



Rayat Shikshan Sanstha's
S.M. Joshi College, Hadapsar, Pune-28

(Re-accredited by NAAC with 'A' Grade with CGPA OF 3.09)



Department of English organised
National Conference

Sponsored by
BOD, Savitribai Phule Pune University, Pune
 on

Literature of Protest

10_11 January, 2020



SOUVENIR

Organizing Chairman
Prin. Dr. Arvind Burungale
 S.M. Joshi College, Hadapsar, Pune

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51. Identity Crisis in Namita Gokhale's 'Shakuntala: The Play Of Memory'

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Abstract

The present paper aims to explore identity crisis in 'Shakuntala: The Play of Memory' (2005), by Namita Gokhale. The protagonist, Shakuntala as a victim of cultural conditionings prevalent in Indian social set-up and also portrays her varied responses to the society she lives in. The novel reveals the woman's quest for self-identity, an exploration into the female psyche and efforts taken by the protagonist for self-assertion.

In Indian social set-up woman is a silent sufferer and is given secondary status both in the family and the society. From time immemorial attempts were made to redefine her identity in relation to man as wife, mother, daughter, sister but our tradition trains her to think herself as inferior being. She accepts the rules assigned by patriarchy society.

Keywords: Identity, Patriarchy, Victim, Prevalent, Self-assertion, Quest, Custom

Introduction

The present paper aims to explore identity crisis in 'Shakuntala: The Play of Memory' (2005), by Namita Gokhale. The protagonist, Shakuntala as a victim of cultural conditionings prevalent in Indian social set-up and also portrays her varied responses to the society she lives in. The novel reveals the woman's quest for self-identity, an exploration into the female psyche and efforts taken by the protagonist for self-assertion. In Indian social set-up woman is a silent sufferer and is given secondary status both in the family and the society. From time immemorial attempts were made to redefine her identity in relation to man as wife, mother, daughter, sister but our tradition trains her to think herself as inferior being. She accepts the rules assigned by patriarchy society.

Namita Gokhale reflects the problems and difficulties of female characters adverse situations in the men-dominated society. 'Shakuntala: The Play of Memory' (2005), is focused on the anguish and struggle of a woman for liberation. If women stray away from what is expected of them, they are bound to face failure. Indian society has always given a complicated state to women, people worship (Female God) but on the other side disrespect women who is the centre of their life (As a wife, mother, daughter, any form). The novel is the paramount source to spread the message of providing independency, equality and freedom that are the true rights of every woman.

Shakuntala, the central character and narrator of the novel. The novel opens with the picture of Kashi, the city of Shiva. The narrator is Shakuntala who remembers her first sight

of Kashi. She begins to dream of her previous birth. In her dreams she sees many images and begins to think of the purpose of life. There are lot of question in her mind about her identity. Shakuntala accepts the belief that to die in Kashi is to escape the cycle of birth and death. But Shakuntala who dies in the city of Shiva, the destroyer of memory, has not forgotten her previous life. She was neglected in her childhood, as her mother is all focussed on her son. She wishes to be learned like her brother who becomes a Hindu saint, learning the scriptures. She gathers knowledge by talking and wandering in the mountainous regions of India. Her spirit and mute courage served as an impetus to the challenges confronted by her. Long before her mother died she had for given her for nagging, her unspeakable partiality to her brother, Guresvara. She swallowed the pain and jealousies like a bitter potion, a medicine which strengthens. In spite of that she provided comfort to her brother against the fear of demons. Shakuntala was eager to get married in order to escape from the bondage of her situation, she believed that girls were of no use to merit the Caste or Varna. Only after marriage she could rise to the gotra of her husband. For her marriage is an escape from the existing conditions in her mother's house where she could not seek freedom, she knew:

"There was more inside me than the limits of my experience dictated. I thirsted for glimpses of new lands, people, and ideas. It was if the move from my mother's home to my husband's - the half-a-day journey from one village to another had suddenly made the impossible possible. A man's equal in bed, why could I not desire what men enjoyed the freedom to wonder, to be elsewhere, to seek, and perhaps find. ... Something?" (Gokhale's 'Shakuntala: The Play of Memory' (P.48).

Soon she was wedded to Srijan, a mahasamant much older than her. Their marriage was soon in trouble when she discovered that she can't conceive. Further Srijan brought from one of his travels, a handmaiden. This betrayal, Shakuntala had not anticipated. During her childhood she used to get angry when her mother favoured her brother over her but this betrayal was the worst, she felt,

"I had known rage before, and anger, when, as a child. But this was worse, a collapse of all that had been good and true in my life. I screamed and sobbed aloud, beating my head against the stone walls of the temple like the kind of woman I had not imagined I would ever become" (Gokhale's 'Shkuntala: The Play of Memory' P.58).

Shakuntala was hungry for experience and had a quest for knowledge. As a child this desire unfolded itself when she wished she were a kite. Which could flutter in wind and view all the lands below? There were things which she wanted to see, to know, to do, because her ignorance irked her. Her marriage to Srijan had made possible what seemed impossible. Stifled by social custom, hungry for experience, she deserts home and family for the company of a Greek horse merchant, whom she meets by the river Ganga. Together they travel far and wide and surrender to unbridled pleasure, as Shakuntala assumes the identity of Yaduri, the fallen woman. Here again Shakuntala is shown to have broken the convention where by traditionally an Indian married woman is expected to be loyal and faithful to her husband till her death.

But Shakuntala in her quest for identity, experience and knowledge breaks the traditional norms. For her now, the world was a wild and wondrous place. She experienced gladness in her freedom and traversing the world. With the yavana, Nearchus who had seen and known much. She observed,

"I was hungry for knowledge, as a bear for honey. The yavana did not scorn my curiosity, he did think it inappropriate of me to ask so many questions".(Gokhale's Shakuntala: The Play of Memory' P.135).

Shakuntala and Greek horse merchant had to stay in foreigner's quarter which was located on the other side of the river. Shakuntala adjusted herself to the changed circumstances with ease. Although she arrived in the city of her choice yet she stayed as an outcaste. But being surrounded by foreigners who talked in strange language, Shakuntala soon felt unsettled and restless. Her mind wandered into past though she tried to resist it. This was another Shakuntala, who knew no reproach as her destruction was inevitable. She was the woman without recourse and kept away from the holy city like the Yavanas.

Shakuntala realized that although one might travel for many nights and days, one belongs to the place from where one began. She convinced herself that she was a strong woman, a mother of unborn child and set out unafraid. She is filled with remorse, and with unfulfilled desire to return home, dies in Kashi, the city of her longing. Shakuntala during her childhood is a victim of gender discrimination which is the result of cultural condition. Her husband betrayed her. Her hunger for knowledge, experience and freedom results in her elopement with a Greek horse merchant. Shakuntala breaks the traditional norms.

Conclusion

The novel 'Shakuntala: The Play of Memory' (2005) portrays the secret depths of the human psyche. It talks of Love, Freedom and the freedom of Love. It talks that all human beings seek alternative identity, find themselves or the persons. The character of Shakuntala reveals the woman's quest for self-identity an exploration into the female psyche and efforts taken by Shakuntala for self-assertion. The question of equality of women with men has also been raised here. It is centred on a women's vision of freedom. They are suppressed in male dominated society.

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21. Revelation if Gender Issues in Science Fiction with Reference to Joanna Russ' *The Female Man*

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Abstract

The present paper is an attempt to critique on how different gender issues like marginalization, gay, lesbian existence, individualism, escapism are handled in Science Fiction writing with reference to Joanna Russ' The Female Man. Marginality means a neglect, sidelining from the main stream or course. In the history of literary writing women characters as well as writers are primarily marginalized. Science Fiction which is always ahead of time does not change this tradition of marginality. Women are excluded from the power and the center in the name of bearers of cultural values and cooperation. The selected text Joanna Russ' The Female Man (1971-75) will be analyzed from the feminist perspective. The text The Female Man was started writing in 1969 by Joanna Russ and it was completed in 1971. She did not find any publisher in the male dominated world where there were only male PUBLISHERS of Science Fiction writing. Later her novel was published in 1975 in manuscript. Then it reached to Science Fiction community. Similarly other issues of gender are presented in the four alternative worlds created in the novel.

Key-words Science Fiction, marginalization, gay, lesbian existence, individualism, escapism.

Introduction

In the history of World literature woman both as a writer and character has been marginalized by male dominated society. Marginalization means a neglect, sidelining from the main stream or course. It also means underestimation of particular ideology and restriction to existence. Women are excluded from all sorts of elements of society in defining certain things. Women are considered physically as well as intellectually inferior to men. The present paper is an attempt to focus how women characters as well as the writers are marginalized during the development of new form of writing prose called as scientific romances or Science Fiction. Science Fiction which is primarily considered as always ahead of time does not change its tradition of marginality in its course of action and presentation, though *Frankenstein* the very first literary Science Fiction is written by the female writer Mary Shelley in 1818. From Mary Shelly to Joanna Russ many female writers tried their hand in writing of Science Fiction, but they were marginalized.

Science Fiction is a label came early in 1920s. An American Engineer and magazine editor Hugo Gernsback labeled Science Fiction in 1926 to the stories of magazine *Amazing*

Stories. The major contributors to Science Fiction were Edgar Allan Poe, Jules Verne, H.G. Wells. Jonathan Swift's *Gulliver Travels* (1726) which was written a century before *Frankenstein* and Thomas More's *Utopia* (1554) which was written two centuries before *Gulliver Travels* had the elements of Science Fiction. Satire of Lucian and Plato's *Republic* reflect the genealogies of Science Fiction. But one must claim and one cannot deny that Mary Shelley's *Frankenstein* possesses all the characteristics of Science Fiction. She is the first pioneer writer of Science Fiction.

The present paper will discuss and analyze how marginality as a dominant source used by male writers and critics of Science Fiction, though it is very modern and profound form of writing. For this purpose Joanna Russ's *The Female Man* is taken to highlight the issues related to marginalization of women characters as well as women writers in the development of Science Fiction genre. *The Female Man* originally written in 1970 but it was published in 1975. It is because many editors considered the text as well as the writer were not worthy to be published. Both the text and the writer were marginalized by male dominant editors group. Later the text was widely accepted as Feminist Science Fiction. Joanna Russ wrote all her novels keeping feminist view in mind.

The selected text *The Female Man* focuses on lives of four women who are actually living in totally different worlds and time with each other. The first world is of **Joanna's World** in which the character of Joanna is the protagonist of the plot. The second world is of **Jeannine's World** in which the character of Jeannine is the protagonist of the plot. The third world is of **Whileaway or Janet's World** in which the character of Janet is the protagonist of the plot. And the fourth world is of **Jael's World** in which the character of Jael is the protagonist of the plot. Joanna's world is very similar to 1970's world of Earth in which there is place for family relationship. It is also the world of feminist movement. The patriarchal issue is handled in this world. Jeannine lives in the world where World War II does not happen. It is because Hitler is killed early in 1936 in this world. It is also the world in which Japan dominates China's mainland. This world is the world of escapism. Neither men nor women take much interest in facing challenges, innovation, and change in society. Janet's world is Whileaway. Whileaway is typical utopian society in which there is no man living as such. In short male gender is totally absent. It is happened because all men had died of gender related Plague. Women have mastered to produce children with the help of technology. The women are able to merge ova for producing children. Lesbian issue is handled in this world.

Jael's world is highly dystopia in which men and women are fighting with each other for the sake of supremacy. For last forty years men have their own society and women have their own society. Both the societies cooperate with trade in jealousy. Women mostly trade children in exchange of various resources. Men force young boys to undergo cosmetic surgery. It is because they can fulfill their sexual desire. Jael is in this sense heterosexual who had sex with Davey.

The researcher tries to present here the basic background of four female characters and their respective worlds. The interesting thing of the text is its plot. All four female protagonists accompany in exchanging each other's world. Thereafter starts the existential views on womanhood which are presented by the four women through their adventures. The text is very strong at its presenting some feminist's concerns by rejecting woman's dependence on men. Joanna considers and calls herself the 'female man' (p.5). She wanted to be a man in order to be respected in the male dominated society. Joanna is representing the feminist movement of 1970s as well. The basic concern of the movement was equality of gender. By exchanging the world of each other, the four Js highlight the efforts put and questions raised by the feminist movement in breaking inequality of genders during 1960s and 1970s. Thus the novel very strongly presents the issue of marginalization of women gender and directs the role of women in breaking this marginality.

The novel begins as Janet is arriving in the World of Joanna. Janet is originally from futuristic world of Whileaway. Joanna guides her and takes Janet to party in her world. In the party one man harasses Janet. Janet immediately knocks the man down. All get shocked to see the incident because in Joanna's world women are primarily inferior to men. But in Janet's world there are no men as such. Later Joanna and Janet discuss the existence of family system in Joanna's World. Janet finds it interesting and she desires to experience a typical family life. Joanna then takes her to Wilding's house and introduces her to Laura Rose. Laura likes and praises Janet's confidence and independence quality as a woman. Later Laura sexually attracted to Janet which is lesbian and cross-generational relationship. The novel takes readers to Whileaway where Joanna and Jeannine accompany Janet. They enjoy few days there and try to understand womanhood. Later Joanna, Jeannine, and Janet arrive at Jael's world where the battle of sex is very strong. Jael takes all of them to her enemy territory for trade. She is going to have a deal there with male leader. The male leader acts as a strong supporter of equality but Janet does realize the male leader's intention. Fact is that the male leader in want of inferiority, marginalization and decentralization of women. Janet kills him out rightly and takes all women back to her house. The novel ends when all four female protagonists return to their respective worlds, each with a new definition of woman and individual identity as a woman. Thus the novel not only comments on how women are marginalized in different worlds that the four Js represent, but provides some options over marginalization.

Joanna Russ puts her intention and answers the basic questions like what if men do not exist? What if women are marginalized forever? What if there is battle of sex? The paper assumes that the novelist tries to answer concretely the questions put forwarded by the feminist movement during 1960s and 1970s. Shifting of world does create confusion in the minds of readers but the confusion is deliberate. It might be the case that the writer wants readers to raise the question of identity of gender and equality of gender.

After publication of this work of Science Fiction, the world of Science Fiction suddenly changed. In 1990s America, a fresh movement of Feminist Science Fiction began.

Women Science Fiction writers like Margaret Atwood, Sherri Tepper, Carol Emshewellar, Lois Bujold and so on wrote extensively on gender equality, lesbian world, elimination of patriarchal world, identity, and so on through their works of Science Fiction. Thus the paper is a humble attempt of analyzing various issue of gender in the course of Science Fiction writing.

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8. Identity Issues and Patriarchy in Thiong'o's Weep Not, Child

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Abstract

Weep Not; Child (1964) by Ngugi Wa Thiong'o explores Gikuyu mythology and the ideology of nationalism. The novel is dealt with the detrimental effects of colonialism and imperialism and the theme of protest in terms of identity issues of the colonial government. Njoroge's ambition to attend university is aggravated by both the violence of the Mau Mau rebels and the violent response of the colonial government. The restlessness escorts to his alienation from his family and ultimately his suicide attempt. The novel also penetrates the role of saviors and salvation. It is an account of his childhood during Mau Mau period. The novel takes the readers into the past and re-creates in the mind the tension and the feeling of Mau Mau era. It was formed to resist and oppose the power of the colonizers.

Weep Not, Child is a cry, the cry of the suppressed and voiceless. From the title of the novel it sounds that the mother is giving consolation to her child. It can be said that it the cry of all colonized others. The mutilation of body is so painful that the colonized others cry out in agony.

Keywords: Identity Issues, Patriarchy, Alienation, Colonialism, Imperialism, etc.

Introduction

The present paper aims at exploring the issues of Identity and Patriarchy in the Thiong'o's *Weep Not, Child*. The novelist's tireless fight for the rights of the landless and the exploited has contributed much to his fame. The novel portrays the landless native's struggle against the white settlers in pre colonial Kenya. There is a feeling of urgency and concern for a society threatened with fragmentation. The dispossession of the poor man's land forms the major theme in this novel. The protagonist in this story, the child being told to not weep is called Njoroge. He is the son of Ngotho a manager of a farm in the central Kenya and his second wife Nyokabi. He has a lot of brothers and sisters. Two of his brothers were involved in World War II and only Boro came back in one piece.

Weep Not; Child (1964) by Ngugi Wa Thiong'o explores Gikuyu mythology and the ideology of nationalism. The novel is dealt with the detrimental effects of colonialism and imperialism and the theme of patriarchy in terms of identity issues of the colonial government. Njoroge's ambition to attend university is aggravated by both the violence of the Mau Mau rebels and the violent response of the colonial government. The

restlessness escorts to his alienation from his family and ultimately his suicide attempt. The novel also penetrates the role of saviors and salvation. It is an account of his childhood during Mau Mau period. The novel takes the readers into the past and re-creates in the mind the tension and the feeling of Mau Mau era. It was formed to resist and oppose the power of the colonizers.

Weep Not; Child is a cry, the cry of the suppressed and voiceless. From the title of the novel it sounds that the mother is giving consolation to her child. It can be said that it the cry of all colonized others. The mutilation of body is so painful that the colonized others cry out in agony. Njoroge, a young boy, is urged to attend school by his mother. He is the first one of his family able to go to school. His family lives on the land of Jacobo, an African made rich by his dealings with white settlers, namely Mr. Howlands, the most powerful land owner in the area. Njoroge's brother Kamau works as an apprentice to a carpenter, while Boro, the eldest living son, is troubled by his experiences while in forced service during World War II, including witnessing the death of his elder brother. Ngotho, Njoroge's father and a respected man in the surrounding area, tends Mr. Howlands' crops, but is motivated by his passion to preserve his ancestral land, rather than for any compensation or loyalty.

The identity of the child is portrayed as he clings to his mother. Though it deals with Kenyan independence, Neocolonialism and the family of Ngotho, the novel starts with a woman, with mother. It is about the identity crisis in the novel. The identity of the women characters like Njeri, Ngotho's first wife, Nyakobi, Ngotho's second wife, Mwhaki and Julia Jacobo's daughters, a European woman who comes as teacher at Njoroge's school, Mrs. Howlands and the Land is reflected as one of the major issues about to protest against imperialism. The land in this novel becomes a feminine figure. All these women characters belong to the category of the voice underclass society.

The barber's story hits the issue of displacement and sexual possession of women in colonial space and this avows in relation to the land. The barber's narrative shows the sexual triumph which instrumentalizes black and 'white' women in its establishment of a chauvinistic anti-colonial discourse. The anecdote of the barber produces woman as a sign which enables the reciprocation of dialogue between male oppressed subjects and as colonial and racist subjects. The barber shares his experience of the war. Colonized Africans were forced to fight that war. He says, "We carried guns and we shot white men." (Thiong'o, *Weep Not, Child*:P.9) With this killing of white men he says that the white men were not gods. The myth of whiteness is broken as colonized were conditioned to think white as powerful but at the war they shot white men and show white men fighting with the white men. To everybody's surprise the barber says, "—Y-e-e-e-s. They are not the gods we had thought of them to be. We even slept with their women." (Thiong'o, *Weep Not, Child*:P.9)

The contrast of masculine sexual conquest in the barber's narrative, Ngugi depicts the sexual relations between Italian prisoners and Kenyan women. The barber entertains the sexual possession of white 'women with the disappointing reality that they do not differ from black women in bed. On the other side his narrative shows a vastly different hierarchy of

value by showing interracial sexual relations conducted by Kenyan women, "Black people should not sleep with white men who ruled them and treated them badly." (Thiong'o, *Weep Not, Child*:P.5)

The novel is depicted as a celebration and loss of land. All peasants are dispossessed and deprived of their land. The British have come and became the new masters of the land. Land in this novel is personal, social, political and cultural issue. Land is something to be possessed. It starts with Ngotho, a peasant. Jacobo, the black elite, owned the land on which Ngotho lived. In the village only Jacobo was allowed to sow pyrethrum. The people believed that the man who had land was considered a rich man and if a man had plenty of money, many motor cars, but no land, he could never be counted as rich. A man who had nothing and was wearing torn out clothes but had acres of land was considered a rich man and better than the man with only money. Nganga, the carpenter could afford three wives because he had land.

The land is the possession of man just like a woman. Men do not see difference in land and woman and that's why female body and land has become synonyms of each other. The way they pay money to buy land the same way men pay money to buy a woman and they use and exploit the body. The land was given by the God to Gikuyu and Mumbi, the first man and woman according to African context. Njoroge questions, "Where did the land go?" (Thiong'o, *Weep Not, Child*: P. 25) is about the displacement of the people from their native land. It is the voice of all the black people. This shows that land was also a political issue. For displaced peasants land stood for freedom. As land is compared with female body, it is docile and passive like women.

The distinction between girls and women reveals the mechanism of gender diminution in the novel. *Weep Not, Child* is an expression of pain in which Njoroge's childhood friend Mwhaki cries a lot. She is the daughter of Jacobo. Mwhaki and Njoroge study together in a school. She likes the company of Njoroge and feels secure with him. Njoroge wished her to be his true sister. The mutual attraction of the children and Njoroge's wish of Mwhaki as his sister is a denial of the possibility of sexual relation between the two.

Ngugi has successfully constructed class consciousness in his novel and to maintain it he had not given a chance to love affair between the two as this kind of relationship may collapse the class difference in the society. Mwhaki lacks the strength of other women characters of Ngugi's novels but she is good and very genuine. She stands alone in the novel and the protagonist who has political vision fails to console her. Njoroge's inability is a crisis in his masculinity which forces him to attempt to commit suicide. He was rescued by his mother who told him not to weep.

Njoroge was optimistic in his views and thought that education could change the things but all his dreams were shattered when he was suddenly dismissed from the school. Njoroge was accused of taking an oath and was tortured. The real issue behind this was that Jacobo had been found murdered and Ngotho's family became the immediate suspects. Ngotho himself had been arrested and castrated on Howlands' orders. At this stage, the social

strife Njoroge had been trying to avoid catches up with him and his escapist attitudes could no longer provide him any protection. In despair Njoroge tries to commit suicide but was saved by his mother. Though the novel has a patriarchal voice and structure it is framed with a woman as it begins and ends with Nyakobi. Perhaps Ngugi never wished to create such a situation but though at the margin.

Conclusion

Weep Not, Child Ngugi explores the theme of patriarchy with the anti-colonial struggle. It reflects the issues of identity and theme of patriarchy. The novel is about displaced peasants and dispossessed land. Njoroge, the protagonist of the novel is an unheroic hero. He dreams of bringing change in his community but he is weak and fails in his efforts. Ngugi's presentation of men creates some contrasting effects because male characters are nervous and incapable of living normal life. It reveals the scattered life of the native black people. It is the effect of the Neocolonialism that the family breaks into pieces. Ngotho's family suffers death of his son Mwangi. Like Mwangi there were many who died for the colonial government. Mr. Howlands' son Peter was also forcefully taken to fight the war and died. So war was the common factor from which everyone suffered in the novel.

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सत्र-१

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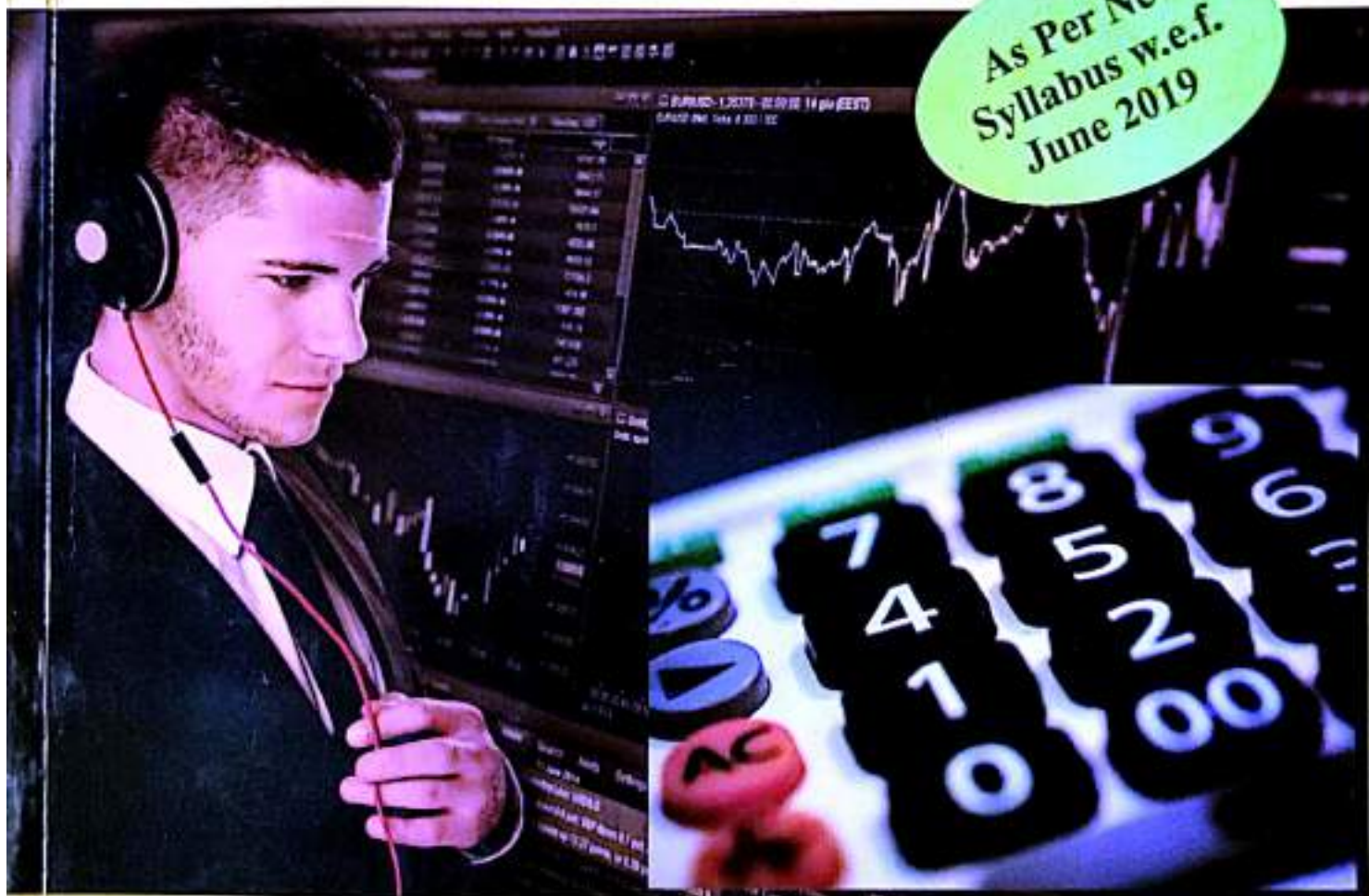
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MANAGEMENT ACCOUNTING
For
M.Com-I (Sem-I)

PROF. DR. JANARDHAN K. PAWAR
PROF. D. N. KALE

PROF. DR. KISHOR R. LIPARE
PROF. TEJALI SUJIT DESARDA

As Per New
Syllabus w.e.f.
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The Challenges and Prospects of E-Banking in Indian Scenario

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Abstract:

Evolution of internet is result of information revolution. It resulted in E-Commerce continued by evolution of E-Banking. In earlier stage, banking was viewed and conducted in very traditional manner and there were no such innovations which can be seen in this era. E-Banking or Electronic Banking is a major innovation in the field of Banking. Banking is now no longer seen as a branch where one has to approach the branch individually and withdraw cash or deposit a cheque or requests a statement of accounts, make enquiry and so on. E-Banking is now called as 'anywhere banking' at any time. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. E-Banking is need of hour. With rapid development of E-banking services one can enjoy various benefits and major services such as; 24x 7 banking hour service, no geographical barrier, easy Electronic Fund transfer facility, better efficiency in Customer relationship management etc. One can get all details of bank accounts through Mobile banking and SMS banking services. In spite of all these benefits, there are certain drawbacks and risks such as; Technical difficulties, security problems, lack of computer literacy etc. This research paper will introduce E-banking giving the meaning, features, advantages and challenges in adoption of e-banking. It also aims at suggesting some ways for making e-banking successful in the developing country like India. The paper concludes that in years to come e-banking will not only be acceptable mode of banking but preferred mode of banking

Keywords: E-banking, Challenges, Indian Scenario

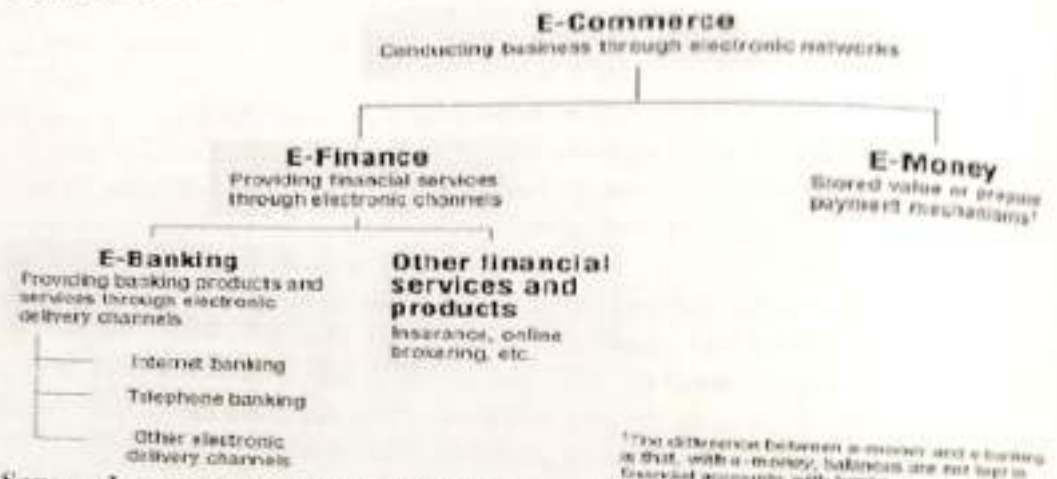
Introduction and Concept of E-Banking:

The infusion of information technology in banking sector has completely revolutionized how the banking sector operated. In order to survive in the new globalized world, banks had to opt for this new change. Now all the banks have started with the concept of multi- channels, like ATMs, credit cards, debit cards, telephone/mobile banking, internet banking, etc. **E-banking** is defined as the automated delivery of traditional and new banking services and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that facilitate customers, financial institution, businesses or individuals to access accounts, obtain information or transact business on financial products and services with the help of a public or private network, including the Internet. Nowadays Customers access E-banking services using automated teller machine (ATM), personal computer (PC), Touch Tone telephone or kiosk. Thus Electronic banking (e-banking) has almost transformed branch banking in to virtual one-stop-shop. With extreme competition among the banks, entire banking system is undergoing a change. Today, modern banking not only looks for new ways to attract but also to retain the customers and gain competitive advantage over their competitors.

There are various definition of E-banking because electronic banking refers to several types of services through which bank customers can request information and carry out most retail banking services via mobile phone, internet, computer or television. Turban describes E-banking as the facility which offers electronic services that allow customers to transfer funds among accounts, download information about accounts into their own computers, check the balances in

their accounts, pay bills electronically as well as apply for loans, trade stocks or mutual funds, look at images of their cheques and deposit slips. Indian Banks offer following E-Banking products and services to their customers: Internet Banking, Mobile Banking, Automated Teller Machines (ATMs) Phone Banking, Telebanking, Electronic Clearing Services, Electronic Clearing Credits, Smart Cards, Door Step Banking, and Electronic Fund Transfer etc. The concept of E-Banking can be understood by following chart;

What is electronic banking?



Source: International Journal of Science and Research (IJSR)

Objective of the study:

- 1) To study the concept and features of Electronic Banking
- 2) To Point out the growth of E-Banking in India.
- 3) To point out challenges in adoption of E-Banking in Indian scenario.
- 4) To provide necessary recommendation for better future of E-Banking in India.

Research Methodology:

The present research is Descriptive Research. For the purpose of the study, data have been collected through secondary sources such as reference books, journals, articles published on internet websites etc.

Features of E-Banking:

- 1) 24x 7 banking hour service
- 2) No geographical barrier
- 3) Easy Electronic Fund transfer facility
- 4) Better efficiency in Customer relationship management
- 5) Making the Payments of bills like electricity, telephone bills, and mobile recharge
- 6) It can view of balance of accounts and statements
- 7) E-banking can bring doorstep services
- 8) Order mini statements
- 9) Mobile banking
- 10) SMS banking services

Growth of E-banking in India:

In India the traditional method of banking was through branch banking. It was in 1991, that with economic reforms, the banking industry also witnessed the new wave of banking methods. It was Saraf Committee which was constituted by RBI in 1994 that recommended the use of Electronic Fund Transfer System (EFT), introduction of electronic clearing services and extension of Magnetic Ink Character Recognition (MICR) beyond metropolitan cities and branches. It was ICICI bank which became the pioneer of e-banking in India. It was the first bank to introduce online banking services in 1996. Its initiatives were followed by Citibank, IndusInd Bank and HDFC Bank who provided internet banking services in 1999. Various initiatives have been taken by both the government and the Reserve Bank from time to time to smooth the expansion of e-banking in India. The Government of India enacted the IT Act, 2000 which provided legal recognition to electronic transactions and other means of electronic commerce. The important technological developments witnessed in the new age payment systems in India are:

- 1) Arrival of card-based payments- debit card, credit card- late 1980's and early 1990's
- 2) Introduction of Electronic Clearing Service (ECS) in late 1990's
- 3) Introduction of Electronic Funds Transfer/ Special EFT in the early 2000's
- 4) Real Time Gross Settlement (RTGS) was introduced in March 2004
- 5) Introduction of NEFT (National Electronic Funds Transfer) 2005/06
- 6) Introduction of CTS (Cheque Truncation System) in the year 2008

Advantages of E-banking:

E-banking has numerous advantages attached to its usage. E-banking provides a platform for anytime, anywhere banking. The customers can log on to their account using websites or cards anytime and from anywhere without being concerned about the bank timings or bothering about the long bank queues. In today's time banking transactions are not bounded by any geographical region or time period. Transactions can be easily executed with a click of mouse which is the biggest advantage of online banking. That, is, why physical banks are slowly and slowly being replaced by 'brick and click institutions' and 'virtual banks'. Moreover, it saves money and time of the customers as they no longer need to travel all the way to bank for every banking transaction. This new form of banking is considered economical for banking institutions also as lot of money in form of operational cost on physical infrastructure and human resources is saved. Customers benefit in form of better and advanced facilities being made available. If online errors or queries are responded speedily and in efficient manner, it helps the banks in maintaining their customer base. With ample time availability because of lowering down of mechanical work, banks are able to focus on providing better and new facilities to the customers. Hence, it also provides banking institutions with an added advantage over their competitors. With the widespread penetration of internet, almost all the banks provide online services. So today, E-banking is not just a marketing tool it's a necessity, which all banks need to have. The typical advantages of E-Banking is described are as follows:

- 1) Very low setup cost Capability to cater to a very large customer base.
- 2) Saves a lot of operational costs.
- 3) Banks can offer a lot of personalized services to their customers.
- 4) Reduction of burden on branch banking.
- 5) Ensures round the clock banking transactions to customers

Challenges in adoption of E-banking:

E-Banking today is a norm rather than an exception for the banks. But despite the fact that it offers number of benefits which make banking convenient and easy for customers, there are some issues and challenges that needs to be addressed .Some of which are stated below:

1) Technical difficulties:

As E-banking is all about the use of technology, any technical error can withhold the banking process. The problem of banking websites going down, or jamming problem due to lot of rush on the websites, blocking of the cards, forgetting log-in passwords all these are technical problems which a customer may face in using internet banking.

2) Security Risk:

Security risk is the prominent challenge faced by the banks offering e-banking services. There are still many customers who refuse to opt for e-banking services because they still don't find e-banking or online banking secure. Online banking frauds like phishing, spamming, spy ware, internet theft etc. are still very much prevalent and are a thwart to e-banking expansion. These security problems need to be addressed to win over the confidence of the customers.

3) Privacy Risk:

The risk of disclosing the private information of the customers with others. As all the information of the customers are available online, there is always a fear among the customers that their personal information may be shared by the banks with the marketing people.

4) Customer Education:

There are lot of users in India who still fear using e-banking services because they are unaware either about their benefits or are unaware about the mode of usage. It is a big challenge for the banks to make to slowly equip all the customers in using e-banking facilities. Though lot of people have shifted to use of ATMs and plastic cards, a lot needs to be done to make EFT and RTGS a popular banking mechanism among Indian users.

Factors Causing E-banking Success:

Compared to western countries, E-banking practices in India is significantly low. In recent years banks have attempted to create information infrastructure to enhance the E-banking operation. Some of the factors which are responsible for E-banking implementation are:

- 1) Channel convenience is a factor which plays a crucial role in adopting internet banking, which helps the customers to access 24x7 and time-saving.
- 2) E-banking provides enhanced services to a customer like banks regularly invest new online products and interactive customer care mode is available to instantly solve queries.
- 3) Cost and promotion is the factor which helps the customer to do the transaction online because it is cheaper than branch banking and extensive promotion and advertisements about e-banking help in created awareness
- 4) Prior internet knowledge and Information on internet banking helps the customer to do banking activates quickly and safely
- 5) Nowadays banks assuring their customer about Security and privacy which gives confidence among customer, where banks safely maintain the information of the customer without any kind of leakage.

Recommendations for better future of E-Banking in India:

The following are certain recommendations to popularise E-Banking products and services in India

1) Specialised training:

Bank employees should be given special technical training for the use of e-banking, so that they can further encourage customers to use the same.

2) Special arrangements by banks:

There should be special arrangements for ensuring security of customer funds. Special attention should be given by trained and expert technician who will avoid the data loss. Latest technology should be used by bank to secure the money of customers from hackers.

3) Create awareness about e-banking:

Proper awareness should be created by bank about e-banking services and products and literacy should be disseminated regarding use of e-banking products and services.

4) Proper handling of security issue:

Personal information like PIN numbers, passwords etc should not be shared by customers. Confidential information should be safeguarded. Customers should change their passwords regularly regarding their ATM PIN for the safety matter.

5) Organising seminars and workshops:

Banks should organise seminars and workshops for their customers which will be beneficial for healthy usage of E-Banking especially for those who are ATM or computer illiterate.

6) Cater to need of customers:

E-banking services should be modified on basis of gender, age, occupation etc for meeting the requirements of needy customers from all strata's.

Conclusion:

E-Banking is a non-reversible phenomenon which will gain more momentum in the coming years. With digitalization of Indian economy and move to turn India into cashless society, e-banking is going to be strengthened. Many banks in India including the State bank of India, HDFC, and ICICI etc. are levying charges on cash transactions above a certain limit. Though this is mainly being done to curb cash withdrawals as many banks are still twirling over cash crunch caused due to demonetization in 2016, this step is surely going to boost online banking and virtual transactions in India. As can be seen from data given above, be it ATMs deployment or issuance of debit card or credit card, they all witnessed an upward increase indicating their growth in recent years. The young generation has already adapted to this change and perceive this changing banking system more as a convenience mode than a challenge.

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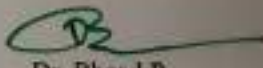
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This is to certify that Mr./Ms./Mrs./Prof. **Dr. Kishor Lipare**

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The Role of Start up India Campaign in Entrepreneurship Development

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Abstract:

Start-up is a new phenomenon in today's date. It is a youngster organization which has just started to emerge. It can be a new business, new entrepreneurial venture or a new partnership firm. It is designed to reach for a complete business model. It is a prevalent fact that when someone starts a new enterprise or tries to get into entrepreneurship they face many problems such as land permissions, finance, environmental clearance, foreign investment proposals, family support etc. It is one of the much needed initiative plan of Government of India. This initiative mainly focuses on filling the gap in the economy and its development. It has the objective to blaze the entrepreneurial blood at the ground level entrepreneur. It has brought lot of positivity and confidence among the entrepreneurs of India. PM Narendra Modi has described the start-ups campaign, its technology and innovation as effective and exciting instrument for India's revolution. An idea can be converted into a start-up. Sometimes it is observe that the crisis becomes the opportunity which gives birth to the start-ups. Sometimes we have some innovative idea but we do not dare to start it or we find it worthless. On the other hand other people take that idea as an opportunity and mobilize into reality. The main objective of the government is to reduce the load on the startups hence allowing them to concentrate fully on their business and keeping the low cost of adherence. In this paper various government policies, plans, challenges and Initiatives taken by government related to start-ups will be discussed.

Keywords : Start-up India, Entrepreneurship, Challenges, Initiatives, Government plans.

Introduction :

Narendra Modi, Prime Minister of India announced Start-up India campaign at the Red Fort as on 15th August 2015 and on 16th January, 2016 it was officially flagged by Finance minister Arun Jaitley. In this campaign the main aim of the government is to provide maximum help and support for the new emerging businesses and ideas. The support will be in the form of economic, social, finance, technology as well as environment. This research paper revolves around the concept of Start-up India Campaign. The basic purpose of this article is to put some light on the start-ups and the initiative taken by the Indian government. Start up Indian Campaign is new step towards Entrepreneurship Development in India. The companies included in startup campaign are those which are innovative in their track of development, evaluation, research and analysis for the target segment. Start-up is one of the scorching events this era which everyone is talking about. The basic objective of this campaign is to encourage the entrepreneurship and job availability which is done by enhancing the bank financing for the start-ups.

Objective of the study:

- 1) To study the concept and features of Start-up India campaign in Indian Scenario.

- 2) To make comparative study of Start-up India in global scenario.
- 3) To point out Start-up India challenges and problems in Indian Economy.
- 4) To study various government initiatives for better implementation of Start-up India in Indian Context.

Research Methodology :

The present research is of descriptive nature. For the purpose of the study, data have been collected through secondary sources such as journals, reference books, articles published on internet websites etc.

Meaning of Startup :

A startup is a young company which could be partnership, temporary business organization, entrepreneurial venture or a new business, designed to search for a repeatable and scalable business model (DIPP) i.e. The Department of Industrial Policy and Promotion is working around a clear definition of startups and is expected to make it public in due course. However broadly accepted definition is "A startup is a young company that is beginning to develop and grow in the first stages of operation, and is usually financed by an individual or small group of individuals."

Important features of Startup India Campaign :

- 1) Encourage entrepreneurship among the youth of India. It is expected that each of the 1.25 lakh Bank branches should encourage at least one Tribal or Dalit Entrepreneur and at least one Woman Entrepreneur.
- 2) In addition to existing systems to facilitate Start-ups, loans would also be given to help people
- 3) To promote Skill India and Digital India initiative, incentives package will be given to manufacturing units which will generate jobs.
- 4) The practice of "interviews" for recruitment at relatively junior levels and departments concerned to end this practice at the earliest and promote merit by recruiting only through transparent, online processes.
- 5) Give a new dimension to entrepreneurship and help set up a network of start-ups in the Country.
- 6) Promised to do away with the current practice of interview-based selections for low-skilled Government jobs.

Schemes under Startup Action Plan for Entrepreneurs in India :

Startup India Action Plan announcements schemes which are based on various conditions are describe as follows:

- 1) Must be a private limited Company/Limited Liability
- 2) specified by the DIPP from an incubator established in a post graduate college in India, approval from DIPP that company is innovative, Recommendation letter by incubator in post graduate
- 3) Registration should not be more than 5 years
- 4) Annual Turnover should not exceed 25 Crores
- 5) The guideline in the action plan document order for a start up to be considered eligible, the Start Up should be supported by a recommendation

Comparative Analysis of Startup India Campaign in Global Scenario :

Following table shows the Comparative Analysis of Startup India in Global Scenario;

Country	India	China	Israel	Singapore	Japan	U.S.A
Total no. of startups	10,000	10,000	4,750	N.A.	N.A.	83,000

Bank lending rate	10.3%	5.6%	3.9%	5.4%	1.2%	1.3%
Tech-based Startups	4,300	3,400	4,000	N.A.	N.A.	48,500
Non-tech based Startups	5,700	6,600	750	N.A.	N.A.	34,500
Corporate tax rate	34%	25%	26%	17%	34%	29%
No. of Tax payments by businesses (p.a.)	33	9	TBD	TBD	TBD	11

Source : World Bank, News articles, Gov. Sites.

Thus the above table shows the Comparative Analysis of Startup India in Global Scenario which clearly reveal the need of improvement in Indian Context. There is no any Indian Company in top 10. Only Tata Company find place in the top 50 in Global Context.

Many recent start ups have been seen in India which helped in the growth of the Indian economy. In every sector like hotel industry, medicine, retail, transportation, education etc, start-ups has been emerged like a boom. Some of the leading start-ups are Ola cabs, Chaayos, Paytm, Oyo Rooms, Redbus, Flipkart, Zomato, Zivame, Justdial, Pepperfry, Voonik, Imobi, Firstery, Yepme, LImeroad, Quikr, Curdekho, Practo, Hopscotch, Bluestone, Caratlane, Paperboat, Gojavas, Craftsvilla, Urbane ladder, policybazar, Grofers, Shopclues, Nearbuy, Mobikwik, Bigbasket, Nykaa, Roposo, Voylla, Babyoye, Naaptol etc.

Challenges in Entrepreneurship Development through Startup India Campaign :

A. Technology:

1. **Startup business:** No back-up plan to keep the startup company running when an accident destroys some key equipment in their data centre.
2. **Technology infrastructure:** Appropriate IT-infrastructure has become a need for Indian businesses given the growing number of consumers online
3. **Cyber security:** Most startups have a B2B business model. This is field which is mostly affected by cyber risk as they are not aware of potential risks that might exist for their business

B. Financial Issues:

1. **Cash flow management:** Effective cash management is an important factor to achieve objectives both short term and long term. Cash is still a favored option for payments. This is due to fact that electronic payment has not achieved complete access to Tier 2 and Tier 3 cities
 2. Government and private sector investors have set aside funds through investment channels but they are not available for all forms of business. To attract investors and gain their trust for this is the biggest problem for such organizations.
 3. **Operational finance:** Most startups are self/family funded with limited workforce who makes it difficult to maintain records both financial and operational and as such overcoming unnecessary business steps to manage business operations.
 4. **Evolution on the basis of funding:** Mega funding and mega announcements have become a thing of the past, post consolidation on a large scale across the sector over the last few years.
 5. **Gap between burn rate and revenue:** Given rising competition from peers both from big as well as small, it becomes imperative for startups to scale up the business and it requires funding from external sources for the growth in the market.
- #### C. Social Challenges:
1. **Market structure:** Indian markets are largely unorganized and fragmented that create a roadblock for a startup to succeed
 2. **Mentorship/Guidance:** Most founders of failed startups feel that the lack of proper guidance and mentorship is a major reason behind their failure. An important factor behind failures and slow growth of some organizations is the lack of quality mentorship, especially in terms of industry knowledge/support.
 3. **Location:** An important problem faced by startups is related to location of their business. India is a country with variety of culture and taste and thus it may happen that every product might not be welcomed equally in every region
 4. **Consumer Behavior:** Behavior of Indian consumer changes in every 30-50km that

makes it really difficult for a startup to create business or market strategy for their products or services.

D. Culture and Awareness:

1. People are conscious about risk and rewards, and India is referred to as a price sensitive market
2. People at large are unaware about how can they contribute to economic growths, generate employment, contribute to social development
3. Issues related to legalities and requirements such as clearances, licenses, approvals required are a difficult task.
4. Entrepreneurship is often about failing and learning from those failures and starting all over again.

E. Sustainability Issues:

1. Role of public funding in promoting sustainable enterprises is often overlooked.
2. Not aware of potential that might exist for their startup business.
3. The level of knowledge that business advisers have about ecological issues and their willingness to discuss this with their clients is important in creating business ventures.
4. Lack of information - provision of more information directly to business founders could help in the adoption of more sustainable business practices.

F. Regulatory Issues:

1. Multi window clearances: potential entrepreneurs have to make multiple trips for government clearance. Hence it is necessary that they should get urgent multiple regulatory clearances
2. Taxation issue: Taxation is a barrier for technology adoption and proves to be an immense hurdle for budding entrepreneurs.

Initiatives taken by the Government of India for Entrepreneurship Development through Start-up India Campaign:

The government plays an important role in establishing the new enterprises. The plans, policies, initiatives, strategies of the government affect the entrepreneurs. Following are the important plans as an initiative for startups:

1. **Faster exit:** If an entrepreneur is unsuccessful than the government will help him to get a particular resolution for their complication

2. **Rebate:** An exemption value of 80 percent of the total value will be given to the start ups on filing the patent applications
3. **Legal reinforce:** A committee of moderators will give legal help and reinforcement in complying patent applications and other papers.
4. **Setting up incubators:** A private-public partnership model is being considered for 35 new incubators and 31 innovation centers at national institutes
5. **Research parks:** The government plans to lay seven innovative research parks, including six in the Indian Institute of Technology campuses and one in the Indian Institute of Science campus.
6. **Register through app:** An online portal, will be available in the form of a mobile application, which will help entrepreneurs to interact with the government and other regulatory officials
7. **Atal Innovation Mission:** This Mission will be propelled to revitalize ideas and motivate creative youngsters.
8. **No Capital Gains Tax:** Investments through venture capital funds are exempted from the Capital Gains Tax. The same policy will be executed on start-ups.
9. **Self certification:** The main objective of the government is to reduce the load on the startups hence allowing them to concentrate fully on their business and keeping the low cost of adherence. It will include labor laws and environment related laws.
10. **No Income Tax for three years:** Start-ups would not pay income tax for the first three years.
11. **Start-up India hub:** A single contact point will be created for the start-ups in India, which will enable them to exchange knowledge and access to funds.
12. **Dedicated programs in schools:** The government plans to inculcate transformational programs for scholars in over 5 lakh schools.

13. **Entrepreneurship in biotechnology:** The government plans to construct 5 advanced biotech nests, 50 advanced bio incubators, 150 technology transplant offices and 20 bio-connect offices in the country
14. **Easy rules:** standards of communal acquisition and mandate of switching have been easier for the entrepreneurs.
15. **Patent protection:** A monitoring system for patent inspection at reduced costs is being created by the central government.

Conclusion :

In today's date, start ups are growing on an immense scale. Both male and females are entering into it. Indian start-ups attempt to build the start up environment with important innovation, education, talent, and incubators with correspondence to funding agencies. The government has also taken initiative for supporting the Start-ups. Even females are taking interest with more ideas and they are taking the risk to sustain their credibility. According to Report of Nasscom, India has got third rank in global start-up ecosystem. Although, entrepreneurs are facing problems but they are finding new ways to overcome these problems. They have the strong willpower to setup and divert their energy to support, plan and execute their dreams and contributing to the growth of the Indian economy. Initiatives have been taken by the government for rapid approvals for opening the business, faster registration for the patents, easier exits, tax rebates etc. Appropriate support and mentoring is required for making any idea successful which will be helpful to become successful venture.

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