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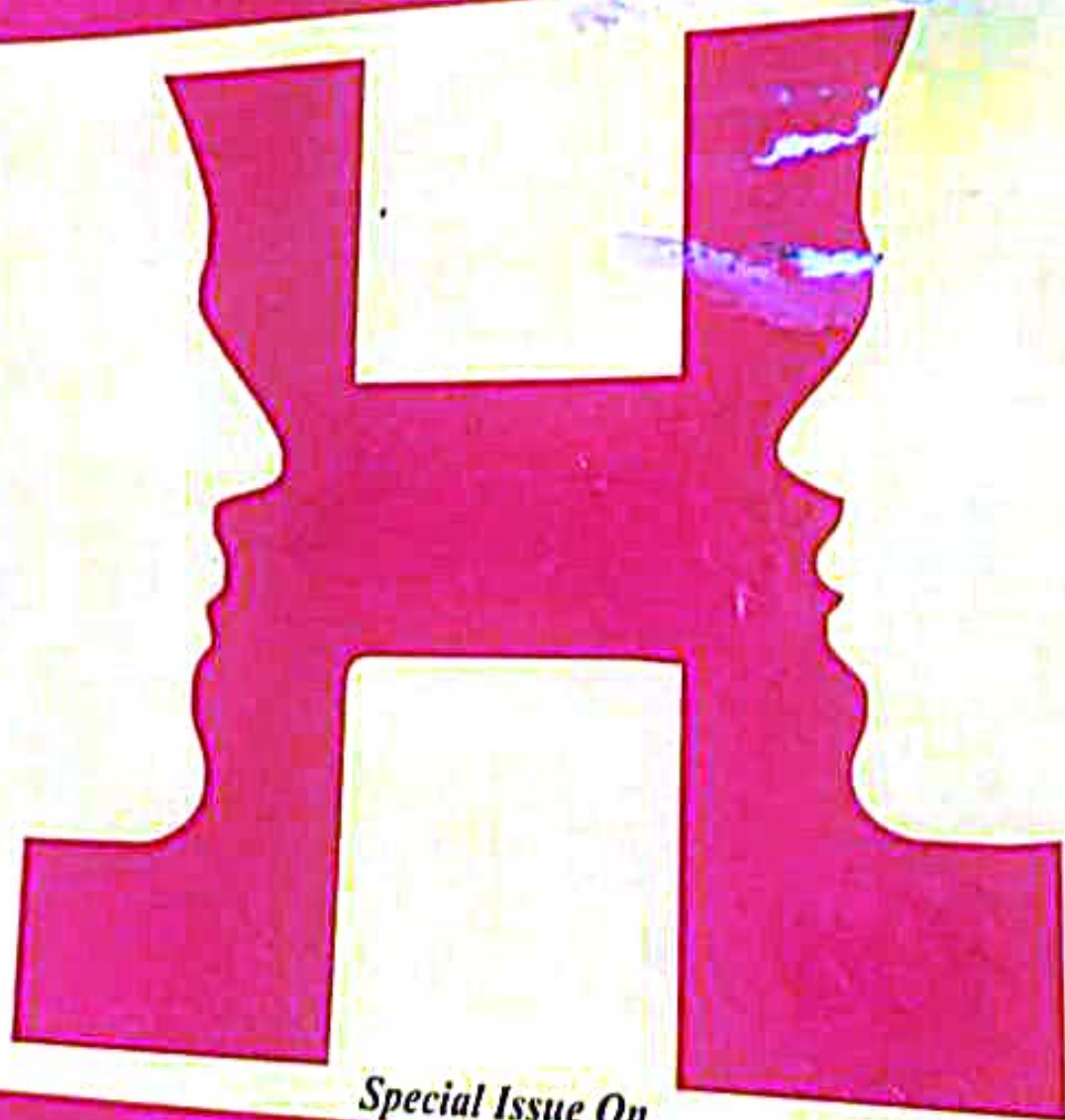
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# CHRONICLE OF HUMANITIES AND CULTURAL STUDIES

A Peer Reviewed Bimonthly International Journal



*Special Issue On*

## INDIAN ENGLISH LITERATURE: PAST, PRESENT AND FUTURE

(Book 1)

Guest Editor  
Prof. P. Kannan



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# CHRONICLE

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## Special Issue On

# INDIAN ENGLISH LITERATURE: PAST, PRESENT AND FUTURE

*Guest Editor*

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# MYTH REVIVED IN GIRISH KARNAD'S HAYAVADANA

Prof. Shanta S. Patil Kukarni,

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Girish Karnad, the great Indian playwright, poet, actor, director, critic and translator, is the latest of seven recipients of Jnanapeetha Award's for kannada. He has often used history and myth to tackle contemporary issues. Girish Karnad has been regarded as the leading dramatist so far as the use of myth and history is concerned and his plays vividly represent this trend. In all his plays whether they are mythical, historical or legendary Karnad's approach is modern. Hayavadana is his third and the most representative plays, deals with archetypal theme. In this play, he reinforces the central problem of human existence in a world of tangled relationships. He skilfully uses the principles and theme of Indian mythology, folk tales and folk theatre-masks, curtains, dolls, the story-within-a-story to create a bizarre world of incomplete individuals, indifferent gods, dolls that speak which appears to be indifferent to the desires and frustrations, joys and sorrows of human beings.

The plot of Hayavadana is derived from Somdeva's Katha Saritsagar, an ancient collection of stories in Sanskrit. The central episode in the play is the story of Devadatta and Kapil which is based on a tale from etala Panchavimshika, but Karnad has borrowed it through Thomas Mann's novel Transposed Heads, a mock-heroic transcription of the original Sanskrit tales. Whereas the sub-plot—horse-man's search for completeness, is Karnad's original invention. Hayavadana is a play on the "mad dance of incompleteness" and search of identity in a world of tangled relationships. Devadatta, the intellectual, and Kapila, the man of body, are intimate friends who represents two extreme opposites one Apollonian; another Dionysian tendency. Devadatta marries Padmini. Padmini and Kapila fall in love with each other. The two friends kill themselves. In a highly comic scene which is of great dramatic significance Padmini transposes their heads, giving Devadatta Kapila's body and vice-versa. It results in a



confusion of identities which reveals the ambiguous nature of human personality. The situation gets complicated. They fight a duel and kill themselves again. Padmini performs sati.

Reshaping a Myth - In Hayavadana, Karnad re-shapes an ancient Indian myth from the veralapanchavimsati to point to man's eternal quest for completeness, or self-realization. With its highly stylized action and mimicry, especially the scene at the temple of Kali and the sword fight between Devadatta and Kapila in the second act, Karnad invests the play with a significance, which brings out the emptiness of the "incomplete" human being. Padmini becomes an Archetypal Figure. In this play, the central figure is a woman, Padmini. Selfishness and sensuality find expression in her insatiable desire for both brain and brawn, which are symbolized by Devadatta and Kapila respectively. Married to Devadatta, Padmini craves for the muscle and brawn of Kapila. In the myth, and in the play as well, the craving is not explicit, it runs as an undercurrent in Padmini's sub-conscious. She desires deeply for both the body and the intellect, though sub-consciously. It is difficult to prophesy whether or not she would have behaved differently had there been a proper equation of physical strength and intellectualism in either Devadatta or Kapila. The happenings in the Kali temple, where she transposes the heads of Devadatta and Kapila, reveal her sub-conscious desire. Padmini's act, though unintentional, is indicative of the incomplete human beings silent cry for wholeness.

Hayavadana is a re-shaping of an ancient Indian myth from Thomas Mann's translation of the Sanskrit Vetala Panchavimsati which forms part of Kshemendra's Brihat Katha Manjari and Somadeva's Kathasaritsagara to point out a man's eternal quest for self-realization. The theme also reveals the Upanishad's principle that visualizes the human body as a symbol of organic relationship of the parts to the whole. The issue of the transposition of heads is the significant issue in this drama. Karnad dramatically exposes the "incompleteness" of the human being by referring to some of the stylized actions from the drama. Padmini is represented as a model of selfishness and sexuality. She had the limitless urge to quench her thirst through the means of brain and body. She is married to Devadatta but she craves for Kapila. One of the significant skills of Karnad while dealing with myth is the transformation of religious myths into the non-religious ones. In India most of the mythological stories are centered on religion. But Karnad is not a blind imitator. Here lies the individual quality of Karnad as a dramatist. He transforms the religious myths to question as well as critique those myths. He makes certain changes in the names of the characters. He wanted the names not to be the reflection of the ancient

myth entirely; he wanted the names to be generic. Karnad's logic behind the change of names can be justified from the above remark made by him "In Sanskrit, any person whose name you do not know is addressed as 'Devadatta'. Kapila means dark and therefore earthy and Pachumi is the name of one class of women in Vatsyana's *Kamasutra*" In *Hayavadana* the presence of the goddess Kali presents the religious sentiment of the Indian society. It also focuses on the cultural and psychological interpretations of the goddess Kali to be representative of a deity as well as a destroyer and preserver. The plot of *Hayavadana* comes from *Kathasaritsagara*, an ancient collection of stories in Sanskrit. In *Kathasaritsagara*, the story of 'The Heads That Got Switched', contains a simple riddle. A woman was travelling with her husband and her brother discovers the men's decapitated bodies in the temple of Parvati, receives a boon from the goddess to bring them back to life, but switches their heads by mistake. The resulting problem of 'true' identity has an unambiguous solution in this version the answer given in the *Kathasaritsagara* is: since the head represents the man, the person with the husband's head is the husband, a different purpose. Interestingly, the main and the sub-plot of *Hayavadana* deal with the moral and philosophical aspect of the problem raising more important issues relating to the human existence.

"Girish Karnad makes use of myths, legends, folk tales in his plays, but not entirely, he takes them only in parts that are useful to him and the rest he supplements with his imagination. He never glorifies the chosen myth but relates the myth to the present and to the past beliefs found in the myths".

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# Global Fiction and the New Challenges

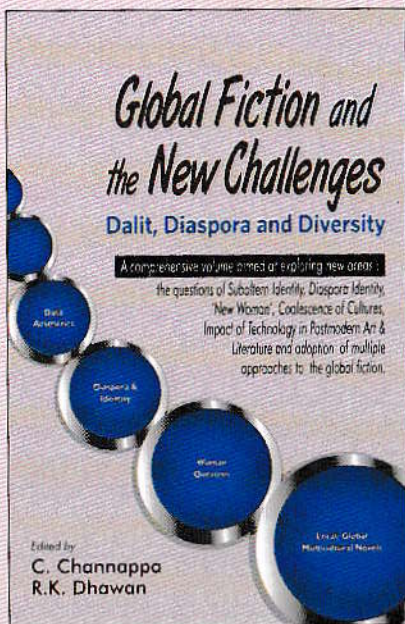
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*Sometimes we feel we straddle two cultures; at other times, that we fall between the two worlds.*

Salman Rushdie (Author of *Midnight's Children*)

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## Diasporic Identity in Jhumpa Lahiri's *The Namesake*

SHANTA PATIL KULKARNI

K.S.J. Arts and S.M.S. College for Women, Dharwad

**D**iaspora, a Greek word meaning scattered, dispersed, can be referred to migrants or to people with more than one culture or country of origin. Diaspora not only refers to geographical dispersal but also to the vexed questions of identity, memory and home which displacement produces. The writings of Indian diaspora have received attention and critical acclaim. Writers like Kiran Desai, Salman Rushdie, Rohinton Mistry, and Jhumpa Lahiri are some of the few recipients of the International literary awards, better known as diasporic writers. They generally speak about the literature concerned with two relationships: one with the motherland and the other the new relationship with the adopted country where they face a lot of problems in coping with the culture and understanding the people which lead them to suffer from split personality. Such diasporic writers speak of alienation, loneliness, rootlessness, exile, cultural conflicts and at times a sense of rejection by the host country.

The paper focuses on the question of the immigrant's identity and their experiences in Jhumpa Lahiri's first novel *The Namesake*. She focuses on the 'mindscape of characters' and 'human predicament' in its wider perspective. Lahiri explains deeply the labyrinths of the characters, to explore, psychologically the intricacies and complexities of human relationships particularly of a class of characters who live in the

west but with the parents born and raised in India. Who are they? Are they Indians or Americans? They had not changed their habits; they are apparently a close ethnic group still far from being assimilated into the general current of life around them. They experience a trishanku condition, unable to adjust with the two worlds.

Ashoke and Ashima, the first generation immigrants are very much attached to their homeland India and its culture. The concept of home itself refers to a sense of belongingness, intimacy, comfort, warmth, shelter, protection and insideness. Ashima finds herself an outsider and alien in USA as her insideness is connected with India. Living in USA is temporary for her without any intimacy and belongingness. At the time of pregnancy and delivery she feels very lonely as the Indians go to their parents' house for giving birth, away from husband and in-laws and household chores, which is the Indian culture and tradition, shows her nostalgic feeling about her motherland. The second generation immigrants like Gogol, Sonia, Moushumi feel quite at home in USA, which is their birthplace. As a member of second generation Gogol is not at all interested in Indian culture and tradition. He also finds difficulty in identifying the photos of Ashima's family members.

Cultural performance generally plays an instrumental role to construct immigrant's identity. The nurturing of the Bengali culture through Nazrul and Tagore songs, argument over the films of Ritwik Ghatak versus Satyajit Ray, as well as debate over the political parties of the West Bengal among the Bengali immigrant community in the US, illustrate their proximity with the Indian soil. Cultural performance generally plays an instrumental role to construct the immigrant's identity. In the overseas countries, native cultural activities such as dances or songs construct cultural identity of the immigrants and endeavour to negotiate with other cultures too (Rayaprol). Inversely, the second generation immigrants like Gogol get more





**Dr. P. Kannan** has got a rich profile of Educational qualifications, Teaching and Research experience. He has received higher education in five major Indian universities. He holds such Degrees and Diplomas as M.Phil, PG Diploma in Teaching English, PG Diploma in Communicative English, PG Diploma in Dr.B.R.Ambedkar Studies and Ph.D. He has got 26 years of experience of teaching English language and literature. He has presented research papers in 40 National and International seminars held in India and abroad. He has delivered Inaugural, Key-note and plenary addresses in 25 National and International seminars organized by the Departments of English in the colleges and universities across the country. He has held various academic positions like Chairman of Board of Examinations, Board of Studies and Department of English in Karnataka State Women's University. He has organized two National Seminars and one International Seminar in Karnataka State Women's University. His areas of specialization and interest are Contemporary Literary Theories; Indian Diasporic Novels in English; and Dalit Literature. He works as Professor & Chairman presently in Karnataka State Women's University, Vijayapur.



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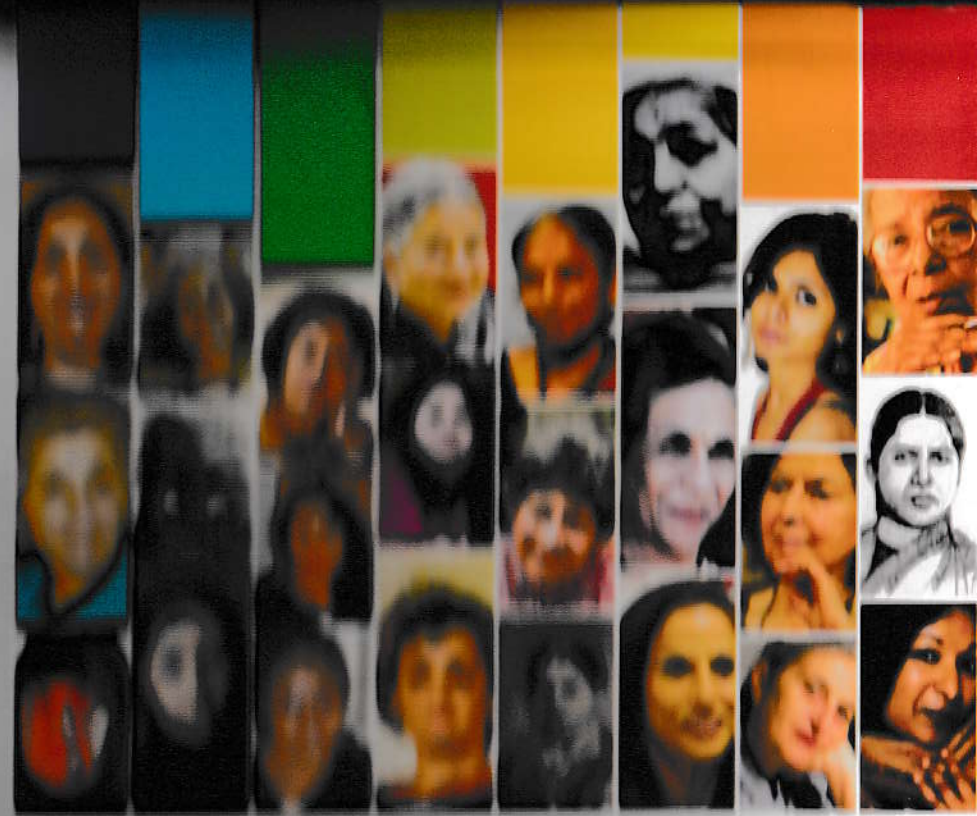
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INDIAN WOMEN'S LITERATURE IN ENGLISH

Prof. P. Kannan



# INDIAN WOMEN'S LITERATURE IN ENGLISH

(ORIGIN, GROWTH AND EVALUATION)

Volume 2

Editor  
Prof. P. Kannan



The contribution of Indian Women to Indian Literature in English is truly commendable. Indian women have proved their potentials in all forms literature by not producing poetry, drama and fiction but also by making experiments and innovations in themes and techniques in these forms. The number of Women writers in English is not less equivalent to that of men writers in English. In terms of national and international awards for literature Indian women writers have achieved as much as the Indian men writers in English. Out of six Bookers Prizes won by Indian novelists in English, three of them have been bagged by Indian women writers in English. The Indian women writers in English have won many national awards like Sahitya Akademi Award and International awards like Commonwealth Writer's Award.

# INDIAN WOMEN'S LITERATURE IN ENGLISH

(ORIGIN, GROWTH AND EVALUATION)

Volume - II

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The contribution of Women to Indian Literature in English is truly commendable. Women have proved their potentials in all spheres of literature by not only writing poetry, drama and novels but also by conducting experiments and innovations in the techniques in the field. The number of Indian writers in English has increased manifold. The number of Indian women writers in English is also increasing. In terms of national and international awards, Indian women writers have achieved much as the Indian writers in English. Six Bookers Prize Indian novelists, three of them bagged by Indian writers in English. Indian women in English have received national awards like Sahitya Akademi and International like Commonwealth Writer's Award.



The contribution of women to literature in India is truly commendable. Women have potentials in literature by not only poetry, drama but also by experimental innovations in techniques in the field. The number of women writers in English is less equivalent to men writers in terms of national and international literature. Indian writers have achieved as much as the best writers in English. Six Booker Prize Indian novelists, three of them bagged by Indian writers in English. Indian women in English have national and international awards like Sahitya Akademi and International like Commonwealth Writer's Award.

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**Conclusion:**

Hence, the legacy of writing certainly is not confined to one gender. Anyone can share his or her experience, views, and ideas via literature. Since women were made into second citizens, today it is important to know their views about them and the world. With special regards to Kannada Literature, there are more women writers who have changed the way of looking at them as it was used to be. Now, they are bold and frank in telling what they want to say. Contemporary writers like M.S. Ashadevi; a well-known critic, B.T. Lalitha Naik; an activist, writer, Prathubha Nandakumar; a poet, Dr H.S. Anupama; a poet, an essayist, storywriter and a translator, Vinaya Vakkunda; poet and storywriter, Du. Saraswati; an activist and poet. Many Kannada women writers have given vent to their feministic views in their works of art. Their contribution in this regard is laudable.

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## QUEST FOR IDENTITY IN BHARATI MUKHERJEE'S *JASMINE*

Shanta Patil Kulkarni & Laxmi M.Mundasanavar

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Bharati Mukherjee, a popular Modern Indian English writer settled in Canada, is known for writing diasporic novels. Through her novels she explores the meaning of life. Bharati Mukherjee deals mainly with the problems of Women, especially the Indian women immigrants; the way they struggle, the problems they face in the alien society. The problem of cross-cultural crises and the ultimate search for identity is one of the most important themes presented by her in her novels. The novels also reflect the temperament and mood of the present American society as experienced by the Indian immigrants in America.

"Jasmine" is the third novel of Bharati Mukherjee, where we can see the Indian sensibility. In this novel 'Jasmine' the writer takes

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## THE CHANGING TRENDS IN PAYMENTS: AN OVERVIEW

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**ABSTRACT:** The present era is entering into a new pace in payment system by using digital wallets filled with coupons and offers. The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. Faceless, Paperless, Cashless is one of professed role of Digital India. Considering the benefits like transparency in transactions, scope for curtailing parallel economy and improving the ease of business, it is very essential that the transformation towards digital payments. Many changes took place in the recent past like launch of many digital wallets like - Paytm, Mobiwik, Free Charge etc. and government launching many United Payment Interface (UPI) solutions and BHIM app for smooth transition to digital payments. The paper highlights on the various modes of payments, benefits of cashless economy and preparedness for the implementation of the cashless economy by Indian Government. The study found that, the payment system initiatives taken by the government and RBI have resulted in greater acceptance and deeper penetration of non-cash payment modes.

**KEY WORDS:** Digital Payment System, Paytm, Pay U Money, digital wallets.

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### I. INTRODUCTION

Payment system plays an important role in driving the economic and social development of the country. The last decade has seen tremendous growth in use of internet and mobile phone in India. Increasing use of internet, mobile penetration and government initiative such as Digital India are acting as catalyst which leads to exponential growth in use of digital payment. Electronics Consumer transaction made at point of sale (POS) for services and products either through internet banking or mobile banking using smart phone or card payment are called as digital payment.

### II. OBJECTIVES OF THE STUDY

1. To know the various modes of payments.
2. To study the benefits of cashless economy.
3. To assess the preparedness for the implementation of the cashless economy by Indian Government.
4. To study the online high value payments

### III. RESEARCH METHODOLOGY

The study is based on secondary data. The required data has been extracted from various sources like research journals, periodicals, government publications, magazines, newspapers articles and the authenticated websites.

### IV. REVIEW OF LITERATURE

✓ **Sujith T S, Julie C D (2017)** the article entitled “Opportunities and Challenges of E-Payment System in India”. This study aimed to identify the issues and challenges of electronic payment systems and offer some solutions to improve the e-payment system. E-payment system not only provides more opportunities but many threats also. The study found that, Digital revolution has provided an easy way to go for digital payments. The study also found that, the reach of mobile network, Internet and electricity is also expanding digital payments to remote areas. This will surely increase the number of digital payments.

✓ **Mamta, Prof. Hariom Tyagi and Dr. Abhishek Shukla (2016)** the article entitled “The Study of Electronic Payment Systems”. This study aimed to identify the issues and challenges of electronic payment systems and offer some solutions to improve the e-payment system quality. The successful implementations of electronic payment systems depends on how the security and privacy dimensions perceived by consumers as well as sellers are popularly managed, in turn would improve the market confidence in the system.



✓ **Preeti Garg and Manvi Panchal (2016)** the article entitled “Study on Introduction of Cashless Economy in India 2016: Benefits and Challenge’s”. This paper studied the views of people on introduction of cashless economy in India. The study was conducted in Delhi region and data was collected with the help of structured questionnaire and analyzed using simple percentage method. Responses from respondents shows that cashless economy will help in curbing black money, counterfeit’s fake currency, fighting against terrorism, reduce cash related robbery, helps in improving economic growth of our country. Major challenges that can hinder the implementation of the policy are cyber fraud, high illiteracy rate, attitude of people, lack of transparency and efficiency in digital payment system. The study found that, the introduction of cashless economy in India can be seen as a step in right direction. It helps in growth and development of economy in India.

✓ **Vidya Shree DV, Yamuna N. and Nitua Shree G (2015)** the article entitled “A Study on new Dynamics in Digital Payment System - with special reference to Paytm and Pay U Money”. The research paper is focusing on the impact of the new digital payments systems on customers and problems encountered if any. The study found that, people are more aware about the online payments through mobile applications and there is a wider increase in growth rate. The study also found that, Paytm and Pay U money is providing easy payment structures compared to Digital payment system.

## V. PAYMENT MODES

### ✚ PAPER BASED MODE:

Paper based system come with a considerable cost to the society. These include both direct cost such as cash-printing, transporting notes, weeding out soiled notes, cheque-printing, postage, clearing and handling costs etc and indirect cost such as loss of tax revenue, creation of black money, security risk etc.

❖ **Cash** – Cash remains the predominant mode in the country. The value of banknotes and coins in circulation as a percentage of GDP is very high in the country. The cash GDP ratio of India stood at 10.6 % which was highest among BRICS countries. Adoption of cashless transaction has been significantly pushed by Prime Minister Mr. Narendra Modi as part of government reforms after demonetization of high value currency of Rs. 500 and 1000. Demonetization has presented a unique platform for adoption of digital payment, as an alternative to cash for Indian consumers.

❖ **Cheque** - The cheque was the only alternative to cash for a long time. The payment initiatives taken by the Government and BI have resulted in greater acceptance of non-cash payment modes. Cheque clearing system has been migrated to imafe-based cheque system. The CTS has provided better liquidity management and operational benefits to the banks.

### ✚ ELECTRONIC PAYMENT MODE :

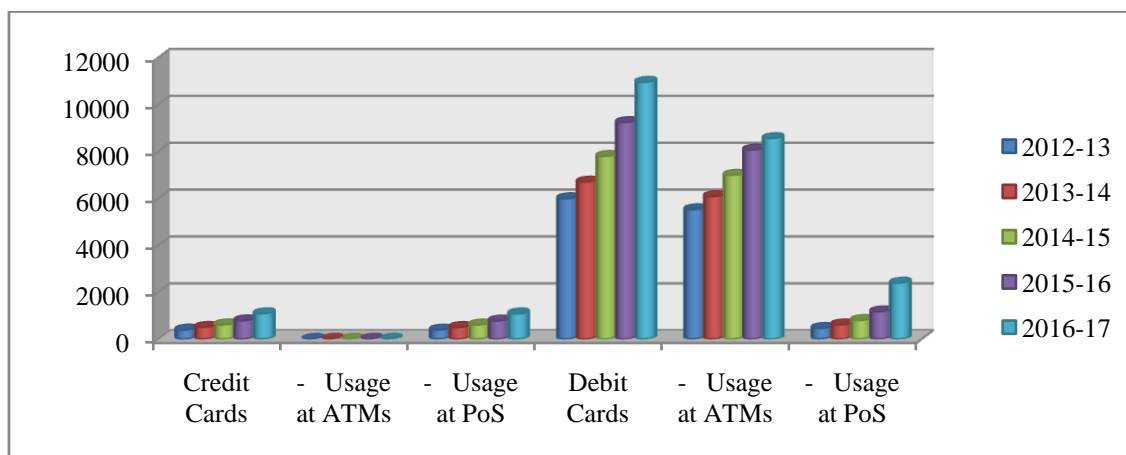
❖ **Cards** - Card payment include payments made using debit cards, credit cards, or prepaid/stored value cards. Card payments can be made face-to-face or carried out remotely.

**Table 1: Usage of Credit and Debit Cards**

(Volume in Million)

| Particulars                  | 2012-13         | 2013-14         | 2014-15         | 2015-16          | 2016-17          |
|------------------------------|-----------------|-----------------|-----------------|------------------|------------------|
| Credit Cards                 | 399.13          | 512.03          | 619.41          | 791.67           | 1,093.51         |
| Usage at ATMs                | 2.52            | 2.96            | 4.29            | 6.00             | 6.37             |
| Usage at PoS                 | 396.61          | 509.08          | 615.12          | 785.67           | 1,087.13         |
| Debit Cards                  | 5,999.21        | 6,707.10        | 7,804.57        | 9,247.00         | 10,962.36        |
| Usage at ATMs                | 5,530.16        | 6,088.02        | 6,996.48        | 8,073.39         | 8,563.06         |
| Usage at PoS                 | 469.05          | 619.08          | 808.09          | 1,173.61         | 2,399.30         |
| Total Credit and Debit Cards | <b>6,398.35</b> | <b>7,219.13</b> | <b>8,423.99</b> | <b>10,038.67</b> | <b>12,055.87</b> |

The above table shows that, debit cards are used mostly for withdrawal of cash from ATMs and the debit cards usage at PoS is low. Its usage improved in 2016-17 due to shortage of cash. Debit cards have overtaken credit cards in India.



❖ **RuPay** - It is a coinage of two terms Rupee and Payment. The RuPay card was launched on 26 March 2012 by national Payments Corporation of India(NPCL).These are linked to an individual's bank account. Can be used at shops, ATMs, online wallets, micro-ATMs, and for e-commerce purchases. As of April 2018, the RuPay card is issued across the length and breadth of the country to the savings and current account holders of over 1000 banks in India.

❖ **AEPS**: The Aadhaar Enabled Payment System uses the 12-digit unique Aadhaar identification number to allow bank-to-bank transactions at PoS. AEPS services include balance enquiry, cash withdrawal, cash deposit, and Aadhaar to Aadhaar fund transfers.

❖ **Mobile**: Mobile payment services are operated under financial regulation and performed from or via a mobile device. Instead of paying with cash, cheque, or credit cards, a consumer can use a mobile to pay for a wide range of services and digital or hard goods. As on 31<sup>st</sup> May, 2017 there are 1,180,82 million wireless subscribers. High level of mobile user penetration provides immense opportunity to boost mobile banking.

❖ **IMPS**: Interbank Mobile Payment Service was launched in the year 2010 as a remittance product through mobile phones. It is an interbank electronic fund transfer service through mobile phones. IMPS facilitate customers to use mobile instruments as a channel for accessing their banks accounts and remitting funds.

❖ **USSD**: Unstructured Supplementary Service Data based mobile banking. It is linked to merchant's bank account and used via mobile phone on GSM network for payments up to Rs. 5,000 per day per customer.

❖ **UPI**: The United Payments Interface envisages being a system that powers multiple bank accounts onto a single mobile application platform of any participating bank. Merges multiple banking features, ensures seamless fund routing, and merchant payments. It facilitates P2P fund transfers. On 30<sup>th</sup> December, 2016 the government launched Bharat Interface for Money (BHIM) a mobile application for digital banking. The app enables users to transfer money to another person's bank account by simply using their Virtual Payment address (VPA).

❖ **Electronic / Mobile Wallets**: They are used via the internet and through Smartphone applications. Money can be stored on the app via recharge by debit or credit cards or net-banking. Consumer wallet limit is Rs. 20,000 per month and the merchant wallet limit is Rs. 50,000 per month after self-declaration and Rs. 1,00,000 after KYC verification.

## VI. THE TOP FIVE MOBILE PAYMENT WALLET OF INDIA

- **Paytm**: Transferring money instantly to the bank from Paytm account Safe to store customer's CVV number. Paytm has launched an app password feature for Paytm Wallet in order to ensure the money is safe even if the customer lose or misplace his/her phone. A customer can use Paytm even without a Smartphone.
- **Mobikwik**: Introduction of M-Wallet for easy storing and transaction of money. Instant recharge without sign-up. Encrypted and highly secured transactions. User friendly mobile application.
- **Pay U money**: Auto read of OTP. Picking up the transaction where it dropped. Risk monitoring.
- **Citrus**: Fastest among all the digital wallets. Citrus Pay wallet offers and discounts.
- **Oxigen**: Send money to other mobile phones Shows transaction history.

## VII. ONLINE HIGH VALUE PAYMENTS

★ **Real Time Gross Settlements (RTGS)**: RTGS system, introduced in India since March 2004, is a Interlink Research Analysis system through which electronics instructions can be given by banks to transfer funds from their account to the account of another bank. The (RTGS) Real Time Gross Settlement system is



maintained and operated by the RBI and provides a means of efficient and faster funds transfer among banks facilitating their financial operations. As the name suggests, funds transfer between banks takes place on a 'Real Time' basis. Therefore, money can reach the beneficiary instantaneously and the beneficiary's bank has the responsibility to credit the beneficiary's account within two hours. The minimum amount to be remitted through RTGS is 2 Lac.

★ **National electronic Fund Transfer (NEFT):** NEFT facilitates transfer of funds to other bank accounts across the country. NEFT settles transactions in batches. RBI has introduced half hourly settlement from 1<sup>st</sup> July, 2017 to facilitate early credit of remittance proceeds. There is no restriction on the minimum value of remittance and the amount is credited to beneficiary within two business hours from the batch in which the transaction was settled.

## VIII. MIGRATION FROM CHEQUE-BASED PAYMENT TO DIGITAL MODE

**Table 2- RTGS customer/clearing/NEFT/NACH data**

In Trillion)

| In value Terms                           | 2012-13     | 2013-14     | 2014-15     | 2015-16     | 2016-17     |
|--|-------------|-------------|-------------|-------------|-------------|
| RTGS Customer                            | 5,12,997.84 | 5,73,614.03 | 6,31,050.74 | 7,00,899.82 | 8,49,950.51 |
| Paper Clearing                           | 1,00,396.48 | 93,348.17   | 85,434.14   | 81,860.79   | 80,958.15   |
| ECS/EFT/NEFT                             | 31,876.80   | 47,545.67   | 63,562.75   | 85,984.05   | 1,20,222.90 |
| NACH (National Automated Clearing House) | 0.00        | 214.81      | 1,220.88    | 3,801.83    | 7,916.17    |

The above table shows that cheque payment value has decreased from 100 trillion in 2012-13 to 81 trillion in 2016-17. There is increase cheque volume in 2016-17, due to small payments made by cheque due to denomination. There is a gradual growth in RTGS value from 2012-13 (513 trillion) to 2016-17 (850 trillion). There is significant increase NEFT and NACH due to shifting of business, government and institutional transactions from cheque to NACH and NEFT.

## IX. FINDINGS OF THE STUDY

1. The payment system initiatives taken by the Govt. and RBI have resulted in greater acceptance and deeper penetration of non-cash payment modes.
2. Ever-improving technology and telecommunication facilities have given fillip to alternative electronic payment system.
3. Cheque as a mode of payment has lost its relevance and will remain at least in the medium term.
4. Government's initiatives such as the introduction of GST, demonetization etc is likely to widen the tax net and enlarge the formal economy.

## X. SUGGESTIONS

1. For smooth implementation of cash less system in India, the following measures are recommended.
2. Government has to bring transparency and efficiency in e-payment system, strategies used by government and RBI to encourage cashless transactions by licensing payment banks, promoting mobile wallets.
3. As a part of 'Make in India' initiative by the government, RuPay cards, Aadhar based payment systems should be given preferential treatment. Government should withdraw service charge on cards and digital payments.
4. Measures to discourage use of cash, by introducing charges on withdrawal of money beyond a limit.
5. A financial literacy campaign should be conducted by government time to time to make population aware of benefits of electronic payments.
6. To improve financial inclusion, in addition to business correspondents, e-Seva Kendras etc may be allowed to make micro receipts and payment transaction using Aadhar authentication.
7. To accelerate the adoption of digital payments, women should be educated through campaigns. Financial literacy will lead to women empowerment. This will lead to digital and social revolution.
8. In schools also basic banking skills may be imparted.
9. Incentivizes all sections for increasingly adopting non-cash electronic modes of payment in lieu of cash. Schemes such as Lucky Grahak Yojana and digidhan Vyapar Yojana have to be continued to encourage electronic modes of payment.

## XI. CONCLUSIONS

Demonetization has presented a unique platform for adoption of digital payment, as an alternative to cash for Indian consumers. Cashless economy will help in curbing black money, counterfeit's fake currency, fighting against terrorism, reduce cash related robbery, helps in improving economic growth of our country.

Major challenges that can hinder the implementation of the policy are cyber fraud, high illiteracy rate, attitude of people, lack of transparency & efficiency in digital payment system. The study shows that the introduction of cashless economy in India can be seen as a step in right direction. It helps in growth and development of economy in India.

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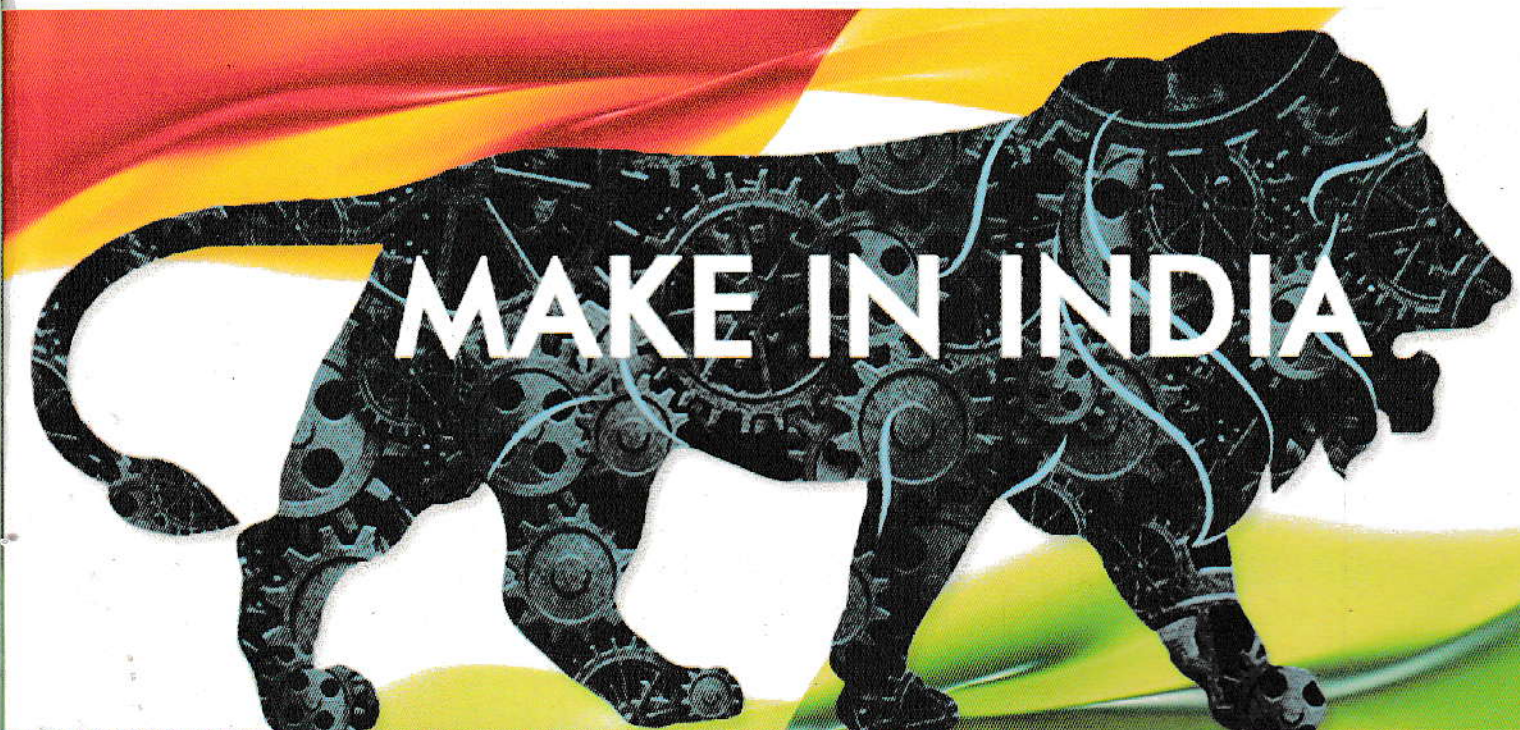
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Special Issue : March, 2017

UGC Sponsored National Seminar on **"Make in India: Opportunities & Challenges"**

4<sup>th</sup> March, 2017 "Seminar Proceedings"



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(Editor-in-Chief)

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## MAKE IN INDIA: OPPORTUNITIES AND CHALLENGES IN MANUFACTURING SECTOR

*Prof. Pushpa S. Abbigeri, Associate Professor, Dept. of Commerce, S. K. S. Jigalur Arts and  
Dr. S. M. Sheshgiri Commerce College for Women, Dharwad*

the make in India initiative started by the Government of India helps to facilitate investment, skill development, protect intellectual property and build manufacturing infrastructure. India is a country rich in natural resources. The cost of labour is relatively low as compared to other countries. With Asia developing as the outsourcing hub of the world, India is soon becoming the manufacturing destination of most countries across the globe. To transform India into a manufacturing hub, Make in India Campaign was launched which is an international marketing strategy conceptualized by the Prime Minister of India Narendra Modi on 25 September 2014 to attract investments from businesses around the world. Make in India programme basically means to make all the commodities and services within the country that is consumed/ consumable as a product or service shall be produced within the

manufacturing currently contributes just over 16% of the national GDP. The Indian manufacturing sector has great potential. The aim is to take a share of 25% in the country's gross domestic product as stated in national manufacturing policy. With the launch of Make in India, a ray of hope for the improvement of the performance of this sector is slowly emerging. In the process, the government expects to create jobs, attract much foreign direct investment, and transform India into a manufacturing hub around the globe. In order to bring the power of unemployed youth power in to the mainstream, India needs to create millions of jobs every year. The need to raise the global

competitiveness of the Indian manufacturing sector is imperative for the country's long term-growth. The National Manufacturing Policy is by far the most comprehensive and significant policy initiative taken by the Government. The policy is the first of its kind for the manufacturing sector as it addresses areas of regulation, infrastructure, skill development, technology, availability of finance, exit mechanism and other pertinent factors related to the growth of the sector. There are lots of opportunities to be tapped as far as Indian manufacturing sector is concerned.

### Objectives of the study

1. To understand the current position of the manufacturing sector of India.
2. To study the opportunities for manufacturing sector.
3. To analyse the various challenges posed to the make in India campaign by the manufacturing sector in India.

### Methodology

The present study is based on secondary data which is collected from different sources like journals, books, magazines, government reports and websites.

### Policies under 'Make in India' initiative:

There are 4 major policies under the 'Make in India' programme. These are:

1. **New Initiatives:** This initiative is to improve the ease of doing business in India, which includes increasing the speed with which protocols are met with, and increasing transparency.
2. **Foreign Direct Investment (FDI):**
3. The government has allowed 100% FDI in all the sectors except Space (74%), Defense (49%) and News Media (26%). FDI restrictions in tea





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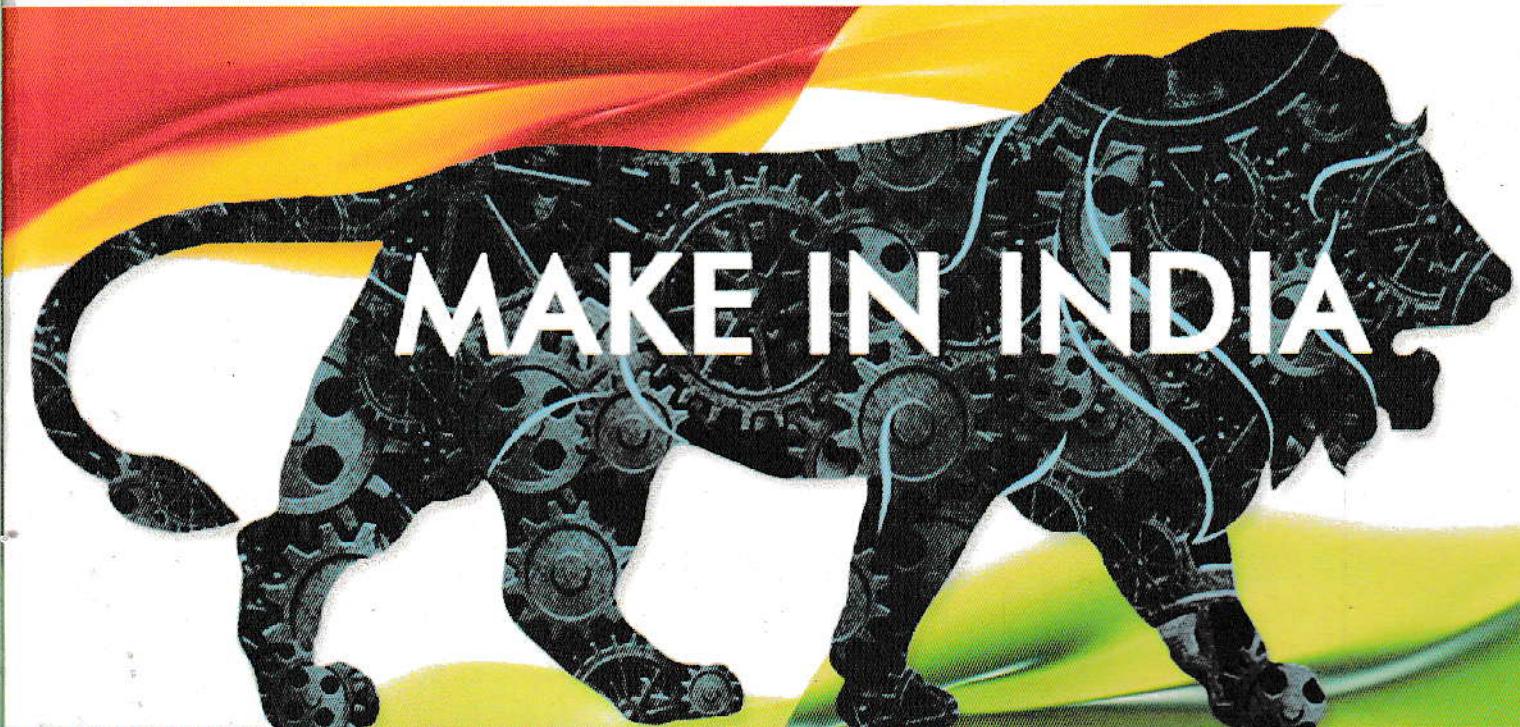
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## MAKE IN INDIA: OPPORTUNITIES AND CHALLENGES IN MANUFACTURING SECTOR

*Prof. Pushpa S. Abbigeri, Associate Professor, Dept. of Commerce, S. K. S. Jigalur Arts and  
Dr. S. M. Sheshgiri Commerce College for Women, Dharwad*

the make in India initiative started by the Government of India helps to facilitate investment, skill development, protect intellectual property and build manufacturing infrastructure. India is a country rich in natural resources. The cost of manufacturing is relatively low as compared to other countries. With Asia developing as the outsourcing hub of the world, India is soon becoming the manufacturing destination of most countries across the globe. To transform India into a manufacturing hub, Make in India Campaign was launched which is an international marketing strategy conceptualized by the Prime Minister of India, Narendra Modi on 25 September 2014 to attract investments from businesses around the world. Make in India programme basically means to make all the commodities and services within the country that is consumed/ consumable as a product or service shall be produced within the

manufacturing currently contributes just over 16% of the national GDP. The Indian manufacturing sector has great potential. The aim is to take a share of 25% in the country's gross domestic product as stated in national manufacturing policy. With the launch of Make in India, a ray of hope for the growth of the performance of this sector is slowly emerging. In the process, the government expects to create jobs, attract much foreign direct investment, and transform India into a manufacturing hub around the globe. In order to bring the power of unemployed youth power in to the mainstream, India needs to create millions of jobs every year. The need to raise the global

competitiveness of the Indian manufacturing sector is imperative for the country's long term-growth. The National Manufacturing Policy is by far the most comprehensive and significant policy initiative taken by the Government. The policy is the first of its kind for the manufacturing sector as it addresses areas of regulation, infrastructure, skill development, technology, availability of finance, exit mechanism and other pertinent factors related to the growth of the sector. There are lots of opportunities to be tapped as far as Indian manufacturing sector is concerned.

### Objectives of the study

1. To understand the current position of the manufacturing sector of India.
2. To study the opportunities for manufacturing sector.
3. To analyse the various challenges posed to the make in India campaign by the manufacturing sector in India.

### Methodology

The present study is based on secondary data which is collected from different sources like journals, books, magazines, government reports and websites.

### Policies under 'Make in India' initiative:

There are 4 major policies under the 'Make in India' programme. These are:

1. **New Initiatives:** This initiative is to improve the ease of doing business in India, which includes increasing the speed with which protocols are met with, and increasing transparency.
2. **Foreign Direct Investment (FDI):**
3. The government has allowed 100% FDI in all the sectors except Space (74%), Defense (49%) and News Media (26%). FDI restrictions in tea





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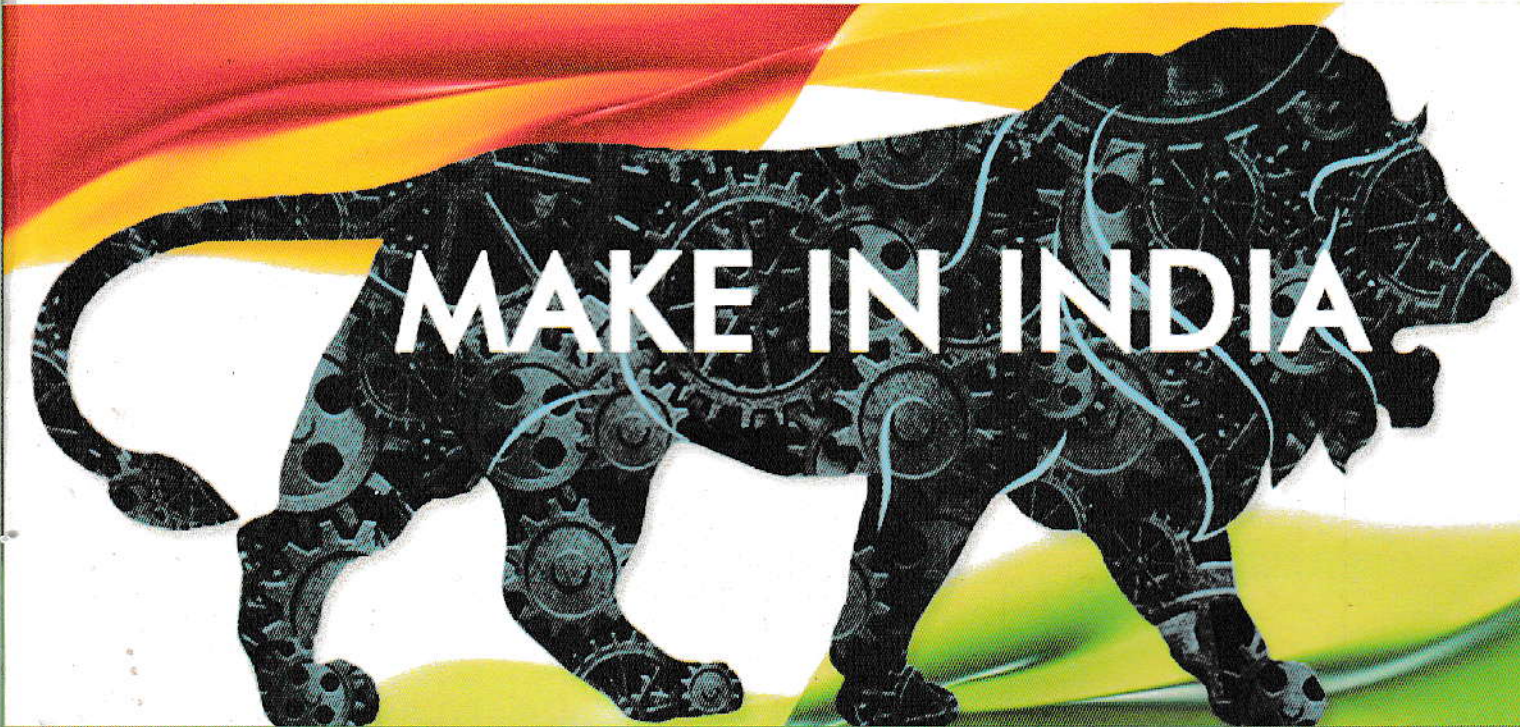
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## STUDY OF MAKE IN INDIA INITIATIVE DEVELOPMENT FOR SME EMPLOYMENT

*Smt. Anita G. Kadapatti, Associate Professor, Department of Commerce,  
Arts & Dr.(Smt.) S. M. Sheshgiri Commerce, College for Women*

### Introduction:

The Make in India gumption was launched by Prime Minister with September 2014 as a part of some sort of more expansive arranged of nation-building attempts. Developed to transform India into a world design together with manufacturing switch, Make in India was some sort of timely response to some sort of Critical condition: by 2013, the much-hyped awakening marketplaces bubble had break open, together with India's growth charge possessed slipped to it's lowest level within a several years. The assurance of the BRICS America's (Brazil, Spain, India, China together with south Africa) possessed washed out, together with India was described as an individual of the so-called 'Fragile Five' [1]. Universal investors discussed whether the World's biggest democracy was some sort of risk and a possibility. India's 1.2 billion people Questioned whether India was too Big to be a success and too Big to get it wrong. India was with the edge of serious economical failing.

The Make in India initiative has been produced with layers of collaborative attempt. DIPP caused this process by tempting response with Union Ministers, Secretaries to the Government of India, state Governments, sector leaders, together with several Knowledge associates. Following, some sort of National workshop with sector certain market sectors with December 2014 produced Secretaries to the Government of India together with sector leaders together to issue together with formulate a great action plan with regard to the following a few years, targeted at increasing the share of the manufacturing sector to 25% of the GDP by 2020 [2, 3]. This plan was written to the Prime Minister, Union Ministers, sector associations and sector

leaders by the Secretaries to the Government of India together with the Full-time Secretary to the Government of Maharashtra with behalf of state Government. These exercises resulted with regard to the one biggest marketplaces undertook by the country with additionally exhibited the transition from public-private partnership, become some sort of trait of the Make in India gumption. This collaborative process has been successfully extended to universal associates, as verified by the depth interactions between India and United States [6].

### 2. Make in India Initiative

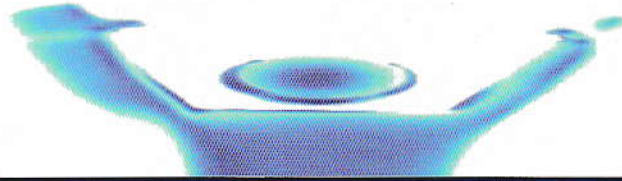
Make in India was launched by Prime Minister with the background of a country with rapidly became some sort of global power with regard to India's immeasurable growth with associates. The idea was a galvanizing call to action to launch together with business leaders, together with an invitation to probable associates and investors around the World. India is notably a lot more commercial. The idea conceived a comprehensive together with out-dated processes together with [7]. Bare this in mind, the change of the Government's mind with change with giving authority to the Prime Minister with keep with Prime Minister's Government, Maximum government

To find a move, you need a move that provokes, empowers as well as the same measure. Make in India

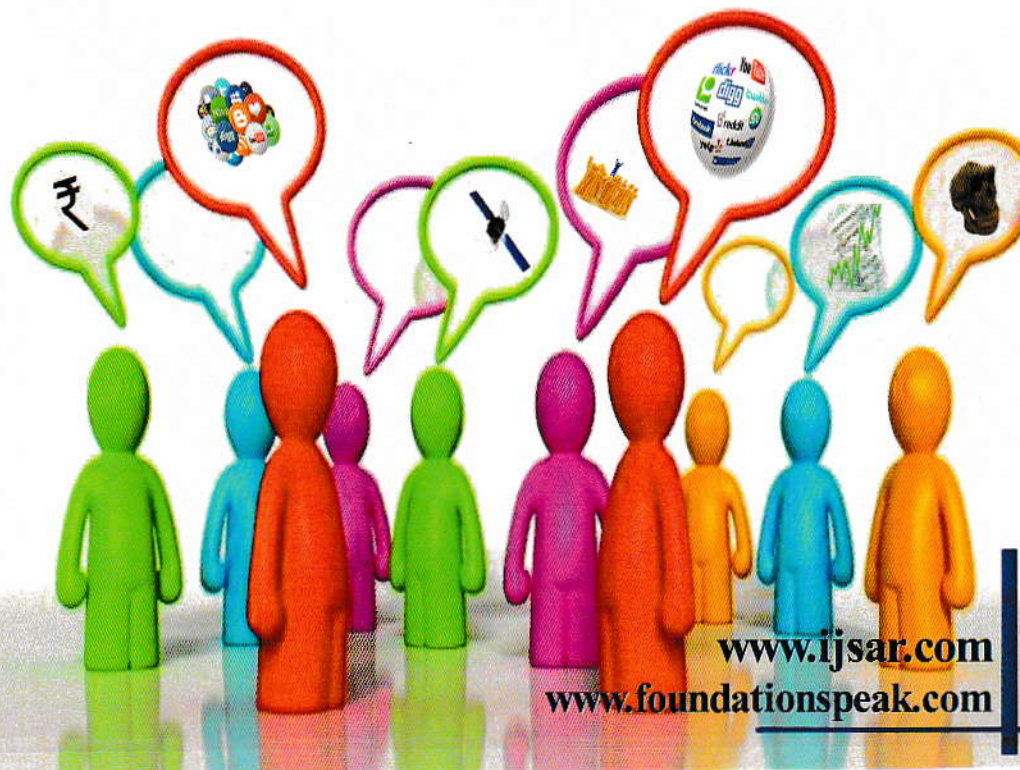


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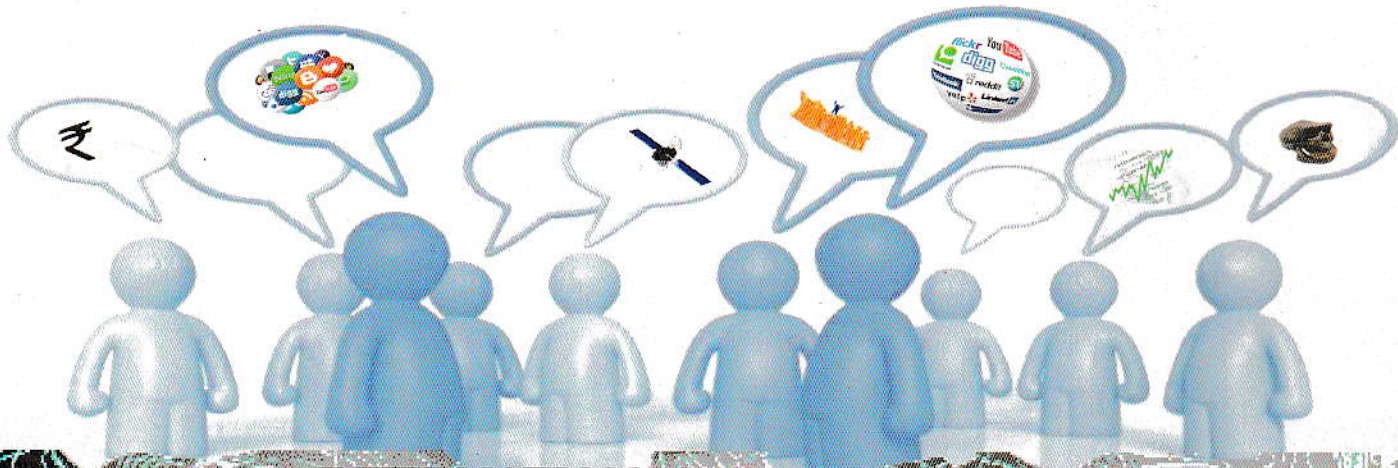


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## MAKE IN INDIA INITIATIVE FOR SKILL DEVELOPMENT FOR SME EMPLOYMENT GENERATION

**Anita G. Kadapatti**

*Associate Professor, Department of Commerce  
Smt. K.S. Jigalur Arts & Dr.(Smt.) S.M. Sheshgiri Commerce  
College for Women, Dharwad, Karnataka, India.*

### Abstract

*Skill development is one of the fundamental substances with regard to India's future commercial growth as the country transforms into some sort of varied together with internationally-competitive current economic climate. Skill development goes to be the determining aspect in India's growth story. The current paper tries to study the current Skill ability, require of Skill development with India, assessment the Skill development insurance coverage, conflicts with regard to Skill development down with their options. The farm women entrepreneur may well be either people or maybe a group that will be seen with several facets these as inexpensive, social together with culture. "The international Center with regard to research with women" estimations that thirty seven percentage of lastly World's small entrepreneur are generally women. entrepreneurship would work with regard to women along with being probable to complete work, when she has free time. Some sort of one-man shop women is usually increasing better condition therefore will allow her to get selection with her Family Affairs.*

*The current study was undertaken with objective to improve a great intervention package with regard to Skill development, to convey training with farm women with regard to entrepreneurship development together with to assess the performance of training. The paper researched the relationship between education, employment together with Skill development.*

**Keywords:** *Skill development, SME, SME employment generation, Employment, Women employment, Employment generation.*

### 1. INTRODUCTION

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## OF BRAND MANAGEMENT FOR GLOBAL RETAIL MARKETING

**Smt.Anita.G.Kadapatti\* and Dr.R.G.Kadapatti\*\***

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ction

essential to realize exactly what you need to accomplish as well as the way you  
to be recognized within business. Strategies as well as consider deliberate action,  
remembering that regularity is actually key. Within the past, consumers just interacted  
s upon two or 3 easy platforms [1]. Today, the consumer interacts with brands  
al as well as actually changing platforms. All of us have much more touch points  
before, through business credit cards as well as billboards to website as well as  
tion's. You'll need to make sure that all of your business greeting card designs,  
corporate stationery, as well as social press platforms just about all match your  
as well as showcase the streamlined awareness. Brands obtain their meanings  
minds as well as hearts of individuals; within this feeling, brands tend to be social  
Within addition, the brand is really a sign that is actually intended to be a symbol of  
in certain regard or even capacity as well as it addresses somebody; that is  
produces within the mind of the person a good equal sign, or even a much more  
developed sign [2]. as this study involves the pursuit of the brand Core as well as  
ment more than time, key problems incorporated exactly how to put into action  
design of the social phenomenon as well as its development. markets tend to be  
each society- as well as field-level institutional logics, as well as several field-level  
pervade markets with regard to extended intervals of time.

re Review

institutional logics get complexity of markets, as well as their changes help all of  
stitutional change as well as, therefore, market development. Institutional logics  
link between institutional structure as well as organizational action as nicely as  
well as practice [3]. Ideology constitutes the emblematic component of logics, as  
tional logics Make this unobservable component of institutional orders noticeable  
erials manifestations within organizational structures as well as practices. brands,  
ses, tend to be subjected to Plural as well as, from times, contending logics; they  
reate strategies to get around the demands of Plural logics as nicely as produce  
aintain their legitimacy as well as identity. Institutional logics form managers'  
ices through moderating "the interest of businesses for making strategic decisions.

of Branding on Retail Management

fference between the good brand as well as great brand is actually eventually  
our own brand personality requirements to be reflected inside your logo design  
acked through just about all components of your own messaging. This is made  
me, demands believed, strategy, as well as execution [4]. More than anything





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## Need of Green Mega Retailing: A Vertical and Horizontal Indian Prospective

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### ABSTRACT

Indian Retail Industry is ranked one of the ten biggest Retail markets within the world. The actual attitudinal change from the Indian customer and also the beginning associated with Retail structured platforms possess changed the face associated with Retailing within India. Using the indication associated with reemergence associated with economic development within India, customer purchasing within the Retail field has been forecasted like a crucial chance region. As a result, Indian corporate houses tend to be refocusing its proper viewpoint within Retail advertising using the concept to make use of assets optimally to be able to produce primary proficiency as well as obtain the aggressive benefit.

### I. INTRODUCTION

Within India the actual huge middle class and it is nearly untrained Retail Industry would be the crucial appealing causes about Retail global giants attempting to enter more recent markets, which can help the actual India Retail Industry to develop quicker. Indian Retail is likely to develop 22 percent yearly. Contemporary Retail within India might be worth US\$ 170-200 billion through 2016.

The near future of the India Retail Industry appears guaranteeing using the developing from the market, using the government guidelines getting much more advantageous and also the rising systems assisting procedures. The term Retail derived from the actual French word retailer means to cut off a piece or to break bulk.

Consequently, the Retailer is a seller or even investor that offers products within little amounts. Retailing may be the last part of the actual submission associated with items concerning usage through the end customers. This includes just about all actions active in the



## Impact of Globalization on Indian Retail Economy

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Commerce Co  
Dharwa

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### Abstract

As India techniques into contemporary retailing along with a number regarding its markets, manufacturers as well as customers, you will find dist that the international organization getting into India needs to deal upward al easy shifting customer goods organization or perhaps an international ret Wal-Mart. Most of the actual participants discover the buying encou Department stores because time intensive as well as would rather store fro This particular reaction is reducing throughout just about all grow older as team. Participants concur they visit little retailers for sale for their relationships together and also the reaction is impartial old as well as earning

### I. INTRODUCTION

Retailing may be the last phase inside a channel associated with s includes all the companies the ones active in the physical movement a associated with possession associated with goods as well as providers th customer. Retailing entails an immediate user interface using the cli coordination associated with company actions through end to end from design phase of the product or even providing, to its shipping as well as po towards the client. Consistent with India's financial development, the actu this nation isn't just growing but additionally modernizing.

The actual Indian Retail Field offers captured the actual world's c last couple of years. This topped the actual listing of the majority of appe about consecutively three years through 2013-2014, ranked 2nd within once again ranked first in 2011 [1,2,3]. Within the Indian economic cli markets tend to be changing on their own within new platforms, for exa



## Recommendations for Mega-Retail Approach: Customers and Retailers Perspectives

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### Abstract

Recently, the actual mixture of financial development as well as population development within rising markets as well as much less developed markets offers faster the actual development associated with globalization associated with retailing as well as globalization through retailers. The actual problems confronted through global as well as globalizing retailers could be much more challenging when compared with individuals (and customers) confronted through companies within additional sectors for example automobiles, metal, as well as computer systems. Retailing Innovations which are attentive to the actual features associated with special nationwide markets as well as wider aggregations associated with markets for example mature, rising as well as much less developed markets tend to be crucial towards the achievement associated with global as well as Globalizing retailers.

### I INTRODUCTION

In the last a number of years, modern retailing is becoming progressively global within scope. The word globalization associated with retailing includes numerous related developments for example (1) main retailers depending on mature markets establishing the Market existence within nations in various phases associated with financial development, (2) the actual supply chain under girding the actual procedures associated with retailing becoming more and more global within scope, as well as (3) the actual diffusion associated with retailing Innovations in a variety of areas of the world. Generally, the actual Retail Market Environment in several countries globally may be susceptible to the actual impact associated with globalization causes. The actual impact of those globalization causes is actually apparent regarding numerous aspects of retailing like the retailing supply chain, product variety, shop structure, as well as branding.

Together with these types of modifications, retailers which operate inside a global Retail Market Environment will also be confronted by the fact that the actual framework



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# IER JOURNAL OF HEALTH AND DEMOGRAPHY

## ARTICLES

- ❖ *Correlates of domestic violence against women in Madhya Pradesh.*  
- Nikhilesh Parchure
- ❖ *Public expenditure on health sector in Karnataka:  
An analysis of its trends and patterns*  
- Shankaranand G and R. R. Biradar
- ❖ *Psychological well-being among Dalit adolescent Girls*  
- Vandana Jain and M. Y. Manjula
- ❖ *Rural-Urban Differences in Chronic Diseases  
among older population: Evidence from India*  
- Javeed A. Golandaj
- ❖ *Migration and Rural Elderly*  
- Jayashree S and Ms. Ashvini S. Patil

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**JSS INSTITUTE OF ECONOMIC RESEARCH**

VIDYAGIRI, DHARWAD-580 004, KARNATAKA, INDIA



## Major Activities of the Centre July- December, 2015

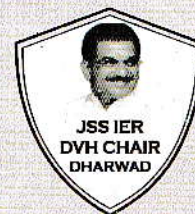
1. The Centre has Completed National Health Mission (NHM)-Programme Implementation Plan Monitoring in 4 districts of Karnataka and 8 districts of Odisha.
2. The Centre has Completed Endline Household Survey for Project Sukshema on Maternal, Neonatal and Child Health funded by KHPT, Bangalore
3. Dr. Shriprasad H. Jt. Director attended one week workshop on "Time Series Econometrics" organized by Department of Economics, Mysore University, Mysore, Karnataka.
4. Dr. Shriprasad H. Jt. Director published an article on Prevalence of tobacco use and attitude of tobacco users in India: A macro perspective in SHODHA journal
5. Dr. Jyoti S. Hallad, Mr. J. A. Gollandaj, Mr. R. V. Deshpande and Mr. B. I. Pundappanavar published a Research paper titled "Differentials and Determinants of Neonatal and Infant Mortality in Rural Karnataka" in "Demography India".
6. Dr. Shriprasad H. Jt. Director published an article 'Infrastructure and manpower status in PHCs and CHCs: A macro perspective' in International Journal of public health research and management.
7. Mr. H. R. Channakki, Field Investigator, published a Research paper entitled "An Analysis of disparities in Sanitation Facilities" in Kannada Monthly Magazine *Hosatu*

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## Migration and Rural Elderly

Prof. Jayashree S\* and Ms. Ashvini S. Patil\*\*

**Abstract :** Migration acts as a barometer of changing socio-economic and political conditions at regional, national and international levels. Migration from one area to another in search of improved livelihood is a key feature of human history. Of late, there is a widespread occurrence of temporary and seasonal migration for employment purposes in India. It is one of the most important livelihood strategies adopted by the poorest people of the country. The present study was conducted on one such seasonal migration in a border area of Karnataka-Maharashtra. The study focused on implications of migration of youngsters on elderly people.

**Objectives:** 1. To know the socio-economic profile of the elderly. 2. To understand the consequences of migration of young breadwinners on elderly.

**Major findings:** The present study focused on the migration and its effects on the elderly. The results show that, majority of elderly were out of the work force, and totally dependent solely on remittances of young migrants. Non-migrant elderly respondents suffer from multiple health problems. Negligence by their family members was one of the main factors for deteriorating health conditions of the elderly. They were overburdened by the family responsibilities at this age. Looking after household chores as well as grandchildren was difficult and herculean task for elderly. The feeling of insecurity and empty nest syndrome was evident among elderly.

### Introduction :

In recent times migration has become a popular livelihood strategy in rural areas. It is generally believed that, globalization process all over the world has accelerated the migration trend, in search of survival, fulfilment and a better life for themselves and their families (Hazra, 2010). Of late, there is a widespread occurrence of temporary and seasonal migration for employment purpose in India. The present study focused on implications of migration of youngsters on elderly people.

The present study has been conducted in Katral village of Bijapur District, Karnataka State. Katral is situated on the border areas of Karnataka- Maharashtra. People in these border areas are bilingual. The villages situated in these border areas do not have proper civic amenities. Lack of employment opportunities, low wages due to backwardness, food shortage and infertile/abandoned land forced people to leave the place. It is a drought prone area, due to lack of rain, scarcity of water resources, people do not grow anything in their field, the landless labourers face severe problems in their mundane life, hence, it is inevitable for the youngsters to cope up with the livelihood challenges, so migration is the only way out to combat the problem. The elderly parents hardly get migrated due to their age and disability. The aged people in their evening of life were facing the empty nest syndrome. The problems pertaining to aged parents, who were unable to migrate is an important issue of this paper.

Migration not only has an impact on physical, mental and emotional health and well-being of migrants themselves, but also on those left behind in the place of origin. Migration of youngsters impinge on the socio-economic, health and well being of the elderly. Thus, the present study

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