# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar, Indian Citation Index (ICI), J-Gage. India [link of the same is duly available at Inflibent of University Grants Commission (U.G.C.)], Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world. Circulated all over the world & Google has verified that scholars of more than 7835 Cities in 197 countries/territories are visiting our journal on regular basis. Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

http://ijrcm.org.in/

# **CONTENTS**

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	AN ANALYSIS OF PEOPLE'S PERCEPTION TOWARDS CASHLESS SYSTEM IN HIMACHAL PRADESH SUGREEV KUMAR & KULDEEP KUMAR	1
2.	A STUDY ON THE SOURCES OF INSPIRATION FOR PAINTINGS Dr. ROOPA BHATIA	7
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	18

## FOUNDER PATRON

## Late Sh. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## CO-ORDINATOR

**Dr. BHAVET** Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

## <u>ADVISOR</u>

Prof. S. L. MAHANDRU Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

## Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

## <u>CO-EDITOR</u>

## Dr. G. BRINDHA

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

## EDITORIAL ADVISORY BOARD

## Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

## Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

## **Dr. CHRISTIAN EHIOBUCHE**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

## Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

## Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

## Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

## Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

## Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

## Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

## **Dr. SYED TABASSUM SULTANA**

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

## Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT** 

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

## Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

## Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

## Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

## Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

## Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

## Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

## Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

## Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

## **Dr. BORIS MILOVIC**

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

## Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

## Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

## Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

## Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

## **RODRECK CHIRAU**

Associate Professor, Botho University, Francistown, Botswana

## Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

## Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

## Dr. SHIKHA GUPTA

Associate Professor, Lingaya's Lalita Devi Institute of Management & Sciences, New Delhi

## Dr. KIARASH JAHANPOUR

Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran

## Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

## **YU-BING WANG**

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

## Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

## Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

## Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

## Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

FORMER TECHNICAL ADVISOR

ΑΜΙΤΑ

## FINANCIAL ADVISOR

**NEENA** Investment Consultant, Chambaghat, Solan, Himachal Pradesh

## LEGAL ADVISORS

JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh U.T. CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

## <u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> or online by clicking the link **online submission** as given on our website (*FOR ONLINE SUBMISSION, CLICK HERE*).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

#### 1. COVERING LETTER FOR SUBMISSION:

DATED: \_\_\_\_\_

## THE EDITOR

IJRCM

#### Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify

#### DEAR SIR/MADAM

Please find my submission of manuscript titled '\_\_\_\_\_\_' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:	
Designation/Post*	:	
Institution/College/University with full address & Pin Code	:	
Residential address with Pin Code	:	
Mobile Number (s) with country ISD code	:	
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:	
Landline Number (s) with country ISD code	:	
E-mail Address	:	
Alternate E-mail Address	:	
Nationality	:	

\* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. <u>The qualification of</u> <u>author is not acceptable for the purpose</u>.

## NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>**pdf.**</u> version is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:

**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

- c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- 2. MANUSCRIPT TITLE: The title of the paper should be typed in **bold letters**, centered and fully capitalised.
- 3. **AUTHOR NAME (S) & AFFILIATIONS**: Author (s) **name**, **designation**, **affiliation** (s), **address**, **mobile/landline number** (s), and **email/alternate email address** should be given underneath the title.
- 4. **ACKNOWLEDGMENTS**: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT**: Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. *Abbreviations must be mentioned in full*.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
- JEL CODE: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. HEADINGS: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. **SUB-HEADINGS**: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

#### THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION REVIEW OF LITERATURE NEED/IMPORTANCE OF THE STUDY STATEMENT OF THE PROBLEM OBJECTIVES HYPOTHESIS (ES) RESEARCH METHODOLOGY RESULTS & DISCUSSION FINDINGS RECOMMENDATIONS/SUGGESTIONS CONCLUSIONS LIMITATIONS SCOPE FOR FURTHER RESEARCH REFERENCES APPENDIX/ANNEXURE

The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.

- 12. **FIGURES & TABLES**: These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **titles must be above the table/figure**. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 13. **EQUATIONS/FORMULAE**: These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
- 14. **ACRONYMS**: These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
- 15. **REFERENCES**: The list of all references should be alphabetically arranged. *The author (s) should mention only the actually utilised references in the preparation of manuscript* and they may follow Harvard Style of Referencing. Also check to ensure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- *Headers, footers, endnotes and footnotes should not be used in the document.* However, you can mention short notes to elucidate some specific point, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

### BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

## CONTRIBUTIONS TO BOOKS

• Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

#### JOURNAL AND OTHER ARTICLES

Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

#### **CONFERENCE PAPERS**

Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

#### UNPUBLISHED DISSERTATIONS

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

### **ONLINE RESOURCES**

• Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

## WEBSITES

Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

## AN ANALYSIS OF PEOPLE'S PERCEPTION TOWARDS CASHLESS SYSTEM IN HIMACHAL PRADESH

## SUGREEV KUMAR RESEARCH SCHOLAR DEPARTMENT OF COMMERCE HIMACHAL PRADESH UNIVERSITY SHIMLA

## KULDEEP KUMAR ASST. PROFESSOR DEPARTMENT OF COMMERCE REGIONAL CENTRE HIMACHAL PRADESH UNIVERSITY SHIMLA

#### ABSTRACT

A cashless economy is one in which all the transactions are done using cards or digital means. The circulation of physical currency is minimal. It is done with the primary aim of covering the nonregistered transactions. This steering of the economy toward becoming digitized now aims at converting everyday cash transactions by citizens into cashless transactions. This paper aims to analyze the knowledge of respondents regarding different modes of digital payments and evaluate the perception of respondents regarding cashless transactions and the challenges faced while transforming to digitalize the transactions. Data have been collected through primary as well as secondary sources. The respondents under the study belong to rural and urban areas and represent the overall state experience regarding cashless transactions and the inplate initiative in the state of Himachal Pradesh. The study concludes that a cashless mode of money transfer is more appropriate and beneficial with ease of use. Views regarding the knowledge about different modes of digital payments were positive; people were well-familiarized with the cashless mode of money transactions. The cashless system has undeniably transformed how we handle money and conduct transactions. While it offers convenience, efficiency, and the potential for financial inclusion, it also raises concerns regarding privacy, security, and social equity.

#### **KEYWORDS**

cashless economy, digital transactions, digital payments.

JEL CODE E50

#### INTRODUCTION

In cashless transactions, payments are made or accepted without the use of hard cash. This includes payments made via credit/debit cards, cheques, Demand Draft, NEFT, RTGS, or any other form of online payment that removes the need for cash. The adoption of cashless payment systems by businesses has the potential to reduce the costs related to handling huge amounts of cash in the market and enhance transaction speed. In this era, we can see a very significant change in the means of making and receiving payments. Due to technological infrastructure and policy changes, there has been an increase in the number of modes of payment. However, India is characterized by diversities and infrastructure facilities are still not reaching everything and everywhere due to which it is not easy to initiate the system successfully. The RBI and the government are making several efforts to reduce the use of cash in the economy by promoting digital/payment devices including prepaid instruments and cards. RBI's efforts to encourage these new varieties of payments and settlement facilities aim to achieve the goal of a 'Less cash' society. With limited cash in hand and an indefinite crunch, most people are rushing to cashless transactions. Digital transactions bring in better transparency, scalability, and accountability. The new move will compel more merchants to accept digital money. Cash may no longer be king.

In today's rapidly advancing digital era, the transformation of traditional payment methods has been nothing short of revolutionary. The emergence of cashless systems, facilitated by the widespread adoption of electronic transactions and mobile payment technologies, has reshaped the way we conduct financial transactions. As this transition gathers momentum, it becomes imperative to critically examine the implications and consequences of a cashless society. The transition to a cashless system has been primarily driven by the increasing prevalence of digital payment platforms and the convenience they offer. Cashless transactions offer speed, ease, and efficiency, allowing individuals to make payments anytime, anywhere with just a few taps on their smartphones. This transformation has not only revolutionized personal finance but has also extended its reach to various sectors, including retail, banking, and e-commerce. Proponents argue that a cashless system reduces the risks associated with carrying physical cash, curbs illicit activities, enhances financial inclusion, and boosts economic growth by streamlining transactions and reducing costs. However, amidst the undeniable benefits of a cashless system, concerns have arisen regarding its potential drawbacks and unintended consequences. Privacy and security issues have emerged as key challenges, with the increasing digital footprint leaving individuals vulnerable to identity theft, data breaches, and cybercrimes. Moreover, the exclusion of those who lack access to technology or are unfamiliar with digital platforms raises questions about financial inclusivity and exacerbates existing socio-economic disparities. Additionally, the overreliance on technology and the vulnerability of electronic systems to technical glitches and power outages present a significant risk to the stability and resilience of a cashless society. By examining empirical evidence, case studies, and expert opinions, we will delve into the advantages and disadvantages of a cashless system, aiding

The terms less cash society and cashless transaction economy indicate the same thing of reducing cash transactions and settlements rather than doing transactions digitally. A cashless transaction economy does not mean a shortage of cash rather it indicates a culture of people settling transactions digitally. In a modern economy, money moves electronically. Hence the spread of digital payment culture along with the expansion of infrastructure facilities is needed to achieve the goal. On 8<sup>th</sup> November 2016 government withdrew Rs 500 and Rs 1000 notes- the two highest denominations in circulation. The main objective was to fight counterfeit money and black money. The action has given a tremendous boost to cashless transactions as card-based and digital payments were not hindered when all high-denomination cash transactions suffered because of the absence of high-denomination currencies.

#### **REVIEW OF LITERATURE**

Khan (2009) a limited number of cashless transaction studies addressed the issue that the mode of payment affects perceptions of money and purchase behavior, the majority of research is in the area of the credit card payment mode. Credit card-based research has shown that when a credit card-based payment is used, the volume, value, and type of products purchased increase. The discussion paper suggests that under the condition of cash, there is awareness (conscious/unconscious) that a possession of value is transferred and this perception may well have a direct impact on people's perception of money and their spending behavior.

Pulina (2011) in her case study, "Consumer Behavior in the Credit Card Market: A Banking Case Study", observed that the payment product choice is influenced by many determinants: gender, age, location, type of circuit, card ownership, credit line and type of expenditure. Younger customers were found to be more likely to use revolving credit cards and this probability tends to decrease with age. On the contrary, older customers are more likely to acquire a gold credit card. This finding highlights that younger customers may be less risk-averse, need credit, and are likely to use more complex products.

Gupta and Kumar (2017) in their research paper, "An Analytical Study of Demonetization and its Impact on Indian Economy", concluded that the cashless transaction system is reaching growth day by day. Demonetization pushed millions of new users onto the country's digital economic grid by virtual fiat. "The Prime Minister's move to incentivize digital payments will offer strong support to our ongoing efforts in helping the country leapfrog the cash generation to digital payment solutions," added Deepak Abbot, the senior vice president of Paytm. "This will not only help millions of Indians overcome the hassles of dealing in cash but also act as a significant step towards propelling India to emerge as a truly cashless economy.

Kaur (2019) in his research paper, "Cash to Cashless Economy: Challenges & Opportunities" the study concludes that the need to move towards a cashless economy in India is immense. One, it will save a huge amount of money that is spent annually on printing and maintaining currency. Currently, less than 1% of all consumption expenditure is incurred through cashless instruments. The arrival of malls, multiplexes, online shopping stores, and shopping complexes encourages customers to make use of plastic cards. The government needs to take the necessary steps and make some policy considerations when they are preparing for a cashless economy. The payment systems have to be protected from the cyber-attacks. Going cashless provides a lot more benefits than just convenience to people, businesses, and the government in particular. Increasing the use of electronic payments boosts consumption and GDP.

Hasan et. al. (2020) in their study "Cashless Economy in India: Challenges Ahead" In an attempt to curb black money, and money laundering, and to have a sound economy, the central government of India has embarked on the cashless economy. It is the birth of a new era in the nation with life with digital money. This paper is going to conceptualize the meaning of a cashless system, explain online banking techniques in India, schemes by the government to spread the cashless system in India, and highlight the challenges of the cashless economy and electronic payment systems. The objective of this study is to examine the significant challenges that are faced by Indians on the way towards cashless. To achieve the objectives of this exploratory type of personal study, interviews will be conducted.

**Rias et. al. (2022)** in their research paper "Cashless Society in Campus: student's Usage and Level of Awareness" This paper aim to determine the factors behind the use of cashless transactions among university students and to investigate their level of awareness of information security of this transaction. The findings from a sample of 373 university students in Seremban showed that convenience and speed were the main factors in using cashless payment while an e-wallet was the most favorable mode of transaction. Meanwhile, students indicated a high level of awareness regarding the threat and risk, privacy and security of software, the risk of using public Wi-Fi, and the use of One-Time Password (OTP) to secure digital payment.

#### NEED OF THE STUDY

The need for the cashless economy is that every shady transaction that is left unrecorded will now come into the picture making India one of the fastest-growing economies in the world. A cashless system is a new initiative in India, however in Himachal Pradesh 90 percent of the population lives in rural areas and they do not have infrastructure like networks in remote areas, computers, Wi-Fi facilities, etc. In such circumstances, there is a possibility that people may not be able to access the technologies required for a cashless system. This is the reason that people may not be aware of the latest modes of cashless transactions and their uses. A major chunk of the students and research scholars studying in higher educational institutions at Shimla undertaken in the present study belong to different parts of the state. The study is based on the data collected from college and university students and research scholars which is helpful in gaining an insight into the overall state experience towards cashless transactions and their views towards the digital India movement, the present study is significant to be conducted in this context.

#### SCOPE OF THE STUDY

The research is mainly based on primary data conducted in the district Shimla of Himachal Pradesh and the duration of the survey was taken from February to April 2023. The data for the present study was collected from three higher educational institutions including one state university situated at Shimla in Himachal Pradesh. The present study confines itself to analyzing the perceptions of people towards cashless transactions and its impact on the awareness level of people in the state and their views on initiatives of the digital India movement.

### **OBJECTIVES OF THE STUDY**

- 1. To examine the awareness level of respondents regarding different modes of digital payments.
- 2. To analyze the perception of respondents regarding cashless transactions.

#### **RESEARCH METHODOLOGY**

#### SOURCE OF DATA

The present study is based on both primary as well as secondary sources of data. However, more part of the Research is based on primary data.

## A) PRIMARY DATA

Primary data are original in character and are collected afresh for some specific purpose. Primary Data was generated from the respondents and key information with the help of a pre-tested questionnaire. The primary data has been collected through the under-mentioned methods:

- Questionnaire- A well-structured schedule of questions containing different aspects of the study was developed and circulated to the persons concerned.
- Interview- The interview method has also been used to obtain information related to the impact of the cashless system on the people of urban and rural areas.
- Personal Observation- Certain information has been collected through personal observation. There are some incomplete questionnaires, which give ambiguous information. Therefore, personal observation is made to reveal the hidden and relevant information from the data collected.
- Discussion- Discussion with people belonging to the study area has been used as a primary source of information for analyzing the research problem.

#### **B) SECONDARY DATA**

Secondary data or information is generated through a review of relevant literature in the form of books, journals, reports, internet sources, and other published materials.

#### SAMPLING DESIGN AND SAMPLE SIZE

District Shimla and Shimla being the Capital of Himachal Pradesh has been taken as the universe of the study. Sampling has been used to obtain the required information. At the first stage, three higher educational institutions including one state university situated at Shimla were chosen for the study.

From these higher educational institutes, 300 students and research scholars belonging to different parts of the state were selected (i.e., 100 each) by using random sampling.

#### TABLE NO. 1: SAMPLE SIZE AND DESIGN

Institute	Number of Respondents
Rajiv Gandhi Government Degree College, Chaura Maidan (Kotshera) Shimla.	100
Centre of Excellence, Govt. College Sanjauli, Shimla.	100
Himachal Pradesh University Summer Hill, Shimla	100
TOTAL	300

### TOOLS FOR ANALYSIS

The data collected from different sources have been classified and arranged in tables in one or more forms according to the requirements of analysis. For the analysis of results, the following statistical techniques have been applied:

- a) **Descriptive Statistical Methods**
- b) **Chi-Square Test**
- c) T-test

## DATA ANALYSIS AND INTERPRETATION

## AGE-WISE DISTRIBUTION OF RESPONDENTS

Age is considered as a determining factor in the relevant response's generation to the questionnaire. In the selection of the sample size due consideration was given to the age distribution of the respondents. 

TABLE NO. 2: AGE-WISE DISTRIBUTION OF RESPONDENTS								
Sr. No.	Age Group	No. of Respondent	Percentage					
1	Below 21	116	38.7					
2	21-25	140	46.7					
3	Above 25	44	14.6					
	Total	300	100					

Source: Data collected through a questionnaire

#### FIGURE 1: AGE-WISE DISTRIBUTION OF RESPONDENTS

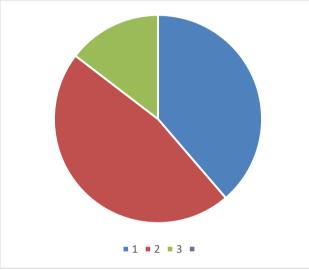


Table No. 2 and Figure 1 show that there are 38.7 percent of respondents belong to the age group below 21 years and 46.7 percent of respondents between the age group of 21-25 whereas 14.6 percent of respondents are above 25. Analysis of the table shows that in the sample, the majority of the respondents are from the age group 21-25, and the minority of the respondents are from the age group above 25.

FIGURE 2: GENDER-WISE DISTRIBUTION OF RESPONDENTS
<b>1 2</b>

#### TABLE NO. 3: GENDER-WISE DISTRIBUTION OF RESPONDENTS Sr. No. Gender No. of respondents Percentage

42.7

57.3

100.0

128

172 300

1

2

Male

Total

Female

Source: Data collected by questionnaire

Table No. 3 and Figure 2 indicate that in the total sample, 42.7 percent of respondents are male and 57.3 percent are female. Analysis of the above table reveals that more respondents are female.

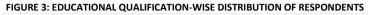
**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT** A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

TA

	A. DICTRIBUTION OF			OLIAUFICATIONS
ADLE INU.	4: DISTRIBUTION OI	RESPONDENTS DT	UCATIONAL	QUALIFICATIONS

Sr. No.	<b>Educational Qualification</b>	No. of Respondents	Percentage							
1	Pursuing Graduation	96	32.0							
2	Pursuing post-Graduation	154	51.3							
3	Pursing Research	50	16.7							
	Total	300	100.0							

Source: Data collected by questionnaire



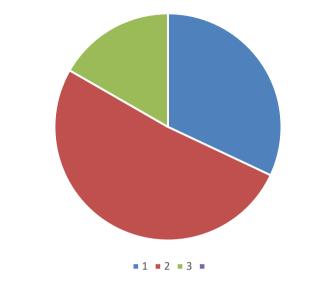
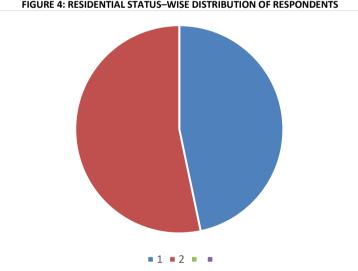


Table No. 4 and Figure 3 indicate that in the total sample, 32 percent of respondents are pursuing graduation 51.3 percent are pursuing post-graduation and 16.7 percent of respondents are pursuing research. Analysis of data shows that the majority of the respondents in the sample are pursuing post-graduation.

TAI	BLE NO. 5:	RESIDENTIAL STATUS	5–WISE DISTRIBUTION	OF RESPONDEN	ITS
	:				

Sr. No.	Residential status	No. of Respondents	Percentage
1	Urban	140	46.7
2	Rural	160	53.3
	Total	300	100.0



Source: Data collected by questionnaire

## FIGURE 4: RESIDENTIAL STATUS-WISE DISTRIBUTION OF RESPONDENTS

Table No 5 and Figure 4 indicate that 46.7 percent belong to an urban area and 53.3 percent belong to a rural area. Analysis of the above table and figure indicates that more respondents belong to rural areas.

TABLE NO. 6: AWARENESS AMONG RESPONDENTS REGARDING VARIOUS MODES OF DIGITAL PAYMENTS										
Sr. No.	Mode of Digital Payment	Total	Mean	Standard deviation	Skewness	Kurtosis	Chi-square	P-value		
1	Debit card	300	3.7800	1.02891	520	383	55.867	.000		
2	Credit card	300	2.7667	1.10773	.024	707	35.133	.000		
3	USSD	300	2.6200	1.05976	.091	639	44.733	.000		
4	AEPS	300	2.2933	.99358	.505	068	63.733	.000		
5	UPI	300	2.6133	1.18030	.395	570	29.533	.000		
6	Mobile wallets	300	3.7133	1.03843	640	.087	59.800	.000		
7	Internet Banking	300	3.7467	1.03746	680	.017	61.467	.000		
8	Micro ATMs	300	3.4400	1.18424	396	576	30.400	.000		
9	Paytm	300	3.9600	1.03548	-1.022	.511	89.933	.000		

#### Source: Data collected by questionnaire

Table No. 6 highlights the knowledge about the various modes of digital payment. Views regarding the knowledge about different modes of digital payments were positive; respondents were well-familiarized with the cashless mode of money transactions. Respondent students are going cashless with the help of mobile wallets such as Paytm, Airtel money, Google Pay, Phone Pay, and many more applications from their phones in their daily lives from paying bills to recharging with great ease anywhere and anytime.

#### TABLE NO. 7: PERCEPTIONS OF RESPONDENTS REGARDING BENEFITS OF CASHLESS TRANSACTION

Sr. No.	Mode of Digital payment	To-	Mean	Standard Dev	via- S	Skew-	Kurto-	Chi-	P-
51.110.		tal	Weall	tion	1	ness	sis	square	value
1	Convenient	300	3.6467	1.03065	-	364	552	50.267	.000
2	Discount and cashback reward	300	3.7533	.85872	-	531	.402	103.400	.000
3	Easy Tracking Spends	300	3.8733	.95043	-	694	.292	78.467	.000
4	Prevention in money laundering and corruption	300	3.2533	1.00460	-	206	341	58.133	.000
5	Helpful in Nations Growth in the Financial Sector	300	2.4067	1.08124		.228	970	39.133	.000
6	Price and Economic Stabilization	300	3.1200	.94066	-	047	444	68.733	.000
7	Check on Counterfeiting currency notes	300	3.1933	1.00800	-	278	468	57.667	.000
8	Support in building a cashless economy	300	3.0067	1.01991		.140	360	58.000	.000
9	Helpful in reducing the cost of Banking services	300	3.8333	.92262	-	597	.331	82.467	.000
10	Helpful in preventing Black Money	300	3.0733	1.04333		.211	494	53.467	.000
11	Minimizing the use of Printed Bank Notes	300	3.0533	.99520		.182	441	59.867	.000
12	Growth in Business Sectors	300	3.6733	1.00667	-	705	.302	72.467	.000
13	Helpful Reduction of Crime	300	3.1333	1.07233		.326	630	56.800	.000
14	Helpful in the Reduction of carrying Huge Amounts of	300	3.7800	1.12846	-	749	156	50.533	.000
	cash								
15	Less time consuming	300	3.6133	1.02182	-	312	552	51.267	.000

#### Source: Data collected by questionnaire

Table No. 7 highlights the perception of respondents regarding the benefits of cashless transactions. Respondents find cashless transactions more convenient as it provides discount and cash-back rewards. It is easy to track spending. The majority of respondents agree that using cashless modes of transaction is less timeconsuming and it is also helpful in the reduction of carrying huge amount of cash which will help in growth in business sectors and prevents money laundering and corruption.

#### Sr. No. **Mode of Digital Payments** Total Mean Standard Deviation Skewness Kurtosis Chi-square P-value 40.000 .000 No Security 300 3.5467 1.09045 -.215 -.785 1 2 No Merchant Acceptance 300 3.4067 .96305 -.531 -.014 79.933 .000 3 .98362 -.745 .156 78.133 .000 Poor internet connectivity 300 3.8400 4 Lack of technical know-how 300 .95830 -.549 .117 76.867 .000 3.6333 67.000 5 Less Digital Awareness 300 3.8867 1.01358 -.671 -.277 .000 6 Problems of Illiteracy 300 3.7067 .97998 -.638 .313 73.333 .000 7 Limited Point of scale 300 3.7400 .99953 -.724 .463 129.760 .000 8 Increase in Internet fraud 300 3.8333 .94419 -.484 .023 120.480 .000 9 3.7200 1.04990 -.545 52.600 Cash offers greater privacy 300 -.336 .000 10 3.7733 -.529 -.067 78.133 .000 300 .93512 Personal preference Unavailability of Non-Cash Payment System 34.000 11 300 3.4667 .88740 -.073 -.722 .000 3.8067 12 Widely Acceptance 300 .98782 -.745 .289 75.533 .000

#### TABLE NO. 8: PERCEPTIONS OF RESPONDENTS REGARDING THE PROBLEMS OF CASHLESS TRANSACTIONS

Source: Data collected by guestionnaire

Table 8 highlights the perception of respondents related to the problems of cashless transactions. The cashless system has undeniably transformed how we handle money and conduct transactions. While it offers convenience, efficiency, and the potential for financial inclusion, it also raises concerns regarding privacy, security, and social equity.

#### CONCLUSION

The study concludes that a cashless mode of money transfer is more appropriate and beneficial with ease of using them. Views of respondents regarding the knowledge about different modes of digital payments were positive; respondents were well-familiarized with the cashless mode of money transactions. People in the state are going cashless with the help of mobile wallets such as Paytm, Airtel money, Google Pay, Phone Pay, and many more applications from their phones in their daily lives from paying bills to recharging with great ease anywhere and anytime. The majority of respondents find cashless transactions more convenient as it provides discount and cash-back rewards. It is easy to track spending. The majority of respondents agree that using cashless modes of transaction is less timeconsuming and it is also helpful in the reduction of carrying huge amounts of cash resulting in a growing cashless economy and growth in business sectors preventing money laundering and corruption. The cashless system has undeniably transformed how we handle money and conduct transactions. While it offers convenience, efficiency, and the potential for financial inclusion, it also raises concerns regarding privacy, security, and social equity. This research study also seeks to explore the nuances of the cashless system, shedding light on its potential as a boon for modern society or a bane that requires careful consideration. By analyzing the various aspects surrounding the cashless system, we can pave the way for a balanced approach to the future of financial transactions, ensuring that the benefits are maximized while mitigating the risks and challenges associated with a cashless society.

### REFERENCES

- 1. Abdul Rais, N. A., Mohd Yusop, N., Sabtu, S. N., & Shamsul Bahrin, N. E. E. (2022), "Cashless society in campus: student's usage and level of awareness", Voice of Academia, Vol. 18(1), pp. 58-66.
- 2. Aggarwal Kartik, Malik Sushant, Paul Dipen (2021), "Moving from Cash to Cashless Economy", Journal of Asian Finance, Economics, and Business, Vol. 8, ISSN: 2288-2637.
- 3. Ajit Kumar Roy AK: India's Readiness for Economy: Cashless Economy (Demonetization in India) (Volume 1) March 28, 2017.
- 4. Allam, Z. (2020), "The forceful revaluation of cash-based transactions by COVID-19 and its opportunities to transition to cashless systems in digital urban networks", Surveying the COVID-19 Pandemic and its Implications, 107
- 5. Gupta R, Kumar A (2017), "An Analytical Study of Demonetization and Its Impact on Indian Economy", Vol. 3(4), pp. 217-221.
- 6. Gupta SP: Statistical Methods, Sultan Chans and Sons, New Delhi, 2001.
- 7. Hasan, A., Atif Aman, M., & Ali, M. A. (2020), "Cashless Economy in India: Challenges Ahead", Journal of Commerce, Vol. 8(1), pp. 21-30.
- 8. http://byjus.com/free-ias-prep/cashless-ecomomy accessed on 12 January 2023.
- 9. http://timesofindia.indiatimes.com/city/shimla/digital-payment-makes-people-of-remote-areas-in-himachalapprehensive/articleshowprint/55997226.cms. Article in Times of India on 15 December 2015.
- 10. https://www.google.com/search?q=cashless+system&oq=cash-
- less+sy&aqs=chrome.1.69i57j0i512l6j46i175i199i512j0i512l2.7798j0j15&sourceid=chrome&ie=UTF-8 accessed on 15 January 2023.
- 11. Kaur Pavneet (2019), "Cash to Cashless Economy: Challenges & Opportunities", International Journal of 360 Management Review, Vol. 07, ISSN: 2320-7132.
- 12. Khan J (2009), "Cashless" transactions: perceptions of money in mobile payments", International Business & Economics Review, Vol 1(1), pp. 23-32.
- 13. Pulina M (2011), "Consumer behavior in the credit card market: a banking case study", International Journal of Consumer Studies, pp. 86-94.

## A STUDY ON THE SOURCES OF INSPIRATION FOR PAINTINGS

## Dr. ROOPA BHATIA STUDENT HOUSE NO. 530, SECTOR 21-B, FARIDABAD

### ABSTRACT

The role of Aesthetics, Religion and Spirituality is interwoven in our life styles, and professions. Painting artists have been predominantly influenced and inspired by such great thoughts as is depicted in their paintings. This study attempted to trace and analyze the different sources of influence and inspiration such as great thoughts, ideology, self-motivation / inner vision or other sources like impacting events and calamities etc. as depicted in the selected paintings of famous Indian painters. A sample of 100 paintings i.e. five each of 20 famous painting artists were selected for study. These are Pratiksha Apurav, Salma Arastu, Manjit Bawa, Nandlal Bose, Arpana Caur, V. S. Gaitonde, Ram Kumar, Satish Gujral, M. F. Husain, A. Ramachandran Nair, Ganesh Pyne, Sohan Qadri, S. H. Raza, Jamini Roy, G. R. Santosh, Amrita Shergil, Chitralekha Singh, Abanindranath Tagore, Gaganenderanath Tagore and Rabindranath Tagore. Visual analysis of each painting was done to identify the great thought depicted there in as theme and classify as aesthetic, religious or spiritual and changes in the domain of themes with the progress of career of the artist vis-a-vis the source of influence and inspiration for its culmination. The primary data generated by visual analysis and the secondary data about individual paintings and bio-data of artists were compiled, coded and categorized and analyzed in year-wise five sets as P-1, P-2, P-3, P-4, P-5. The results of statistical analysis confirmed the hypothesis that every painting is inspired by some source of motivation, be it great thought, self-motivation by professional training or inner visions or other sources like fatal events / calamities etc. In this study, 51 per cent paintings were inspired by great thoughts, 31 per cent by self-motivation / inner visions and 10 per cent by other sources.

#### **KEYWORDS**

Inspiration; great thoughts; aesthetics; religion; spirituality; inner visions.

JEL CODE

### **1. INTRODUCTION**

The role of Aesthetics, Religion and Spirituality is interwoven in our life styles and professions. However, Indian artists, particularly painters have been predominantly influenced and inspired by such great thoughts as is depicted in their paintings and other art works. The most forceful form of these great thoughts is cited as "QUOTES" and may be defined as "the words of wisdom and advice said by eminent philosophers and thinkers of various professions or fields." <sup>(1)</sup>

The INDIAN AESTHETICS may be defined as that branch of philosophy which studies the principles of beauty in good taste and appreciation of all living and nonliving objects including inner visions depicted in the paintings. A. K. Coomaraswamy (1981) defines the Indian conception of art as "the controlled and rhythmic expression of emotion (rasa). The conception of rasa (feeling, flavor, burden, passion) is the essential factor in Hindu ideas of aesthetics." <sup>(2)</sup> RELIGION is defined as "the belief in existence of super natural powers say gods and goddesses, and the activities connected with their worship." According to A. K. Coomaraswamy, "the Indian art is essentially religious." <sup>(3)</sup> SPIRITUALITY relates to our real self, the inner being, presence of a spirit (soul, a living consciousness} within every living being, that makes journey of life possible in cosmic system. This is the highest domain of great thoughts and themes for acclaimed artists for their paintings to which very few progress. Sri Aurobindo Ghosh says that "Spirituality is a wider thing than formal religion and it is in the service of spirituality that Art reaches its highest self-expression."<sup>(4)</sup>

In practical life, these three terms have a considerable over lapping and are deeply interwoven. In fact, the ultimate objective or the highest principal of each religion is self-realization and GOD realization for salvation. For instance, in Buddhism, SHUNYAVADA is the highest principal which means that everything we see in this world is perishable and unreal and desires for them cause miseries and sufferings. One should strive for NIRBANA to end the cycle of rebirth and death. Similarly, in Jainism, ANEKANTVADA is the central principal of their religious philosophy. It is also called SYADVADA by means of which one acquires full and complete knowledge of any state of things from different and diverse points of view. Same way, it has philosophy of Karmic (ultra micro) molecules regarding the concept of Soul (ATMAVADA) and TATVAVADA which are so subtle and deep. <sup>(5)</sup> It is all related to the human body and the humanity as a whole. Human body is wonderfully the most perfect combination of all visual and performing arts wherein aesthetics, religion and spirituality are intermingled. So do I say, "None can be the ARTIST greater than GOD." <sup>(6)</sup>

The great thoughts available as Quotes or otherwise as ideologies or preaching have been and will remain invaluable source of guidance and inspiration to everybody in general and professionals like painters in specific. It is a widely accepted belief that almost all the famous painters were inspired or influenced by such great thoughts leading them to acclaimed performances and the same were reflected in their paintings. However, there are no formal research publications in the form of books or theses analyzing the famous paintings of well-known painters which could provide a very valuable treasure of information for the benefit of future generations, particularly the painters. This study attempted to trace and analyze the different sources of influence and inspiration including the great thoughts on Indian aesthetics, religion and spirituality depicted in selected paintings of some famous Indian painters.

#### 2. OBJECTIVES AND HYPOTHESIS

According to **Claude Oscar Monet**, "No one is an artist unless he carries his picture in his head before painting it, and is sure of his method and composition.<sup>(7)</sup> In fact, the theme or motif of a painting culminates from some great thought, ideology, inner vision or event. This is the basic hypothesis of this study.

In India, it is an established practice to classify painting art works into three broad categories, depending on the theme or motif depicted therein. These are i) Indian Aesthetics, ii) Religion & Mythology, and iii) Spirituality. The great thinkers of India like Sri Aurobindo Ghosh, A. K. Coomaraswamy and others described these in detail. In fact, these three categories of art work are correlated to the three stages of development of career of the artist. Generally, the painting artists start their career with paintings relating to themes or motifs on beauty and art aesthetics. This satisfies the urge of the artists for creativity and provides them encouragement for further endeavors. With the passage of time and after gaining experience and command on art skills, the domain of themes / motifs of their paintings mostly progresses to religion and mythology. This second stage of the career of painting artists gives them a wider perspective, more credibility and social acceptability. It lends a sort of sacredness and deeper appreciation for their painting art. However, spirituality is the highest domain of great thoughts and themes for acclaimed artists for their paintings. Very few artists progress to this third stage of their painting career. Therefore, the second hypothesis of this study is to confirm or reject this belief that the career of a painting artist generally progresses in sequence of these three stages i.e. Indian aesthetics, religion and spirituality.

## 3. RESEARCH METHODOLOGY

i) Sampling Design

The main input for this study were the famous paintings of eminent Indian painters' Twenty well known painters were selected and their brief bio-data were compiled along with their photographs. Then five significant paintings of each artist were selected subject to availability of related details. These data on title,

medium, size and year of making were compiled for each painting. Thus, the total sample size constituted 100 paintings which were analyzed visually to identify the great thoughts or other sources of inspiration and classify them accordingly. Efforts were made to include paintings from different phases/stages of painting career of each painter. These are listed in Annexure-I.

#### ii) Visual Analysis Methodologies

According to Gillian Rose<sup>(8)</sup> critical approach for visual analysis methodology requires to take images (paintings) seriously; think about the social conditions and effects of visual objects; and consider your own way of looking at images. As per objectives of this study, following steps are considered imperative:

1) The basic technological input being paintings, therefore, select and reference the paintings to be studied. Then choose the format for interpreting them. Also ensure that the images reproduced are complete. It is better to have colour photocopies of images or download them from web sites.

Before choosing a method of analysis you need the contextual knowledge of each painting as well as the visual culture studies to understand the background.
The various methods of visual analysis suggested by Rose are i) Compositional Interpretation, ii) Content Analysis, iii) Semiology, iv) Psycho-analysis, v) Discourse Analysis and vi) Audience studies. Given the nature and objectives of this study, a combination of the first two methods wise; Compositional Interpretation and

Content Analysis is considered appropriate. 4) For compositional interpretation, each painting may be analyzed first as to what is intended to convey by the artist i.e. theme or message. Then it may be analyzed for compositional qualities i.e. colour, hue, saturation/purity, value, contrast, harmony, abstraction, use of space within the painting, display of light and 3D effects, and expressive content as combined effect of subject matter and visual form.

5) Content Analysis refers to analysis of cultural texts for quantification. It is based on counting of frequency of certain elements in sampled paintings and analyze them statistically. Therefore, selection of paintings should be representative sample. One needs to devise categories for coding images (paintings) which should be replicable and convenient for analysis. In this context, she also emphasized the need for considering the Visual Culture aspects and cited John Berger.<sup>(9)</sup>

Accordingly, each selected painting was studied to trace and analyze the great thoughts on Indian aesthetics, religion and spirituality depicted therein as source of inspiration or influence. The study also attempted to identify the sources of inspiration and influence other than great thoughts such as self motivation or inner visions of the painter. There could be a number of paintings which may depict impact of some National calamities, events or the experiences of the painter. This study attempted to identify all such inspirations/influences and classified them into three categories namely Great Thoughts, Self Motivation and Others, to facilitate statistical analysis.

#### iii) Collection of Secondary Data

The primary data generated through above process were also required to be supplemented by the secondary data from the available research publications and other sources of information on the subject. In fact, information on each painting about its title, medium and materials used, size and year of making vis-à-vis biography of artist, his/her painting style and general social, economic and political conditions is necessary pre-requisite for visual analysis of individual paintings in right perspective. To specify some of these are published books by various authors, research publications, papers and articles in journals, newspapers clippings, surfing of important web-sites on the internet, publications available in the various spiritual, art, religious and cultural centers / institutions / missions, libraries of various museums, universities and art galleries etc. This provided significant help in corroborating the analysis and interpretation of findings of the study.

## 4. ANALYSIS OF DATA AND RESULTS

The visual analysis of selected 100 paintings and the brief bio-data profiles about the painting career of 20 painting artists generated the desired primary data. The main focus was to identify the great thoughts or ideologies on Indian aesthetics, religion and spirituality depicted by each selected painting and classify them into these three categories. There is little scope for use of sophisticated statistical tools and methods in the studies on painting art. Hence efforts were made to quantify the subjective attributes to construct statistical tables in numbers and percentages and presentation as graph chart, pie chart and column chart. This could help meaningful interpretation of the results and conclusions for proving or disproving the hypothesis.

The main objective of this study is to identify the sources of inspiration for each selected painting. As stated earlier, the very theme or motif of a painting culminates generally from inspiration or influence of some great thought or ideology. One may get inspired or influenced by other professionals in this field whom he / she beholds important achievers or by nature or events happening around. Sometimes certain training may infuse self-motivation or it could also be some inner visions. Whatever be the source of inspiration or influence, it manifests in the mind of the artist to render a painting work. Each painting selected for this study has been analyzed visually and supplemented with the information available on the painting art of the artist. These sources have been clubbed into three broad categories. The data have been compiled and presented in Table No. 1.

	TABLE 1: CLASSIFICATION OF	PAINTINGS	BY SOURCE	E OF INSPIR	ATION		
Sl.no.	Painters Name	Fiv	e sets of Pa	aintings (Ye	ar - wise)		
		P-1	P-2	P-3	P-4	P-5	
1.	Apurv, Pratiksha	GT	GT	GT	GT	GT	
2.	Arastu, Salma	SM	SM SM	GT	GT		
3.	Bawa, Manjit	GT	GT	GT	GT	SM	
4.	Bose, Nandlal	GT	SM	GT	GT	GT	
5.	Caur, Arpana	GT	GT	GT	GT	GT	
6.	Gaitonde, V.S	SM	0	SM	SM	GT	
7.	Gujral, Satish	SM	SM	GT	GT	GT	
8.	Husain, M.F	SM	SM	SM	GT	0	
9.	Kumar, Ram	SM	SM	SM	SM	GT	
10.	Nair, A. Ramachandran	SM	SM	GT	0	GT	
11.	Pyne, Ganesh	0	0	0	SM	SM	
12.	Qadri, Sohan	GT	GT	GT	GT	GT	
13.	Raza, S.H	SM	GT	GT	GT	GT	
14.	Roy, Jamini	SM	SM	GT	GT	SM	
15.	Santosh, G.R	0	GT	GT	GT	GT	
16.	Shergil, Amrita	SM	SM	SM	SM	GT	
17.	Singh, Chitralekha	SM	SM	GT	GT	GT	
18.	Tagore, Abanindranath	SM	SM	0	GT	GT	
19.	Tagore, Gaganindranath	SM	GT	SM	0	0	
20.	Tagore, Rabindranath	SM	SM	SM	GT	SM	
	Total	GT-5	GT-7	GT-11	GT-14	GT-14	GT-51
		25%	35%	55%	70%	70%	
		SM-13	SM-11	SM-7	SM-4	SM-4	SM-39
		65%	55%	35%	20%	20%	
		0-2	0-2	0-2	0-2	0-2	0-10
		10%	10%	10%	10%	10%	
		20	20	20	20	20	
		(100%)	(100%)	(100%)	(100%)	(100%)	

http://ijrcm.org.in/

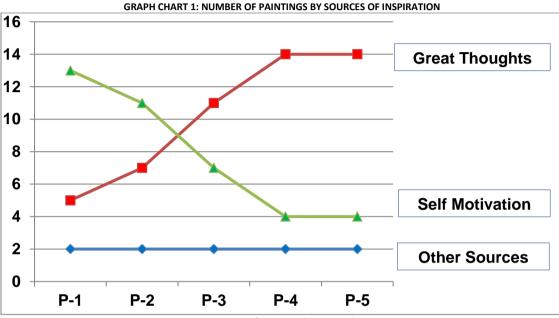
#### GT – Great Thoughts

SM – Self Motivation or Inner Vision

O – Other Sources

It would be observed from this Table that data has been complied painter-wise in five columns relating to the five sets of paintings in ascending order of the years in which these were finalized. These data are classified as GT for depicting Great Thoughts or Ideologies, SM for Self Motivation or Inner Visions and O for any Other Source of inspiration or influence. In first column, out of total 20 paintings 13 i.e. 65 per cent reveal self motivation or inner visions, followed by 5 revealing great thoughts and 2 reveal other sources of inspiration. It correlates with data in first column in the previous Table No.1 in which 75 per cent paintings are in the category of Indian aesthetics.

The second column data for second sect of 20 paintings shows a decrease in number of paintings depicting self motivation to 11 i.e. 55 per cent and that of great thoughts increase to 7 i.e. 35 per cent. This trend continues for third and fourth sets of paintings. The paintings inspired by great thoughts increase to 11 and 14 i.e. 55 per cent and 70 per cent and those of self motivation decrease to 7 and 4 i.e. 35 per cent and 20 per cent respectively. There was no change in the category of other sources of inspiration which remained 2 i.e. 10 per cent in all the 5 sets. These results again confirmed that most of the painting artists start their painting career with self motivation in the domain of Indian aesthetics because of their formal professional training or otherwise. But slowly their motivation and inspiration changed to themes or motifs of great thoughts or ideologies leading them to the domain of religion and then ultimately to spirituality. The presentation of data results of Table No.3, in Graph No. 2 below further clarifies these trends.



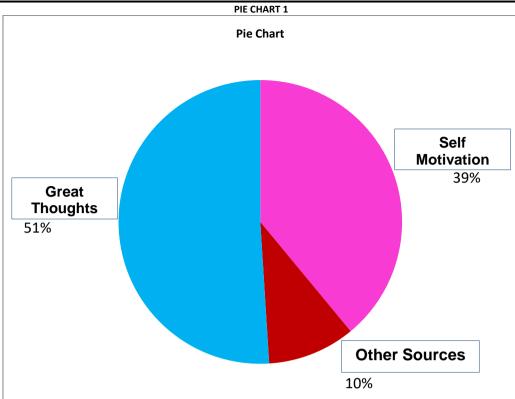
#### Five Sets of Paintings (Year - wise)

The above findings are further corroborated by the data presented in Table No.2. It highlights that the highest number of paintings i.e. 51 accounting for 51 per cent of the total 100 selected paintings were inspired by great thoughts or ideologies. It was followed by 39 i.e. 39 per cent that were inspired by self motivation or inner visions and only 10 i.e.10 per cent were inspired by other sources.

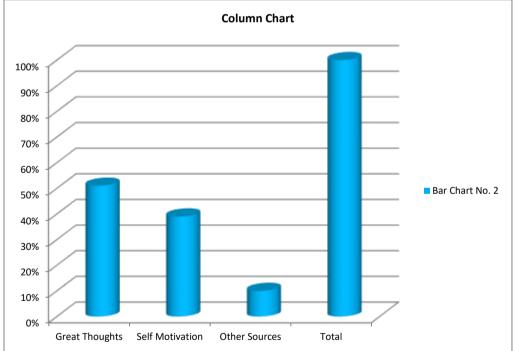
#### TABLE 2: NUMBER OF PAINTINGS BY SOURCE OF INSPIRATION

Sl.no.	Painters Name	Great Thoughts	Self Motivation/Inner Vision	Other Sources	Total
1.	Apurv, Pratiksha	5	-	-	5
2.	Arastu, Salma	2	3	-	5
3.	Bawa, Manjit	4	1	-	5
4.	Bose, Nandlal	4	1	-	5
5.	Caur, Arpana	5	-	-	5
6.	Gaitonde, V.S	1	3	1	5
7.	Gujral, Satish	3	2	-	5
8.	Husain, M.F	1	3	1	5
9.	Kumar, Ram	1	4	-	5
10.	Nair, A. Ramachandra	n 2	2	1	5
11.	Pyne, Ganesh	-	2	3	5
12.	Qadri, Sohan	5	-	-	5
13.	Raza, S.H	4	1	-	5
14.	Roy, Jamini	2	3	-	5
15.	Santosh, G.R	4	-	1	5
16.	Shergil, Amrita	1	4	-	5
17.	Singh, Chitralekha	3	2	-	5
18.	Tagore, Abanindranat	h 2	2	1	5
19.	Tagore, Gaganindrana	th 1	2	2	5
20.	Tagore, Rabindranath	1	4	-	5
Total		Total 51	39	10	100
		(51%)	(39%)	(10%)	(100%)

A brief view of the results of Table No.2 as distribution amongst the three categories of sources of inspiration, are depicted in Pie Chart and Column Chart given below.



**COLUMN CHART 1** 



It is observed from the above statistical analysis that each one of the 100 selected paintings analyzed under this study has been inspired / influenced by some great thought. The above results confirmed that majority that is 51 per cent of these paintings were inspired by some great thoughts or ideologies of great thinkers. 39 per cent of the total sampled paintings were inspired by self-motivation or some inner visions of the painting artists himself, while only 10 per cent paintings were inspired / influenced by other sources such as other famous artists or some natural events happening around them or some vital issues or problems of National concern etc.

The statistical analysis of data as per Table No. 3 and Graph No. 2 again confirms the second hypothesis of this study that each painting artist starts his / her career with paintings in the domain of Indian aesthetics. It is more so because of initial professional training or God gifted interest and skills leading to self-motivation, inner visions or circumstantial influences. After gaining some experience and technical expertise he / she shifts to religious and spiritual paintings as revealed by increase in inspiration by great thoughts from 25 per cent in the first set of paintings to 70 per cent in the fifth set of paintings.

#### 5. SUMMARY AND CONCLUSIONS

In order to facilitate analytical study of selected paintings depicting great thoughts on Indian aesthetics, religion and spirituality, twenty painting artists well known for their painting art were selected. These are Pratiksha Apurav, Salma Arastu, Manjit Bawa, Nandlal Bose, Arpana Caur, V.S. Gaitonde, Satish Gujral, M. F. Husain, Ram Kumar, A. Ramachandran Nair, Ganesh Pyne, Sohan Qadri, S.H. Raza, Jamini Roy, G. R. Santosh, Amrita Shergil, Chitraleakha Singh, Abanindranath Tagore, Gaganendranath Tagore and Rabindranath Tagore. In the second stage five important paintings of each of these twenty painting artists were selected and compiled

along with details of title, medium, size and year of making for detailed analysis. Thus, the total sample size constituted 100 paintings. Efforts were made to include paintings from different phases/stages of career progress of each artist.

Visual analysis of each painting has been attempted keeping in view the progress of painting career of each artist. The focus of this study was to identify the source of inspiration / influence for each painting and to classify them into three categories namely great thoughts, self motivation / inner vision and other sources of inspiration.

The primary data generated by visual analysis and the supplementary secondary information obtained from bio-data briefs of individual artists and the respective paintings were subjected to statistical analysis in the form of tables, line charts, column charts and pie charts. The entire data were compiled year-wise in five sets for five paintings of each artist as P-1, P-2, P-3, P-4 and P-5 to represent the stage of their painting career. The results and findings of the study are summarized as follows:

The classification and statistical analysis of year-wise five sets of individual paintings by source of inspiration reveal that out of the first set of 20 paintings as many as 13 i.e. 65 per cent were inspired by great thoughts and ideologies while 2 i.e. 10 per cent were inspired by other sources. This correlates positively with the findings of statistical analysis of the same set of data for classification by themes in which 75 per cent of these paintings fall in the category of Indian aesthetics. In the subsequent four sets of 20 paintings each, the number of paintings inspired by self motivation/inner visions declined continuously to 11, 7, 4 and 4 to be 55 per cent, 35 per cent, 20 per cent and 20 per cent respectively.

Inversely, the paintings inspired by great thoughts/ideologies in the initial set of 20 paintings were 5 i.e. 25 per cent which increased in the subsequent four sets of data to 7, 11, 14 and 14 i.e. 35 per cent, 55 per cent, 70 per cent and 70 per cent respectively. However, the number of paintings inspired by other sources were only 2 i.e. 10 per cent in all the five sets of paintings.

The painter-wise statistical analysis of paintings inspired/influenced by different sources reveals that majority of the paintings were inspired by great thoughts and ideologies which worked out to 51 i.e. 51 per cent of the total sample of 100 selected paintings. The total number of paintings inspired by self motivation and inner visions were 39 i.e. 39 per cent while only 10 i.e. 10 per cent of the total selected paintings were inspired/influenced by other sources like the paintings of the other successful artists, friends, relatives or events happening around or some problem or vital issues of social/National concern.

The above findings again confirm the first hypothesis of this study that each and every painting is inspired by some source of motivation be it a great thought/ideology, self motivation by professional training or inner vision or other persons/events and depicts the same in its theme. These findings also corroborate the second hypothesis of this study that all painting artists start their career with paintings in the domain of aesthetic themes/motifs depicting beauty in good taste. Professional training, self motivation, inner visions and nature around are the main sources of inspiration for such paintings. After gaining some recognition, experience and expertise over time, he/she is inspired by great thoughts and domain of themes/motifs of painting progresses to religion and mythology in second stage and further to the third stage of spirituality i.e. inner truth which is the ultimate objective of perfect art.

### REFERENCES

- 1. Bhatia, Roopa, Quotes on Art through Art Thought and Literature an Analytical Study, M. Phil. Thesis 2013-14, Mangalayatan University, Aligarh, p.1.
- 2. Coomaraswamy, A.K., *Essays in National Idealism*, Munshiram Manoharlal Publishers, Delhi, 1981 (First Indian Edition), pp. 36-37, Cited by Ranjan K. Ghosh in *Great Indian Thinkers on Art Creativity, Aesthetic Communication and Freedom, 2006, p. 46*.
- 3. Ibid.
- 4. Ghosh, Sri Aurobindo, The National Value of Art Idealism, Pondicherry, 1953, pp. 49-50, Cited by Ranjan K. Ghosh in Great Indian Thinkers on Art Creativity, Aesthetic Communication and Freedom, 2006, p. 52.
- 5. Surji, Shatavdhani Acharya Sri Kirtichandra, Jainism in Nutshell, (Translated from Gujarati by Shri Prasannamukh Surchandra Badami) Bombay, 1954, pp. iii to v.
- 6. Bhatia, Roopa, Art of Meditation For Salvation, LALITYA International Research Journal of Fine Arts, Agra, Vol. I, Sept. 2014, pp. 124.
- 7. Monet, Oscar Claude, retrieved from www.qotd.org/search/search.html?aid=1234&page=3 on August 23, 2023
- 8. Rose, Gillian, Visual Methodologies: An Introduction to the Interpretation of Visual Materials, Sage Publications, New Delhi, 2001.
- 9. Berger, John, *Ways of Seeing*, 35 Marylebone High Street, London, 1972.

#### ANNEXURE

### LIST OF SELECTED PAINTINGS

## Plate No.

#### (1) Pratiksha Apurv

- 1. The State of Rejoicing, Oil on canvas, 54"x42" (2010)
- 2. Receptivity (Empty Your Cup), Acrylic & oil on canvas. 36"x36" (2012)
- 3. Beyond the Senses, Oil on canvas, 66"x48" (2013)
- 4. Cosmic Balance, Oil on canvas, 60" Diameter (2014)
- 5. Prayer in Gratitude, Oil & acrylic on canvas, 48"x42" (2015)

#### (2) Salma Arastu

- 6. The Tragedy, Acrylic on canvas, 60"x90" (2002)
- 7. When She Became a Widow (Flow of Humanity), Graphite on canvas, 60"x90" (2004)
- 8. World Harmony (Flow of Humanity), Acrylic on canvas, 60"x90" (2004)
- 9. The Blue God V, Acrylic on canvas, 50"x64" (2009)
- 10. I Am All Yours (Turning Rumi), Acrylic on canvas, 28"x22" (2011-12)
- (3) Manjit Bawa
- 11. Ranja, Oil on canvas, 60"x60" (1992)
- 12. Circus Fantasy, Oil on canvas, 60"x60" (1992)
- 13. Sufi Saint, Oil on canvas, 55"x45.67" (2003)
- 14. Durga, Oil on canvas, 173.6x205.7cm (2004)
- 15. Lion with Fire Ring, Oil on canvas, 45.8"x67.91" (2005)
- (4) Nandlal Bose
- 16. Siva Drinking the World Poison, Watercolour, Wash on paper pasted on board, 20"x27" (1933)
- 17. Bull Handler, Tempera on paper, 25"x23.5" (1938)
- 18. Ardhanariswer, Tempera on cloth, 14.5"x9.5" (1942)
- 19. Chaitanya & Haridas, Watercolour on paper, 25"x17.5" (1942)
- 20. Sati, Gold, Wash and Tempera on paper, 12.75"x8.15" (1943)
- (5) Arpana Caur
- 21. Kabir, Oil on canvas, 48"x72" (1993)
- 22. Time, Oil on canvas, 66.9"x53.1" (1994)
- 23. Sacred Thread, Oil on canvas, 60"x72" (2004)
- 24. Sohni, Oil on canvas, 50"x60" (2005)
- 25. Day and Night, Oil on canvas, 108"x72" (2011)

#### VOLUME NO. 14 (2023), ISSUE NO. 12 (DECEMBER) (6) Vasudeo Santu Gaitonde 26. Portrait of Bhanu Rajapadhya, Oil on canvas pasted on board, 20"x17.25" (1952) 27. Two Faces. Oil on canvas. 26"x20" (1957) 28. Blue Abstract, Oil on canvas, 39.7"x50" (1965) 29. Green Mountain, Oil on canvas, 70"x40" (1974) 30. Triumph of the Solitude, Oil on canvas, 55"x40" (1998) (7) Satish Gujral Mourning En Masse, Oil on masonite board, 80x60cm (1952) 31. 32. The Despair, Oil and Mix- media on board, 86x86cm (1954) Meera Bai, Oil, Acrylic and Marble gain, 45x46cm (1999) 33 The Wandering Minstrel, Acrylic and Gold leaf on canvas, 42"x42" (2012) 34 35 The Divine Fire, Acrylic on canvas, 24"x24" (2012) (8) Magbool Fida Husain Kumhar, Oil on canvas, 96x96.5cm (1947) 36. 37. Veena Player, Oil on canvas, 69.2x113cm (1960) Three Horses, Acrylic on canvas, 40"x59" (Late 1960's) 38 39. Three Figures, Oil on canvas, 30"x36" (1970's) 40 Mother Teresa, Oil on canvas, 100x59cm (1980) (9) Ram Kumar Worker's Family, Oil on canvas, 36"x24" (1955) 41 Vagabond, Oil on board, 47.5"x24" (1956) 42. Sisters, Oil on canvas, 35"x21" (1967) 43. 44. Ladakh, Oil on canvas, 33"x60" (1993) Benaras, Oil on canvas, 33"x40" (1994) 45. (10) A. Ramachandran Nair Andhi, Oil on canvas, 5'x5'feet (1983) 46. 47. Lotus Pond (Night), Oil on canvas, 85"x72" (1988) 48. Ahalya in Yellow, Oil on canvas, 80"x64" (2001) Woman Chased by Monkey, Oil on canvas, 78"x56" (2005) 49. 50. Bed of Arrows, Oil on canvas, 78"x100" (2012) (11) **Ganesh Pyne** Under the Fountain, Tempera on cloth laid on card, 37x44cm (1969) 51. 52. The Night of the Merchant, Tempera on paper, 50x55cm (1985) Bir Bahadur, Tempera on canvas pasted on board, 56x51.4cm (1989) 53. 54. The Masks, Tempera on canvas pasted on board, 21"x23" (1994) 55. The Window, Tempera on canvas, 18"x21.5" (1997) (12) Sohan Qadri 56. Shiva Shakti, Oil in impasto on canvas, 32"x32" (1973) Shakti Vadini – II, Ink dyes and Incision on paper, 39.5"x27.5" (2002) 57. 58. Mahabheda Bindu, Ink dyes and Incision on paper, 55"x39.5" (2006) 59. Vyomeshwari, Ink dyes and Incision on paper, 39.5"x27.5" (2006) 60. The Yogi, Ink and dyes on paper, 39.5"x27.5" (2008) Sved Haider Raza (13)61. Flora Fountain in Monsoon, Gouache and Watercolour on paper, 21"x24.5" (1945) 62. Ankuran or Germination, Acrylic on canvas, 100x100cm (1998) 63. Bindu, Acrylic on canvas, 31.5"x31" (2000) Kundalini, Oil on canvas, 48"x48" (2001) 64 Prakriti, Acrylic on canvas, 39.5"x39.5" (2006) 65 Jamini Rov (14)66. Mother and Child, Tempera on canvas, 36x73.5cm (1919 - 20) 67. Krishna and Balrama, Tempera on paper, 148x87cm (1940's) Agni Pariksha, Tempera on cardboard, 49x106.5cm (1947) 68. 69. Crucifixion, Tempera on canvas, 88.5x68.5cm (1950's) 70. Cat with Lobster, Tempera on paper, 39.8x27.6cm (1952) (15)Ghulam Rasool Santosh 71. Boat Women in Kashmir, Oil on canvas laid on board, 120.7x79.4cm (1958) 72. Shiva Shakti, Oil on canvas, 127x101.6cm (1970) 73. Padma Garbha, Oil on canvas, 53"x39" (1988) 74. Shakti, Oil on canvas, 30"x24" (1990) Divine Energy, Oil on canvas, 45.2"x39" (1993) 75. (16) Amrita Shergil Haldi Grinders, Oil on canvas, 100x74.7cm (1930) 76. 77. Hill Women, Oil on canvas, 148x89cm (1935) Brahmcharis, Oil on canvas, 88x145.5cm (1937) 78. 79. Bride's Toilet, Oil on canvas, 88x145.5cm (1937) Ancient Storyteller, Oil on canvas, 72.8x89.2cm (1940's) 80. **Chitralekha Singh** (17) The Sun Set, Oil on canvas, 40"x45" (1995) 81. 82. The Lovely Kasauli, Watercolour on paper, 11"x14" (1995) Mahayogi Siva, Oil on canvas, 20"x30" (1978 - 1984) 83.

- 84. The Lotus Buddha, Oil on canvas, 30"x35" (1990 1995)
- 85. Divyagyan 8, Oil on canvas, 15"x20" (2005 2006)
- (18) Abanindranath Tagore
- 86. The Passing of Shahjehan, Oil on canvas, 35.56x25.4cm (1902)
- 87. Lady holding a Lotus, Watercolour and Gold on paper, 20.2x12.9cm (1900-1905)
- 88. Ashoka's Queen, Chromolithograph, 28.8x22cm (1910)

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

90. Journey's End, Tempera on paper, 21x15cm (1913)

#### (19) **Gaganindranath Tagore**

- The River View, Watercolour, Wash and Tempera on paper, 20.6x18.4cm (1912) 91.
- Chaitanya Meditating at Puri beach, Watercolour on paper, 15"x11" (1913) 92.
- City in the Night, Watercolour on paper, 32.5x25cm (1922-1923) 93.
- 94. Magician, Watercolour on paper, 34.5x27cm (1922 - 1925)
- 95. Temple Cubist, Watercolour on paper, 20.2x25.5cm (1925)

#### (20) **Rabindranath Tagore**

- 96. Six Seated Women, Coloured Ink on paper, 25.3x35.7cm (1929-1930)
- 97. Woman Face, Coloured Ink on paper, 50.8x53cm (1930 - 1931)
- Dancing Women, Coloured Ink on paper, 26x36.5cm (1931-1932) 98.
- 99. Swirling Female Figure, Pen, Ink and Pastel on paper, 26.1x21.1cm (1932 - 1933)
- 100. Lady with Flowers, Coloured Ink, Watercolour and pastel on paper, 35x22cm (1937)





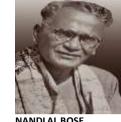
SALMA ARASTU

Plate No. 1

Plate No. 2



Plate No. 1



NANDLAL BOSE



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4





Plate No. 2



Plate No. 3



Plate No. 4





Plate No. 4



Plate No. 3

Plate No. 2



Plate No. 4



http://ijrcm.org.in/

## ISSN 0976-2183



Plate No. 5



APARNA CAUR



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4

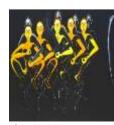


Plate No. 5



Plate No. 5

V S. GAITONDE

Plate No. 1

Plate No. 2

Plate No. 3

Plate No. 4

Plate No. 5



Plate No. 5

SATISH GUJRAL

Plate No. 1

Plate No. 2

Plate No. 3

Plate No. 4



Plate No. 5









Plate No. 3

Plate No. 4



M. F. HUSSAIN











Plate No. 5

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT** A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

Plate No. 5



RAM KUMAR



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4



Plate No. 5



A. R. NAIR



Plate No. 1





Plate No. 3



Plate No. 4



Plate No. 5



GANESH PYNE

Plate No. 1

Plate No. 2

Plate No. 3

Plate No. 4

Plate No. 5



SOHAN QADRI



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4



Plate No. 5



## ISSN 0976-2183



S.H. RAZA



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4



Plate No. 5



JAMINI ROY



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4



Plate No. 5



G. R. SANTOSH



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4



Plate No. 5



AMRITA SHERGIL



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4



Plate No. 5

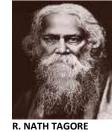


CHITRALEKHA SINGH



A. NATH TAGORE





R. NATH TA





Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4



Plate No. 5



Plate No. 1



Plate No. 2





Plate No. 4



Plate No. 5



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4



Plate No. 5



Plate No. 1



Plate No. 2



Plate No. 3



Plate No. 4



Plate No. 5

# REQUEST FOR FEEDBACK

## **Dear Readers**

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail <u>infoijrcm@gmail.com</u> for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-Co-ordinator

# **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

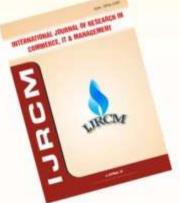
## **ABOUT THE JOURNAL**

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals







L

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/