan at Sitapur, Bangal-ore (Karnataka), Ambarnath (Thane, Maharashtra), Kakinada (Ernakulum), Surajpur (Gautambudh Nagar, U.P.), Gummidipoondi (Chengalpattu, Tamilnadu), Pashamylaran (Mendak, Andhra Pradesh) and Amingaon (Guwahati, Assam).
- ◆ Exports have already started from Karnataka, Kerala, and Rajasthan export promotion industrial parks.

Special Economic Zones

With a view, SEZs Act was introduced in 2005, to create a favorable environment & to acquire rapid growth in exports, create capability of facing competition at international level and also provide Hassel-free environment for boosting exports. Some are the salient features of SEZs are as follows:

1. SEZs Act 2005 came into effect on February 10, 2006.
2. It provides differentiated minimum land requirements for different categories of SEZs.
3. Every SEZ is bifurcated into a processing area where alone the SEZ units would come up and the non processing area where supporting infrastructure is to be created.
4. It provides for simplified procedure for development, operation, and maintenance of the SEZ.
5. It provides single window clearance both relating to state and union governments to set-up of SEZ and units in a SEZ.
6. It provides simplified compliance procedures or documentation with emphasis on self certification.



Export from SEZs in India (USD billion) (Conversion rate used in USD 1=INR 46.11)
(Source- Ministry of External Affairs, Government of India)

Year	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Export (in USD billion.)	3	4	5	7	14	22	48	68.4	78.7

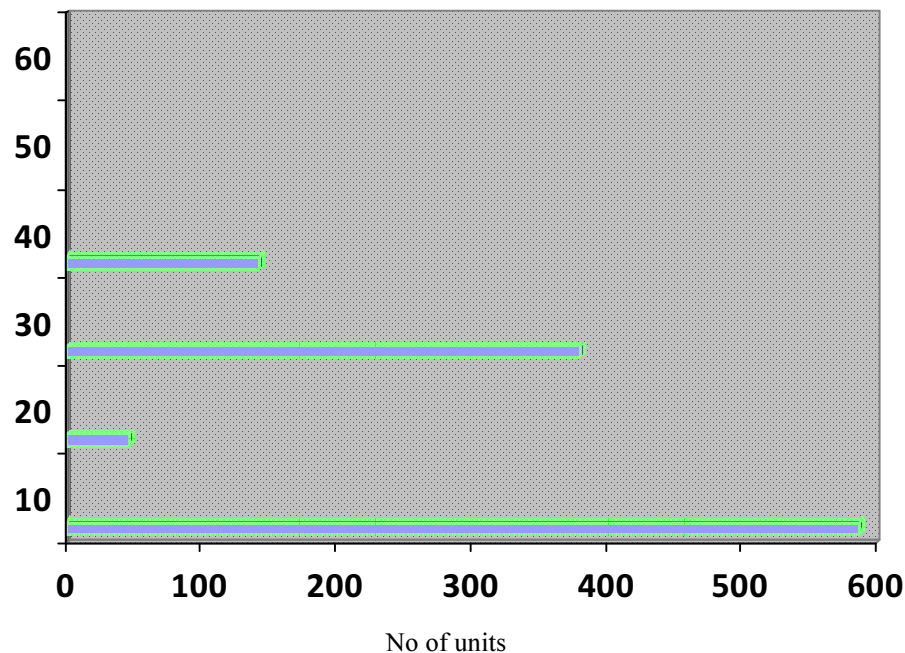
In India, SEZs have played an important role in facilitating export, thereby enabling the country to be a part of globalization. During financial year 2006-2012, exports from SEZs has been increased to USD 78.6 billion, annual growth for FY 2012 was 15%.

The above table express the performance of SEZ units in different years. The data shows the export has been rising year by year. In 2003-04 the total amount of export was 3 USD billion, it has been increased in 2007-08 by 14 USD billion and in 2011-12 it swing to 78.7 USD billion. The scenario is very clear that the SEZ policy is benefited to development planning.

SEZs status

According to the Ministry of External Affairs, in addition to seven central government SEZs and twelve state/private sector SEZs set up prior to the enactment of SEZ Act 2005, formal approval has been accorded to 587 proposals out of which 381 SEZs have been notified and 143 are in various stages of operation. Approved project are spread over 22 states and 7 union territories over 23 sectors. Large investment, employment, exports and infrastructural development are the evident of highly acquired benefit by SEZs.

Figure- 2



Status wise SEZs in India (as of October 2011)

Source- Minister of External Affairs, Government of India, Aranca Research.

Conclusion

No doubt that SEZ units have been contributing remarkable role in Indian economic growth, but everything has two aspect, negative and positive, so government should take some precaution while giving approval to SEZ developers so that no adverse effect fall on small traders and entrepreneurs because Indian fundamental structure is made with the small and big traders. Small industries are the identity of Indian culture and make an popular and attractive model at international level. Though, big industries are the more required in present competitive era, but a large number if products are also exported to other nations so, it is the liabilities of government to look after small units and should take policy steps for the betterment of small traders along with new entrepreneurs, otherwise it would be become the poison for small traders and retailer's.

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THE ROLE OF BANKS IN EMERGING ECONOMIES

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Declaration

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Introduction

The word “inclusive” has become not only fashionable but also quite relevant for India. The Oxford Dictionary gives four meanings to the word, and the most inclusive meaning is “not excluding any section of society.”

In this sense, the title of the Approach Paper on the Eleventh Five Year Plan “Towards faster and more inclusive growth” reflects the need to make growth “more inclusive” in terms of benefits flowing through more employment and income to those sections of society which have been bypassed by higher rates of economic growth witnessed in recent years.

The recognition of the need for more inclusive growth by our planners is a welcome shift in emphasis from mere increase in growth rates to improvement in standards of living of those below the poverty line through increase in employment opportunities as well as better delivery systems to ensure access to intended benefits by intended beneficiaries.

Why inclusive growth?

Inclusive growth is imperative for achieving the equity objective, what is, perhaps, not so obvious is, why inclusive growth is now considered essential even to sustain the growth momentum.

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Thus, there are several factors to be considered for inclusive growth. Uppermost among these, is the need for raising the allocative efficiency of investment and resource use across different sectors of economy - this can be met by addressing two basic supply-side issues viz.-(i) effective credit delivery system to facilitate productive investment in employment impacting sectors especially, agriculture, micro, small and medium enterprises, and (ii) large scale investment in infrastructural facilities like irrigation, roads, railways, communication, ports, power, rural/urban reconstruction and in social infrastructure such as health care, education and sanitation.

Financial Inclusion for Inclusive Growth

In developed countries, the formal financial sector comprising mainly the banking system serves most of the population, in developing countries, a large segment of the society, mainly the low-income group, has little access to financial services, either formal or semi formal. However, formal financial sectors in most developing countries serve relatively a small segment, often no more than 20-30 per cent of the population, the vast majority of who are low income households in rural areas. Owing to several factors such as the sharp increase in urbanization, rural to urban migration as also the increase in urban poverty, the share of poor and the low-income households not having any access to finance in the urban areas is also increasing in several countries.

In present scenario shows that countries with large proportion of population excluded from the formal financial system also show higher poverty ratios and higher inequality.

Inclusive Growth in India

From an annual average growth rate of 3.5 per cent during 1950 to 1980, the growth rate of the Indian economy accelerated to around 6.0 per cent in the 1980s and 1990s. In the last four years (2003-04 to 2006-07), the Indian economy grew by 8.8 per cent. In 2005-06 and 2006-07, the Indian economy grew at a higher rate of 9.4 and 9.6 per cent, respectively. Reflecting the high economic growth and a moderation in population growth rate, the per capita income of the country also increased substantially in the recent years. An important characteristic of the high growth phase in recent years is its resilience to shocks. The Indian economy, for instance, successfully avoided any adverse contagion impact of the East Asian crisis, sanctions like situation post-Pokhran nuclear test, and border conflict with a neighbouring country during May-June 1999.

Financial Sector Policy and Regulatory Framework in India for Inclusive Growth

A notable development of inclusive banking was the launching of the SHG Bank Linkage programme by NABARD in 1992. The programme gained momentum when Reserve Bank allowed banks to open savings accounts for SHGs despite their not having any legal form. The group leaders operate the SHG accounts. SHGs facilitate collective decision - making and provide 'door step' banking to the poor.

The other strategic move in this phase was the creation of Rural Infrastructure Development Fund (RIDF) in NABARD, into which public sector banks were required to make deposits towards part of the shortfall in their priority sector lending. The Fund is utilized to make loans to State Governments for creation of rural infrastructure. A similar fund was set up in Small Industries Development Bank of India (SIDBI) out of shortfall in meeting priority sector lending targets by foreign banks.

Recent Strategies for Inclusive Banking

As the economy began to grow at higher rates, the regional and societal disparities called for new strategies to ensure that the banking system met the requirements of inclusive growth. Such strategies needed to be fashioned in a manner that they did not undermine the stability and efficiency of the financial system. Accordingly, over the last four years or so, several measures have been taken by the Reserve Bank and Government of India to ensure better banking penetration and outreach, particularly that the credit needs of agriculture and small enterprises are met while allowing sufficient flexibility to each bank to evolve its own policies and strategies for the purpose. Some initiatives are following :

- In order to step up lending to agriculture, in 2004-05, Government of India launched a special programme monitored by NABARD for doubling of agricultural credit, and providing relief to distressed farmers through rescheduling and settlement schemes.
- Specific focus on financial inclusion commenced in November 2005, when Reserve Bank advised banks to make available a basic banking 'no-frills' account with low or 'nil' minimum balance as well as charges, with a view to expanding the outreach of such accounts. In such accounts, banks are required to make available all printed material used by retail customers in the regional language concerned. In order to ensure that persons belonging to low income groups, both in the urban and rural areas do not encounter difficulties in opening bank accounts, the know your customer (KYC) procedure for opening accounts have been simplified. Besides the Kisan Credit Cards (KCCs), banks have been asked to consider introduction of a General purpose Credit Card (GCC) facility up to Rs.25000 at their rural and semi urban branches.
- In January 2006, the Reserve Bank permitted banks to utilize the services of non governmental organizations (NGOs/ SHGs), micro-finance institutions and other civil society organizations as intermediaries in providing financial and banking services through the use of Business Facilitator (BF) and Business Correspondent (BC) models. The BC model allows banks to do 'cash in-cash out' transactions at a location much closer to the rural population, thus addressing the last mile problem.
 - In the Union Budget 2007-08, the Government announced the creation of two types of funds-Financial Inclusion Fund and Financial Inclusion Technology Development Fund - for meeting the costs of development, and promotional and technology interventions as recommended by the Rangarajan Committee.

Recognizing that lack of awareness is a major factor for financial exclusion, the Reserve Bank is taking a number of measures for increasing financial literacy and credit counselling. A multilingual website in 13 Indian languages on all matters concerning banking and the common person has been launched by the Reserve Bank on June 18, 2007.

Conclusion

Above this ensuring that the financial system plays its due role in promoting inclusive growth is one of the biggest challenges facing the emerging economies, especially when the banking system in many countries is in private hands. However, if all stakeholders realize that 'Inclusive Banking' is good business, then regulatory and policy frameworks that promote accessibility, and responsible banking can definitely lead to the desired outcomes.

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TO ASSESS THE NUTRIENTS INTAKE AMONG WORKING WOMEN IN KANPUR NAGAR (U.P.)

SMT. ARCHANA CHAUDHARY*

Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, *Archana Chaudhary* the author of the research paper entitled TO ASSESS THE NUTRIENTS INTAKE AMONG WORKING WOMEN IN KANPUR NAGAR (U.P.) declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

The present study was conducted to assess the nutrients intake among working women in Kanpur Nagar. For the study purpose, a total no of eighty working women were selected from school, college, bank etc. It was found that cent percent respondents were use pressure cooker for cooking. Majority of working women respondents were vegetarian. They were consuming poor quantity of nutrients.

Key Words: Working Women, Nutrient

Introduction

Nutrition is a basic human need and a prerequisite to a healthy life. A women plays so many role (of daughter, sister, wife, daughter in law, mother) and for ages has been a multitasker, one who cook food, does the domestic works raises kids and cares for everyone, she works 24x7, never complain and ask no remuneration. She is the foundation stone of the family in particular and the society in general. Women nutrition has a range of positive effects because healthy women can fulfill their multiple roles generating income, ensuring their families nutrition and having healthy children more effectively and thereby help advance countries in socio-economic development. Women are often responsible for producing and preparing food for household. So their knowledge about nutrition can affect the health and nutritional status of the entire family. The study was undertaken with the following specific objectives; 1. To study the socio-economic status of working women., 2. To assess the nutritional status of working women.

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Methodology

The present study was conducted purposively selected in distt. Kanpur Nagar (U.P.). The questioner cum interview method was utilized to collect information from working women. A list of working women was prepared such as college school, Bank etc. A random sample of eighty working women was taken by using random number table. The data was gathered with the help of pretested schedule by using personal interview method. Percentage distribution was calculated interpretation of the results.

Result and discussion – After analysis the interpretation of different information the following results has been presented and discuss below.

T A B L E 1 *General Profile of the respondents*

S. No.	Profile	No	Percentage %
1.	Age-		
	25-35	12	15.00
	35-45	40	50.00
	45- above	28	35.00
2.	Education		
	Illiterate	-	-
	Primary education	02	02.50
	Secondary education	09	11.25
	Graduate	38	47.00
	Post Graduate	24	30.00
	Above Post Graduate	07	08.75
3.	Family size		
	Nuclear family	67	83.75
	Joint family	13	16.25
4.	Marital status		
	Un married	10	12.50
	Married	80	87.50
5.	Caste		
	Upper caste	52	52.50
	Other back ward caste	30	37.50
	SC	08	10.00
6.	Religion		
	Hindu	66	82.50
	Muslim	07	8.75
	Sikh	04	5.00
	Christen	03	3.75
7.	Monthly income		
	5000-10,000 Rs.	09	11.25
	10,000-20,000 Rs.	42	52.50
	20,000-30,000 Rs.	16	20.00
	30,000 above	13	16.25

Table 1 revealed that fifty percent working women were belonged age group thirty five to forty five age group followed by thirty five percent above forty five. Forty seven percent respondents have passed graduate and thirty percent post graduate. Where as 11.25 per cent have passed intermediate.

Maximum (83.75%) working women belonged to nuclear families and 16.25 percent belonged to joint families. Most of the respondents were married (87.50%). Only 12.50 percent respondents were unmarried.

Maximum 52.50 per cent working women respondents belonged to upper castes where as 37.50 per cent other back ward caste. Only ten per cent respondents belonged to schedule caste.

Data presented table-1 show that the majority of working women (82.50%) belonged to Hindu family and 8.75 per cent to Muslim family. Five per cent respondents belonged to Sikh religion and 3.75 per cent Christen family.

The above table also indicate that 52.50 per cent working women respondents belonged to Rs. 10,000 to 20,000 Rs. monthly income group where as twenty per cent respondents belonged to Rs 20,000 to 30,000 Rs. monthly income. Only 16.25 per cent working women respondents earned above 30,000 Rs. in a month.

TABLE 2 *Various Knowledge about respondents: (N=80)*

Sr. No.	Knowledge about respondents	Yes	Percentage
1.	Vegetarian	56	70.00
2.	Vegetable cutting after wash	65	81.25
3.	Skip Breakfast	58	72.50
4.	Decision regarding meal themselves	40	50.00
5.	Snacks between the meal	48	60.00
6.	Use pressure cooker	80	100.00
7.	Eating in front of T.V.	58	72.50
8.	Eating Late night	50	62.50

The data presented in the table to revealed that cent per cent working women respondents were using pressure cooker. Working Women have shortage of time so she want to finish her cooking task as early as possible. 81.25 per cent of the respondents washed the vegetable after cutting. 72.5% respondents were eating in front of T.V. and skip breakfast by respondents percentage was some. Fifty per cent of working women themselves took the decision regarding meals and fifty per cent of respondents depend on husband view. Seventy per cent of working women. respondents were vegetation where as thirty percent non vegetarian.

Sixty per cent working women respondents were preferred snakes in between the meal. It is observed that working women are always in hurry in morning so they prefer to take snacks at evening time. Maximum 62.50 per cent respondents were eating late night.

TABLE 3 *Dietry pattern of working women*

Sr. No.	Contents	N=80 Yes	Percentage
1.	Intake of pulse daily	47	58.75
2.	Intake of milk daily	45	56.25
3.	Intake of cereal and potato daily	65	81.25
4.	Intake plenty of water	47	58.75
5.	Intake vegetable and fruits daily	48	60.00

It is evident from table 3 that 81.25 per cent working women respondents take cereal and potato daily for minerals. Whereas 56.25 percent respondents were taking milk daily for calcium and other nutrients, only 58.75 percent working women respondents were taking pulse daily for protein and drink plenty of water (58.75%).

TABLE 4 *Nutrient Consumption of Sedentary Working Women*

Sr. No.	Nutrient	ICMR	RDA	Average consumption per day
1.	Protein	55g/d		45g/d
2.	Fat	20g/d		25g/d
3.	Calorie	1900kcal/d		2100kcal/d
4.	Iron	21mg/d		15mg/d
5.	Calcium	600mg/d		350mg/d

Table-4 shows that most of working women get less protein. The average consumption of iron by working women under study was less 6mg from the recommended 21 mg. It indicate that these working women suffering from iron deficiency.

Consumption of calcium 350mg/d that is less than recommended ICMR standard.

The Nutritional status of working women was studies and compared with the ICMR recommendations table shows that intake of Protein, fat, iron, calcium were less than recommended by ICMR Standard. The average protein consumption of working women under study was 45g/d, which is 5gm less than recommended table. The average calories intake /day by the working women under study was more than recommended ICMR.

Conclusion

From the above study it can be concluded that cent per cent working women respondents used pressure cooker for the cooking. Minimum respondents were vegetarian and only fifty percent working women themselves took the decision regarding meals. They were consuming poor quantity of protein, iron, Calcium. Proteins are the important constraints of the tissue and cells of body. Mostly respondents lack awareness about balanced diet and not taking nutritive food.

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