NEW HORIZONS

A Multidisciplinary Research Journal

UGC Approved (No. 63439)





Mehr Chand Mahajan

DAV College for Women Chandigarh

Advisory Board

Professor Ronki Ram

Shaheed Bhagat Singh Professor of Political Science

Panjab University, Chandigarh

Patron

Dr. Punam Suri

Padma Shri Awardee

Hon'ble President

DAV College Managing

Committee, New Delhi

Editor-in-Chief

Dr. Nisha Bhargava

Editor

Dr. Harpreet Gill

Associate Editors

Dr. Mridula Sharma

Dr. Neha Soi

Subject Editors

Dr. Minakshi Rathore

Dr. Sarita Chauhan

Dr. Nitasha Khehra

Dr. Bindu Dogra

Dr. Shefali Dhiman

Dr. Sagarika Dev

Ms. Baljeet K. Tiwana

Dr. Gagandeep Kaur

Dr. Mamta Ratti

Dr. Mandeep K. Chawla

Dr. Amandeep Kaur

Dr. Sunaina Jain

Dr. Ram Boojh

Programme Officer for Natural Sciences UNESCO

South Asia Cluster Office & Secretary

South and Central Asia MAB Network

Professor Lisa Hopkins

Professor of English & Head of the Graduate School

Sheffield Hallam University Sheffield, UK

Professor Sucha Singh Gill

Centre for Research in Rural and Industrial

Development (CRRID), Chandigarh

Professor R. S. Ghuman

Chair Professor

Nehru SAIL Chair & Head Panchayati Raj Unit

Centre for Research in Rural and Industrial

Development (CRRID), Chandigarh

Professor Deepti Gupta

Dean International Students & Chairperson

Department of English and Cultural Studies

Panjab University, Chandigarh

Professor Sanjay Kaushik

University Business School, Panjab University &

Director (Hon.), ICSSR North Western Regional

Centre, Chandigarh

Professor Bhim S. Dahiya

President, The Shakespeare Association, India

Former VC, Kurukshetra University

Dr. P. K. Srivastava

Dy. Director (Ex.)

Medicinal and Process Chemistry Division Central Drug Research Institute, Lucknow

NEW HORIZONS

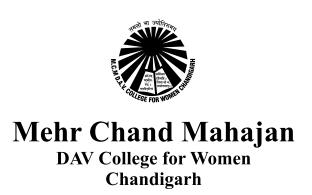
A Multidisciplinary Research Journal

UGC Approved (No. 63439)

Double-blind Peer Reviewed

Volume XIV, August 2017

This issue is dedicated to the memory of our revered member of the Advisory Board Noted Philosopher, Scholar, Teacher Late Prof. Satya P. Gautam (1951-2018)



Mehr Chand Mahajan DAV College for Women, Chandigarh, established in 1968, is a premier institution for women's education in North India. *New Horizons*, ISSN: 2277-5218, is a UGC approved, double-blind peer reviewed multidisciplinary research journal. It is published annually by the college and has been in circulation since 2005. The objective of the journal is to provide a critical forum/interface for diverse fields of thought and facilitate academic discussions.

Submissions

We invite authors to contribute research papers using predominantly the Harvard System. Title of the paper must be associated with Complete Affiliation of all the authors. Papers must be accompanied with a 150-300 word abstract, a 50 word bionote of the author and a certificate declaring that the work is an original piece of unpublished work.

For Languages, Social Sciences and Commerce:

• Length of the paper: 2500-5000 words (The length of the submissions may fall outside the mentioned word limit, if there is worthy cause for it.)

For Physics, Chemistry, Zoology, Botany, MFT, Computer Sciences and Psychology:

- Papers should be written in suitable sub-headings like Introduction, Methodology, Result and Discussion, Conclusion etc. Other than full papers, short research communications and reviews are also invited
- Certificate regarding all ethical issues also should be attached

For detailed guidelines visit mcmdavcw-chd.edu/nh.htm

Submissions and enquiries to be sent to: newhorizonsmcm@gmail.com

NEW HORIZONS

A Multidisciplinary Research Journal

Contents

1	The Politics of Surprise: Encountering the Terrorist in Peter Sattler's <i>Camp X-Ray Swatie</i>	01-13
2	Tracing Visibility of Professional Women in Colonial Punjab Dr. Mini Grewal	14-21
3	India's Low-carbon Pathway and the Market Mechanism Dr. Sumati Varma and Sangeeta Arora	22-38
4	Hanging by the Thread: Questioning Articulation of Religious Identity in a Caste Society Dr. Sumeet Gill	39-46
5	Qissa Sassi-Punnu: A Comparative Reading of Punjabi and Urdu Sources Parminder Singh	47-54
6	A Study of the Posthuman in the Anime <i>Ghost in the Shell Dr. Kamna Singh</i>	55-62
7	आत्मकथा के बहाने स्त्री—संघर्ष की गाथा : गुड़िया भीतर गुड़िया <i>डॉ. सरिता चौहान</i>	63-69
8	गीता सन्देश भव्य तथा उदात्त ग्रंथ के रूप में <i>डॉ. हरप्रीत कौर</i>	70-81
9	ਸਿੱਖ ਧਰਮ ਵਿੱਚ ਕਿਰਤ <i>ਡਾ. ਅਸਪ੍ਰੀਤ ਕੋਰ</i>	82-89
10	Effect of some Indigenous Plant Extract as Repellents on Olfactory Physiological Behavior of <i>Apis florae</i> Suman Kapur	90-99

11	Antecedents of Trust in Social Media Yudhishthira Sapru and Sugandha Sapru	100-109
12	Compliance Cost of Income Tax: Study of Salaried Assessees of Amritsar District in Punjab Dr. Poonam Sharma and Suruchi Sharma	110-120
13	The Glass Ceiling in India: Myth or Reality Sugandha Kohli	121-129
14	New Bank License Regime: A Step Ahead Towards Financial Inclusion in India Dr. Poonam Mahajan	130-142
15	Semiconductor Nanophase Materials: Fundamental and Theoretical Aspects Yogita Batra	143-150
16	Customer Experience and Digitization: Creating Magic at Every Touch Point <i>Dr. Namita Bhandari and Dr. Suresh. K. Chadha</i>	151-160
17	Use of Emotext and other Cues in CMC and its Outcome <i>Preeti (Mann) Gambhir</i>	161-169
	Note on Contributors	170-172
	Publication Policy	173
	Ethics Policy	173
	Subscription Order Form	

1

The Politics of Surprise: Encountering the Terrorist in Peter Sattler's Camp X-Ray

Swatie Research Scholar University of Delhi

This paper examines the poetics and politics of the film *Camp X-Ray* (2014) through the aspect of what can be theorized as "surprise." It is argued that the racial, gendered and ideological ramifications of the film set at Guantanamo Bay Naval Base, Cuba are presented through the multivalent notion of surprise. Surprise is the aspect that confounds the dominant ideological framework of the film's carceral universe. This universe, defined on racist and sexist foundations, is subverted by its own ideological gap. Surprise becomes a multivalent concept to describe an ideological gap, a spontaneous eruption of rebellion to the dominant among other things. The racial and gendered aspects of protagonists Amy and Ali's unlikely friendship (despite their position as guard and captive respectively) are examined through this concept.

Keywords: 9/11, Guantanamo Bay, Camp X-Ray, race-ethnicity, prison politics

Tracing Visibility of Professional Women in Colonial Punjab

Mini Grewal Associate Professor MCM DAV College for Women, Chandigarh

The spread of education among women in the Punjab through the initiative of the colonial state, missionaries and the social reformers created new spaces for women in the public domain. Empowered with education, women crossed the thresholds of their homes and stepped into professional roles that were gradually opening up for them. New avenues of self-exploration became possible and many women became visible in the first respectable profession acceptable for women, namely teaching. As the demand for more girls' schools grew, more women joined the professional work force which gradually included careers in medicine, political and social work and print media. Their visibility in knowledge-based professions helped raise their status in society. The "new woman" was an earner and was respected because of her education and her economic contribution to the family. The colonial period thus qualifies to be the formative phase in which the new professional woman emerged in the middle class families in Punjab. All this had a deep impact on gender relations in the Punjab.

Keywords: gender, education, professional women, colonial Punjab, Arya Samaj, Kanya Maha Vidyalaya, *Panchal Pandita*, Kinnaird College.

3

India's Low-Carbon Pathway and the Market Mechanism

Dr Sumati Varma

And Sangeeta Arora

Climate change, a threat to the existence of all forms of life on the planet, is a global scientific and

public policy issue and a wide variety of opinions exist regarding the choice of appropriate strategy

for its management. India's high vulnerability to climate change coupled with its growth and

development objectives has resulted in it opting for an inclusive and climate resilient economy.

An appropriate policy framework – consisting of the right mix of policy choices ranging from

market mechanism to government intervention – is crucial for the successful achievement of the

country's objectives. This paper attempts to explore the evolution, implementation and

effectiveness of various climate change induced policies and programs adopted by India over the

years, in particular its market mechanism.

Keywords: climate change, India, PAT, REC

Hanging by the *Thread*: Questioning Articulation of Religious Identity in a Caste Society

Sumeet Gill Assistant Professor PGGC-46, Chandigarh

Identities have always been constructed on the shoulders of political authority, or what Gramsci simply calls *hegemony*. While the society battles with the evil of religious communalism, this paper aims at questioning the bases on which religious identity is constructed by the Hindu right in India. Stuart Hall says that construction of identity is an ongoing process. With the representation of Muslims, the Hindu right-wing attempts to perpetuate the process of construction of identity. The dichotomy of identity is a complex phenomenon that needs to be dissected in order to understand its nuances. The paper asks a pertinent question about religious identity: Is it really about religion? The answer to the question lies in the politics behind it. The politics behind janeyu, or that behind cow for instance, hints at complexities that go beyond religion. Through a study of fictional-historical texts like M. J. Akbar's Blood Brothers and Kamleshwar's *Partitions*, the paper argues that the marks of identification of a Hindu are, rather, marks of his caste identity, and not religious identity. Behind the assertion of Vedas and *Upanishads* in a Hindu's religious identity lies the Foucauldian power-knowledge relation that "promises" superior cultural position to the Hindu right. The religion only supplies a means to perpetuate the caste distinction for the Hindu Brahmin self. For the "upper" caste Brahmin, the other is not Muslim alone; it is also the "lower" caste Hindu. Communalism could, therefore, be as much about caste as it is about religion.

Keywords: religious-identity, communalism, caste, collective identity

Qissa Sassi-Punnu: A Comparative Reading of Punjabi and Urdu Sources

Parminder Singh Assistant Professor Dev Samaj College for Women, Chandigarh

Qissa has been a tradition of oral story-telling with its origins in Arabia and Iran before evolving into a genre of written literature. On both sides of the Indo-Pak border, a number of qissas are celebrated and have been part of the oral, literary and musical tradition enriching the collective culture of both countries. The significance of the tradition of qissa can be gauged from its enormous use as allusion or otherwise in the Gurbani and its explanatory literature, Sufi writings and Punjabi heritage in general. Qissa Sassi Punnu, originally a Sindhi romance, has been one of the most notable *qissas* adapted and popularized in the literary tradition of Punjab. From time to time, the story has been told and retold, printed and reprinted, staged and filmed, composed and sung by authors and artists alike. This epic, with a tragic love story, forms a collage of the love tales of Punjab along with other similar stories popular in in the region including those of Heer Ranjha, Laila Majnu, and Mirza Sahiba, et al. The current paper discusses Punjabi qissa as a distinct genre and throws light on Sassi Punnu in relation to the qissa tradition in Punjabi. There are diverse versions of the romance written in Punjabi and Urdu, and there are translations in English as well. Various qissas written in Punjabi and Urdu in general, and the qissas written by Hasham Shah in Punjabi vis-à-vis the one written by Salig Ram in Urdu in particular, have been taken for a comparative reading of the story. Both the versions have been analyzed and discussed to identify the similarities and differences between them. The paper does not attempt to arrive at any conclusive ending of the selected versions of the story but to identify how the two authors have approached the story in their own languages.

Keywords: qissa, Sassi Punnu, Hasham Shah, Salig Ram, Heer Ranjha, Laila Majnu, Mirza Sahiba, qissa tradition

A Study of the Posthuman in the Anime Ghost in the Shell

Dr. Kamna Singh Assistant Professor MCM DAV College, Chandigarh

This paper examines the depiction and popularization of the concept of post humanism through the playful medium Japanese animation, popularly known as "anime" with specific reference to the movie *Ghost in the Shell* (1995). This is the very first cyberpunk or cyborg-centric Japanese animation movie which invites us to entertain ideas of what it would be like to live in a world where the technology and media, today peripheral to the human body and mind, have become fused with individuals to create creatures who are no longer "human" in the currently understood sense. This paper traces the significance of the ideas expressed in this text with special focus on two characters – the Puppet Master who serves as a mouthpiece for expositing the philosophy of post humanism; and Kusanagi who struggles with the acceptance of these ideas, although she herself is a hybrid human. It focuses on the debate between humanist and post-humanist values, and the necessity of finding new paradigms of identity in a rapidly-changing world.

Keywords: anime, post humanism, cyborg, Japanese animation movies

आत्मकथा के बहाने स्त्री-संघर्ष की गाथाः गुड़िया भीतर गुड़िया

डॉ. सरिता चौहान सहायक प्रवक्ता एमसीएम डीएवी महिला कॉलेज, चण्डीगढ़

हिन्दी की प्रसिद्ध लेखिका मैत्रेयी पुष्पा की आत्मकथा गुड़िया भीतर गुड़िया मैत्रेयी के जीवन संग्राम की कलात्मक प्रस्तुति है। अपने बाहर—भीतर को पछीटने —खंगालने की प्रक्रिया में रत मैत्रेयी अपनी कहानी कहते—कहते हर उस औरत की कहानी कह गई है जिसने अपने जीवन को संग्राम की तरह लड़ा है। लेखिका ने नितांत यथार्थवादी स्तर पर स्त्री—पुरुष सम्बन्धों को व्याख्यायित करने के साथ—साथ इन सबमें समाज की भूमिका की पड़ताल भी की है। गुड़िया भीतर गुड़िया की मूल समस्या आर्थिक सशक्तीकरण की नहीं है अपितु अस्तित्व—स्थापना की है। समूची आत्मकथा एक अजीब से तनाव से भरी है। समाज के छल—छद्मों को अनावृत करती गुड़िया भीतर गुड़िया 'आत्महन्ता बेबाकी' से सम्बन्धों के सच का उद्घाटन करती है।

मूल शब्दः पितृसत्तात्मक समाज, अस्तित्व, अस्मिता, कुंठा, मर्यादा, शुचिता

गीता सन्देश भव्य तथा उदात्त ग्रंथ के रूप में

डॉ. हरप्रीत कौर सहायक प्रवक्ता पी.जी.जी.सी.जी, चण्डीगढ़

गीता महाभारत रूपी कमल का पराग है। वेदों का सार है उपनिषद् और उपनिषदों का सार है गीता। गीता सर्वभाास्त्री है। गीता में कर्म—ज्ञान—भिवत का बड़ा मनोरम समन्वय दिखाया गया है। गीता सन्देभा सार्वभौमिक, व्यावहारिक, बलप्रद तथा पिवत्र बनाने वाला है। गीता किसी विभोष जाति या धर्म का ग्रंथ न होकर सम्पूर्ण मानव जाति का है। गीता में ईभवर तथा मनुष्य—नारायण तथा नर आमने—सामने खड़े हैं और यही इसकी भव्य तथा उदात्त पृष्ठभूमि है।

मूलशब्दः गीता, उपनिषद, विषाद, सर्वभाास्त्री, ईभवरार्पणभाव, स्वकर्म, किंकर्तव्यविमूढ़, कर्त्तव्योन्मुखी

ਸਿੱਖ ਧਰਮ ਵਿੱਚ ਕਿਰਤ

ਡਾ. ਅਸਪ੍ਰੀਤ ਕੌਰ ਸਹਾਇਕ ਪ੍ਰੋਫ਼ੈਸਰ ਗੁਰਮਤਿ ਕਾਲਜ, ਪਟਿਆਲਾ

ਸਿੱਖ ਧਰਮ ਤੋਂ ਪਹਿਲਾਂ ਕਿਰਤ ਕਰਨ ਨੂੰ ਐਨਾ ਮਾਣ ਪ੍ਰਾਪਤ ਨਹੀਂ ਸੀ। ਭਾਰਤੀ ਅਧਿਆਤਮ ਦੇ ਕਰਮ ਸਿਧਾਂਤ ਅਨੁਸਾਰ ਕਿਰਤ ਨੂੰ ਆਤਮਾ ਅਤੇ ਜੀਵ ਦੇ ਬੰਧਨ ਦਾ ਕਾਰਨ ਸਮਝਿਆ ਜਾਂਦਾ ਸੀ। ਗੁਰੂ ਸਾਹਿਬ ਨੇ ਕਰਮ ਦੇ ਇਸ ਸਿਧਾਂਤ ਦਾ ਖੰਡਨ ਕੀਤਾ। ਉਹਨਾਂ ਨੇ ਇਸ ਨੂੰ ਸੋਧ ਕੇ ਜੀਵਨ ਦੇ ਅਨੁਕੂਲ ਬਣਾਇਆ। ਕਿਰਤ ਕਰਨਾ ਸਿੱਖ ਧਰਮ ਦਾ ਮੁੱਖ ਅੰਗ ਹੈ। ਇਹ ਸਿੱਖ ਧਰਮ ਦੇ ਮੂਲ ਸਿਧਾਂਤ (ਨਾਮ ਜਪਣਾ, ਕਿਰਤ ਕਰਨਾ ਅਤੇ ਵੰਡ ਛਕਣਾ) ਵਿੱਚੋਂ ਇੱਕ ਹੈ। ਇਹ ਸਿਧਾਂਤ ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਦੀਆਂ ਸਿਖਿਆਵਾਂ ਦਾ ਨਿਚੋੜ ਹੈ। ਕਿਰਤ ਕਰਨ ਨਾਲ ਜਿਥੇ ਮਨੁੱਖ ਦਾ ਆਪਣਾ ਭਲਾ ਹੁੰਦਾ ਹੈ, ਉਥੇ ਇਸ ਨਾਲ ਦੂਜਿਆਂ ਦਾ ਵੀ ਭਲਾ ਜੁੜਿਆ ਹੈ। ਇਸ ਲਈ ਇਹ ਪਰਉਪਕਾਰੀ ਸਿਧਾਂਤ ਹੈ। ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਜੀ ਅਨੁਸਾਰ ਅਸਲ ਰਾਹ ਦੀ ਸੋਝੀ ਉਸੇ ਮਨੁੱਖ ਨੂੰ ਹੁੰਦੀ ਹੈ ਜੋ ਕਿਰਤ ਕਰਕੇ ਆਪ ਖਾਂਦਾ ਹੈ ਅਤੇ ਉਸ ਵਿੱਚੋਂ ਹੋਰਨਾਂ ਦੀ ਸਹਾਇਤਾ ਵੀ ਕਰਦਾ ਹੈ। ਹਰ ਸਿੱਖ ਨੂੰ ਹੁਕਮ ਹੈ ਕਿ ਉਹ ਪਰਿਵਾਰਕ ਅਤੇ ਸੰਸਾਰਕ ਜਿੰਮੇਵਾਰੀਆਂ ਨਿਭਾਉਂਦਿਆਂ ਇਮਾਨਦਾਰ ਅਤੇ ਮਿਹਨਤੀ ਜੀਵਨ ਗ਼ੁਜ਼ਰ ਕਰੇ। ਉਸਦੀ ਕਿਰਤ ਸੁੱਚੀ ਅਤੇ ਇਮਾਨਦਾਰ ਹੋਣੀ ਚਾਹੀਦੀ ਹੈ ਤਾਂ ਹੀ ਉਹ ਕਿਰਤ ਕਰਦਿਆਂ ਨਾਮ ਦੀ ਅਵਸਥਾ ਤੱਕ ਅੱਪੜ ਸਕਦਾ ਹੈ। ਕਿਰਤ ਕਰਕੇ ਵੰਡ ਛਕਣਾ ਧਰਮ ਅਨੁਸਾਰੀ ਬਹੁਤ ਜ਼ਰੂਰੀ ਕਾਰਜ ਹੈ। ਵੰਡ ਛਕਣ ਦਾ ਭਾਵ ਦਾਨ ਪੁੰਨ ਤੋਂ ਨਿਵੇਕਲਾ ਹੈ। ਇਹ ਪਰਉਪਕਾਰ ਬਣਕੇ ਸਮਾਜ–ਸੇਵਾ ਦਾ ਕਾਰਜ ਕਰਦਾ ਹੈ। ਸਿੱਖ ਧਰਮ ਵਿੱਚ ਸਿੱਖਾਂ ਨੂੰ ਆਪਣੇ ਨਿਰਬਾਹ ਲਈ ਧਰਮ ਦੀ ਕਿਰਤ ਕਰਦਿਆਂ ਉਸ ਨੂੰ ਗੁਰੂ ਦੀ ਮਿਹਰ ਤੇ ਬਖਸ਼ਿਸ਼ ਜਾਣਦਿਆਂ ਵੰਡ ਕੇ ਛਕਣ ਦਾ ਸਿਧਾਂਤ ਤੇ ਉਪਦੇਸ਼ ਹੈ। ਸਿੱਖ ਕਿਸੇ ਕਿੱਤੇ ਨੂੰ ਨਫ਼ਰਤ ਨਾ ਕਰੇ ਅਤੇ ਨਾ ਉਸ ਵਿੱਚ ਨੁਕਸ ਕੱਢੇ। ਕੋਈ ਵੀ ਕਿੱਤਾ ਉੱਚਾ ਜਾਂ ਨੀਵਾਂ ਨਹੀਂ ਹੁੰਦਾ ਸਗੋਂ ਇਮਾਨਦਾਰੀ ਉਸ ਕਿੱਤੇ ਨੂੰ ਉੱਚਾ ਅਤੇ ਬੇਇਮਾਨੀ ਨੀਵਾਂ ਕਰ ਦਿੰਦੀ ਹੈ। ਹਰੇਕ ਕੰਮ ਰੱਬ ਦੀ ਭਗਤੀ ਹੈ। ਰੱਬ ਨੂੰ ਚਿੱਤ ਵਿੱਚ ਵਸਾਉਂਦਿਆਂ ਮਿਹਨਤ ਅਤੇ ਇਮਾਨਦਾਰੀ ਨਾਲ ਕੀਤੀ ਕਿਰਤ ਭਗਤੀ ਹੁੰਦੀ ਹੈ।

ਮੂਲ ਸ਼ਬਦ: ਕਿਰਤ, ਰੂਹਾਨੀਅਤ, ਸਰਗੁਣ, ਅਧਿਆਤਮਕ, ਧਰਮ

Effect of some Indigenous Plant Extract as Repellents on Olfactory Physiological Behavior of *Apis florae*

Suman Kapur Assistant Professor DAV College, Chandigarh

The objective of this research was to devise methods to provide functional protection to the honeybees in pesticide treated fields. Pesticides used for protection of crop from pests have proven to be harmful to the bees. Moreover, indiscriminate use of pesticides results in huge mortality of bees. Plant extracts can act as repellents for the protection of bees. The repellent effect of extracts namely, *Myrtus communis*, *Eugenia caryophyllata*, *Carum ajowan*, *Cinnamomum zeylanicum*, *Azadiracha indica*, *Eucalyptus sideroxylon*, *Citrus aurantium* were tested by olfactometer method in laboratory conditions. *Carum ajowan* have proven to be effective by olfactory method which gave 93.33% repellency. *Azadirachta indica*, *Carum ajowan* extracts were tested on *Lycopersicum pergvianum* crop for determination of their repellent effectivity in field conditions at 5 percent concentration. *Carum ajowan* extracts gave 81.67 percent repellent effectivity while *Azadirachta indica* showed 71.30 percent repellent effectivity. However, repellent effectivity decreased sequentially with passage of time and relationships were linear and negatively significant.

Keywords: honeybees, *Apis florea*, pollination, pesticides, repellents.

Antecedents of Trust in Social Media

Yudhishthira Sapru
Panjab University
and
Sugandha Sapru
Assistant Professor
MCM DAV College, Chandigarh

The rise of social networking sites since the beginning of the 21st century has ushered in a new era in human development which has met the age-old human need for social gratification and has brought millions of people closer to each other. However, lack of trust has been repeatedly identified as one of the most formidable barriers that inhibits people from collaborating on social media. The future of social media is tenuous without a general climate of online trust. There are only a few studies which have studied the trust in the social media context and most of the research is extant. This research presents a conceptual framework on various antecedents of trust in social media through a review of literature on research available on the subject and related domains of internet and e-commerce. It is found that broadly the trust antecedents can be grouped as personal or individual-based, institution-based, social media platform-based, social capital-based and perceived risk.

Keywords: social media, antecedents of trust, social capital, social networking sites

Compliance Cost of Income Tax: Study of Salaried Assessees of Amritsar District in Punjab

Dr. Poonam Sharma
Assistant Professor
PG Dept. of Commerce and Business Administration
Khalsa College, Amritsar
and
Suruchi Sharma
Research Scholar
PG Dept. of Commerce and Business Administration
Khalsa College, Amritsar

Compliance cost is the cost incurred by the taxpayers for fulfilling their legal and statutory obligations (e.g. cost incurred on activities like registration as taxpayers, filing of return, availing professional's advice etc). The present study attempts to determine the compliance cost incurred by the salaried assessees of Amritsar district in Punjab besides assessing their preferred method of filing of tax returns. The study reveals that the majority of the respondents file their tax return themselves and overall compliance cost incurred by them during the assessment year 2015-2016 was up to Rs. 2,000.

Keywords: tax return, Amritsar assessees, compliance cost

The Glass Ceiling in India: Myth or Reality

Sugandha Kohli Assistant Professor MCM DAV College for Women, Chandigarh

The present paper focuses on the reality of "glass ceiling," an invisible barrier that prevents women from moving to the top in management hierarchy regardless of their qualifications or achievements. Women are not adequately represented and suffer from discrimination in all spheres. Glass ceiling is perceived as an all pervasive phenomena and is deeply entrenched in India. Women managers have been conspicuous by their minority in organizations. The present paper is descriptive in nature and has taken data from secondary sources. But the emerging role of women as company CEOs, policy makers and even boardroom executives motivates this study to examine whether it is really gender discrimination being tagged as glass ceiling or mere perception leading us away from actual facts. The study discusses indicators suggesting glass ceiling, barriers preventing women from reaching the top and sums up by throwing light on the recommendations of how to remove the obstacles and to bring complete parity in workforce.

13

Keywords: glass ceiling, gender discrimination, gender parity, women professionals

New Bank License Regime:

A Step Ahead Towards Financial Inclusion in India

Dr. Poonam Mahajan Assistant Professor GNDU College, Narot Jaimal Singh (Pathankot)

An attempt is made in this paper to conceptually understand the new initiative taken by the Reserve Bank of India to inculcate financial inclusion in India. The issue of bank license to 23 private players, who are financially and technologically sound, is a welcome one to make the financial system sound and competitive. The focus is on covering small and marginal farmers, small business units, unserved, unbanked, unorganized and financially excluded customer segment under one financial system where they can be served. The capital requirement, scope of activity, area of operation and other financial and banking requirements are different for these new banks as per guidelines issued by RBI. It issued 2 universal bank licenses, 11 payment banks and 10 small finance bank licenses in 2015-16. The new bank license regime will definitely boost the Indian economy and is a step ahead towards financial inclusion in India. Though there is a risk factor involved in the functioning of these institutions as banks, RBI will keep a close watch on its operations.

Keywords: financial Inclusion, bank license, universal banks, payment banks, small finance banks, Reserve Bank of India

Semiconductor Nanophase Materials: Fundamental and Theoretical Aspects

Yogita Batra Assistant Professor MCM DAV College for Women, Chandigarh

Nanophase materials are frequently characterized by novel properties that can be significantly different from those of the corresponding bulk phase. As materials are formed on ever decreasing length scales, the differences between the bulk and small particle properties become increasingly pronounced. These differences have stimulated a growing worldwide effort that cuts across many disciplines and research areas that emphasize the synthesis and characterization of an increasingly wide variety of nanophase materials. The motivation for this research is derived both from understanding the fundamental characteristics of nanoparticles as well as numerous applications which these materials exhibit, particularly in the areas of optical devices, micro-mechanical devices and information storage. In the present paper, we will discuss fundamentals of nanophase materials including requisite theoretical background of quantum confinement in order to understand their properties.

Keywords: semiconductors, nanoparticles, quantum confinement, band-gap shift, optical and electronic properties

Customer Experience and Digitization: Creating Magic at Every Touch Point

Dr. Namita Bhandari
Assistant Professor
MCM DAV College, Chandigarh
and
Dr. Suresh. K. Chadha
Professor
UBS, Panjab University, Chandigarh

The present day customer is spoilt by choices. Moreover, the over-commoditized markets have left little room for businesses to differentiate between their products. The only option left with the marketers is to create memorable and compelling customer experiences to win customer loyalty. Further, digitally-enhanced customer experiences can bring sustainable differentiation to the business, provided such experiences resonate with the brand image of the business. But it is imperative that the digital be embedded seamlessly in all areas of business for making customer's journey an exhilarating one. In fact a sloppy digital strategy can do more harm to the brand than bring any benefit to it. This paper aims to provide some useful insights by studying the digital journeys of some successful brands like Starbucks, Uber, Amazon, Disney, Burberry etc. The paper delves into the stories of these companies that have created meaningful customer experiences by using the power of data. It also reveals instances of rich online presence, fast connectivity with their customers through multiple platforms and consistent online experience. The objective of any digital strategy is to create convenience for the customers at every touch point of consumption journey.

Keywords: customer experience, digital, touch-points, data, strategy, differentiation, brands

Use of Emotext and other cues in CMC and its outcome

Preeti (Mann) Gambhir Assistant Professor MCM DAV College for Women, Chandigarh

Computer mediated communication (CMC) has long been criticized by researchers, especially the proponents of Cues-filtered-out approach, for its lack of non-verbal cues that are essential for conveying the rich relational messages. The absence of non-verbal cues in CMC is thus believed to impede the accomplishment of social functions that typically involve these cues. But the present generation CMC channels, especially social media, make available various emotext like strategic capitalization (e.g. This is TOO MUCH!), emoticons (③,③) etc. to enhance the meaning and add to the emotional texture of the message. The objective of this study is to analyze if social media users expand the communication channel to convey emotions through the use of emotext, and the implications of such usage for communication effectiveness and relationships. Findings reveal that majority of social media users make use of emotext to compensate for reduced cues in online communication and such usage is positively correlated with the impact on online communication and relationships.

Keywords: social media, computer mediated communication, paralanguage, emotext, emoticons, non-verbal cues, reduced social cues, media richness.