

**RTM Nagpur University, Nagpur**  
**M.A (Part-I) Second Semester Examination**  
**Post Graduate Syllabus in Economics**  
**(Under Choice Based Credit System/CBCS)**

**Micro-Economic Theory – II**

**Learning Objectives:**

1. To make students aware about the relations between distributions of factor remuneration and economic welfare.
2. To make students to know the importance of importance of information in value generation of products and wealth.
3. To develop ability to synthesis the knowledge about equilibrium of economic activities.
4. To make them capable of understanding of welfare implications of economics activities of individual and society

**Learning Outcomes:**

1. Students will enable to know the rational level of the remuneration of factors of production students shall become able to draw suggestions on remuneration of facts of production.
2. Students will become able to understand, collect and process the economic information.
3. Students will be able to comment on present equilibrium status at Micro Level and General Level.
4. The Knowledge of economic welfare will make students able to judge the rational of economic activities.

**Content of Syllabus**

**Allocation of Teaching Hours: 20 Hrs. of Each Module/Units**

Module/Units No.	Content
1	<b>GENERAL EQUILIBRIUM ANALYSIS</b> Concepts types of Equilibrium- Walrasian Model of General Equilibrium – Stability and Uniqueness of equilibrium – Parato's efficiencies and Production Possibility curves- Equilibrium with efficiency in consumption, production and exchange. Non-Walrasian equilibriums – non tâtonnement process, rationing equilibrium, effective demand, micro foundations of macro-economics
2	<b>SYMMETRIC AND ASYMMETRIC INFORMATION</b> Market with asymmetric information, quality, uncertainty and market for lemons, Adverse Selection, Social Insurance, Signaling and Screening, Moral Hazzards. The Principal Agents problems, Asymmetric information in Labour Market.

*S. B. Patil*

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3	<b>THEORY OF DISTRIBUTION</b> Marginal Productivity theory of distribution. Eulers' Production exhaustion theorem Modern theory of distribution. – Macro theories of distribution Ricardo, Marx, Kalecki and Kaldor
4	<b>WELFARE ECONOMICS</b> Paretian concepts of economics welfare- Kaldor- Hicks Compensation Criterion for welfare- Social Welfare function, Maximization of social Welfare Determination of welfare maximizing output-Mix- Commodity distribution and Resource Allocation- Welfare maximization and perfect competition- social choice- Contribution of Arrow and A.K. Sen- Market failures, Externalities and Public goods.

### Books for References:

1. Maddala GS and Miller E- Micro economics- Theory and Applications, "Tata Mcgraw- Hill Publishing Co. Ltd. Delhi
2. Pindyck R.S. Rubin field D.L. and Mehta P.L.- Micro Economics, Pearson Education, Delhi-
3. Henderson J.M. & Quandt- Micro Economic theory: A Methodical approach- Mc Graw Hill Book Company, Delhi
4. Advance Economic Theory- H.L. Ahuja- S.Chand & Co. Delhi
5. आर्थिक विश्लेषण – के. पी. जैन- मेहरा अँण्ड सन्स- आग्रा.
6. Advance Economic Theory-H.S. Agrawal- Laxmi Narayan & Co., Agra
7. Micro Economic Theory- K.P. M. Sundaram and MC Vaish S.Chand & Co., New Delhi
8. उच्चतर आर्थिक सिद्धांत- प्रा. कृष्णराव पाटील, मंगेश प्रकाशन, नागपूर

## Macro-Economic Theory - II

### Learning Objectives:

1. To expose the students to macro-economic theory and contemporary macroeconomics issues.
2. To enable the students to understand functioning & the economy as a whole is analyzed to understand macroeconomics thoughts.
3. To specially enable the students to understand the genesis, nature and ramifications of critical macro-economic issues to be analyzed.

### Learning Outcomes:

1. It will enable students to handle macroeconomics theories and related macroeconomics issues.
2. It will enable students to understand the effects of macroeconomic decisions taken by Governments.
3. This study will enable students to collect the data on macroeconomics level and analyze it and draw the suggestions, over macroeconomic problems.
4. This study shall enable to compare economic conditions of various countries and also of various regions among the country.
5. The knowledge multiplier theory shall be useful to guide investments.



## Content of Syllabus

Allocation of Teaching Hours: 20 Hrs. of Each Module/Units

Module/Units No.	Content
1	<b>INFLATION MEANING, TYPES, EFFECTS, CONTROL</b> Inflationary gap, open and suppressed inflation, inflation and developing countries, Theory of inflation v/s theory of multiplier, control of inflation Classical, Keynesian and Monetarists approach to inflation- Structuralist theory of inflation- Philips Curve- Short run and long run curves. Natural rate of employment- Expectation augmented- Philips Curve- Tobins modified Philip curve- cost of Inflation
2	<b>THEORY OF BUSINESS CYCLES</b> Concept and phases of Business Cycles- Multiplier Accelerator interaction model- Schumpeter and Kalecki's theory, Great Depression and its effects
3	<b>MACRO DISTRIBUTION THEORIES</b> Meaning of Income distribution, Theories of aggregate income distribution, Classical Neo-classical and modern, classical theory of Ricardo and Marx, Neo-classical theory of Meade, Modern theories of Cartter and Kaldor
4	<b>MONETARISM AND FISCALISM</b> Monetarists Model of Economic progress, Fiscalists model of economic progress, Difference between monetarists and Fiscalists, Tests of economic policies, Monetary and fiscal policy mix to control inflation, counter unemployment, Internal and external stability for economic growth

### Books for References:

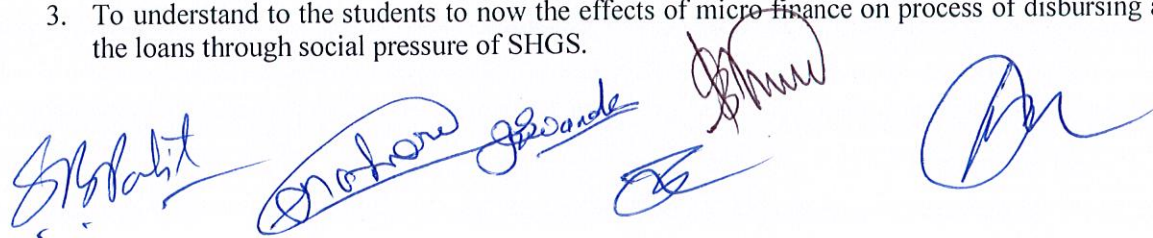
1. Ott. D J and Yoo J.H. – Macro Economic Theory- Mc. Grow Hill
2. Rosalind Levacic and Alexander Rebman- Macro-economic: An introduction Keynesian Controversies- Mc. Millian
3. M.J.C. Surrey- Macroeconomics- Willey Eastern
4. Gregory Mankiw N. –Macroeconomics- 7<sup>th</sup> Edn.- Worth Publishers.
5. डॉ. रामदास माहोरे, व्यापार चक्राचे सिध्दांत, साई ज्योती प्रकाशन, नागपूर

## I - ELECTIVE CORE SUBJECT

### 1. Economics of Micro-finance

#### Learning Objectives:

1. To equip the students themselves in compressive manner with various aspects of micro finance activities to be undertaken by banks.
2. To help the students in understanding traditional methods of financing micro enterprises under MSME in India.
3. To understand to the students to now the effects of micro finance on process of disbursing and recovering the loans through social pressure of SHGS.





**Learning Outcomes:**

1. Students will develop the skill for covering technical information into economics relationship between inputs and output of micro-finance activities.
2. The students will understand the importance of allocation of funds to finance MSME, through general budget of country.
3. The students will enable to evaluate the activities of micro-finance agencies and shall be able to draw suggestion took improvement.
4. The students will be able to understand the micro implication of disbursement and bad debts occurred in economy due to micro-finance activities, and financial pressures created on finance institutions and public exchequer.

**Content of Syllabus****Allocation of Teaching Hours: 20 Hrs. of Each Module/Units**

Module/Units No.	Content
1	<b>Microfinance: Role and Problems</b> Microfinance origin, definition, Types, Objectives, Features, Principles, Benefits and Criticisms, Microfinance Institutions and their types, Micro Finance Companies in India. Challenges faced by microfinance institutions. Self Help Group and Micro Finance, government schemes for self-help groups in India, Deendayal Antyodaya Yojana, National Livelihood mission, and poverty Alleviation Programmes, Importance of SHGs, Benefits to Members, Women, Banks, Government, Voluntary Agencies and Society. Microfinance and Women Empowerment.
2	<b>Financial Planning of MFIs</b> Financial Management of MFIs, Credit risk, types of credit risk, Integrated risk management. Non-banking financial companies and microfinance. Types of NBFCs, Non-banking Financial Companies in India.  Difference between Bank finance and microfinance. Development in the Microfinance sector. Concerns in the microfinance sector related to consumer protection.
3	<b>Regulatory approaches towards Microfinance</b> Need to review the current regulatory framework. Microfinance credit lending models. Participatory rural approach concepts and prerequisites conducting participatory Assessment tools and techniques of participatory assessment.  Microfinance release protection and guarantee program. Role of Asian Development Bank, partner Financial Institutions- Citibank, IndusInd Bank and Kotak Mahindra Bank.
4	<b>Financial and Social Evaluation</b> Financial rating, measurement of indicators and financial performance analysis. Social performance management definition and principles, social performance analysis. NABARD and microfinance, Role of ICICI Bank, Axis Finance Limited and State Bank of India in microfinance. Impact of Microfinance on people and societies, the status of Microfinance in India, Critical study of Microfinance in India. Top Microfinance institutions in India.

**Books for References:**

1. Rutherford Stuart, (2000), 'The Poor and their Money,' Oxford University Press, Delhi.
2. Yunus Muhammad, (2008) 'Creating a World Without Poverty: Social Business and the Future of Capitalism, Public Affairs, New York.
3. Patil R. M., (2011) 'Impact of Microfinance through Self-Help Groups,' Discovery Publishing Pvt. Ltd. Delhi





4. Srinivasan, N. (2010), 'Micro Finance in India: State of the Sector Report 2010,' Sage Publication, New Delhi
5. Watkins Todd A., (2020) 'Introduction to Microfinance', World Scientific Publisher, Chennai
6. Das Puspita, (2014) 'Empowerment and Microfinance', Biotech Publisher.
7. V. Rengarajan, (2013), 'Microfinance Principles and Approaches' Notion Publication

## I - ELECTIVE CORE SUBJECT

### 2. Applied Econometrics

#### Learning Objectives:

1. To help students by enabling them to handle complex and economic data for the interpretation.
2. To equip students with a good understanding the situation under which economic activities is a performed.
3. To equip the students to analyses trend, lags and leads in the dynamic condition and predict the result.
4. To empower the students to give the suggestion.

#### Learning Outcomes:

1. Students will empower to handle complex and dynamic economic data.
2. Students shall become able to drawn to the conclusion from the given data.
3. Student shall become able to handle the complexities of data and shall become enable to draw the conclusion.
4. The students shall enable handle to multiply regressions models and testing by hypothesis taken for a research problem.

### Content of Syllabus

**Allocation of Teaching Hours: 20 Hrs. of Each Module/Units**

Module/Units No.	Content
1	<b>Basic Econometrics</b> <b>Econometrics-</b> Meaning, Nature, Scope, Importance. Methodology of Econometrics, Structure of Economic Data. <b>Simple linear regression model</b> – Assumptions, Estimation (through OLS approach) and properties of estimators; Gauss-Markov theorem; Concepts and derivation of R-square and adjusted R- square;
2	<b>Problems in Regression Analysis</b> <b>Problems in Regression</b> -Multicollinearity, Autocorrelation Heteroscedasticity-Meaning, Nature, Consequences and Remedial Measures <b>Model Specification and Diagnostic Testing</b>
3	<b>Dummy Variables and Dynamic Econometric Models</b> <b>Dummy Variable</b> – Meaning, Nature, Importance and Limitation, Use of Dummy Variable Technique in two and more than two categories, Dummy Variable Trap. <b>Lagged Variables and distributed lag models</b> – Meaning, Nature, Importance and Estimation Koyck Approach to Distributed Lag Models- the Adaptive Expectation model and Partial Adjustment Model, Estimation of Autoregressive Models, Causality in Economics

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4	<b>Simultaneous Equation Models</b> <b>Simultaneous Equation Model</b> – Meaning, Nature, Consequences, Simultaneous equation bias and inconsistency of OLS estimates; Identification Problem <b>Time Series Analysis Concepts</b> - Stationary, Non-Stationary, Unit roots, Co-integration, Spurious regression, Random Walk Model. Dickey-Fuller approaches to Unit Root test <b>Forecasting</b> with AR, MA and ARIMA Modelling.
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### Books for References:

1. Gujarati D.N., Basic Econometrics, McGraw Hill, New Delhi.
2. Dongherty C (1992), Introduction to Econometrics, oxford University Press, New York.
3. Koutsoyiannis, A. (1977), Theory of Econometrics (2nd ed), The Macmillan Press Ltd., London.
4. Madani, G.M.K. (2000): Introduction to Econometrics: Principles and applications, Oxford University Publications.
5. William H. Greene. (2008) Econometric Analysis. Pearson Education Publication New Delhi
6. Wooldridge, J., (2009) Introductory Econometrics: A Modern Approach, Cengage Learning Publication
7. Dhanasekaran K., (2014) Econometrics (Ed. 2), Vrinda Publication, New Delhi.

## II - ELECTIVE CORE SUBJECT

### 1. Statistics for Economics

#### Learning Objectives:

1. To empower the students to master over the technique of classification and analyze data to prove different hypothesis intended to be tested.
2. To provide a tool kit to students to handle massive data and draw inferences from it.
3. To enable the students to interpret the data in nut shell by a averaging, precenting and arranging into different classes through the process of classification
4. To help the student to draw the conclusion in the form of standard deviations, skew nesses and through various co-relations and regressions.
5. To equip the students to represent data in pectoral form and to make it understandable to common masses.

#### Learning Outcomes:

1. The students will develop the knowledge to interpret the complex statistical tables in graphs given in publish media.
2. The regressions technique shall enable students to predict the future values up to certain time limits.
3. The statistical help in compression and confirm the sample results into population result.

### Content of Syllabus

Allocation of Teaching Hours: 20 Hrs. of Each Module/Units

Module/Units No.	Content
1	<b>Introduction to Statistics, Data Presentation and Indian Statistics</b> Statistics in Practice- Application- Data, Data Sources, Descriptive Statistics, Statistical Inference. <b>Basic Statistical concepts</b> – Population, Sample, Parameter and Statistics, Variables and Data, <b>Data Measurement levels</b> - Nominal, Ordinal, Interval and Ratio, Computer and Statistical Analysis <b>Construction of Frequency Distribution</b> - Classification and Tabulation of Data, Graphs and Charts <b>Indian Statistics:</b> CSO, NSSO, Recent Population Census, Agricultural and Industrial Statistics

*S. Baljit*

*Shahrukh*

*Boonde*

*Sharma*



2	<b>Descriptive Statistics: Numerical Measures</b> <b>Measures of Central Tendency:</b> - Arithmetic Mean, Median, Mode, Geometric, Harmonic Mean, Percentiles and Quartiles <b>Measure of Variability:</b> Range, Interquartile Range, Mean Deviation, Variance, Standard Deviation, Coefficient of Variation <b>Measures of shape – Skewness and Kurtosis</b>
3	<b>Correlation, Regression Analysis and Index Number</b> <b>Correlation Analysis:</b> Meaning, Importance, Types, Methods of Determining Correlation and Limitations- Karl Pearson's Coefficient of Correlation, Coefficient of Concurrent Deviation, Spearman's Rank Correlation, Coefficient of Correlation by Least Square Method <b>Regression Analysis:</b> Meaning, Importance, Types, Methods of Determining Correlation and Limitations- Simple Linear Regression Model, Least Squares Method <b>Index Number</b> Time and Factor Reversal Test
4	<b>Sampling Distributions and Statistical Inference</b> <b>Sampling –</b> Methods of Sampling – Random and Non-random, <b>Estimation –</b> Meaning, Types, Characteristics, Importance <b>Hypothesis Testing–</b> Meaning, Types, level of Significance, One Tailed and Two Tailed Test, Critical Values and Significant Values. Type I and Type II Errors <b>Test of Significance –</b> Small Sample and Large Sample, Chi-Square analysis, Analysis of Variance

#### Books for References:

1. Gupta S.C and Mrs. Indira Gupta: Business Statistics: Himalaya Publishing House; Delhi
2. Gupta, S.C., Fundamentals of Applied Statistics, S. Chand & Sons New Delhi.
3. Gupta, S.P., Introduction to Statistical Methods., S. Chand & Sons New Delhi.
4. King, W.L.: The Elements of Statistical Methods; The Macmillan Co. New York.
5. Anderson, Sweeney and Villiams, Statistics for Business and Economics, Cengage Learning publication, New Delhi.
6. Elhance, D.N, Practical Problems in Statistics, Kitab Mahal, Allahabad
7. Dr. Gajanan Patil, Fundamental Statistics, Kasturi Publication, Nagpur

## II - ELECTIVE CORE SUBJECT


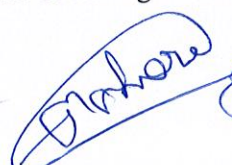



### 2. Natural Resource Economics

#### Learning Objectives:

1. To make students aware about the relationship between use of Natural Resources and Economic Growth.
2. To make students to know about the importance of consecration of Non-renewable natural resources.
3. To enable students to decisive suggestion to policy makers about popularization of the use of renewable natural resources.

#### Learning Outcomes:

1. Students will enable to know rational use of natural resources, shall become able to propagate thinking on conservation of renewable natural resources.
2. Students will enable optional management and conservation of non-renewable natural resources.
3. Students will be in a capacity to draw suggestions for popularizing the use of renewable natural resources.
4. Student shall be having a knowledge about sustainable development in the light of natural resources.



## Content of Syllabus

Allocation of Teaching Hours: 20 Hrs. of Each Module/Units

Module/Units No.	Content
1	<b>INTRODUCTION TO ENVIRONMENTALAS ECONOMICS</b> Nature and scope of environments economics- A Holistic Approach towards environments and economics- Need of Natural Resources for economic development over population and over consumption of natural resources and scarcity of them. Environment Degradation- Consequences of it.
2	<b>NATURAL RESOURCES</b> Types of Natural Resources -their nature and uses Renewable Resources – Optimal Management, Common property and open access- Tragedy of Commons Non-renewable Resources – Economic issues relating to use of non-renewable resources, Management of them- Backstop exploration and technological progress Valuation of natural resources – use and non-use values, valuation methods
3	<b>RESOURCES ECONOMICS AND SUSTAINABLE DEVELOPMENT</b> Natural Resource Scarcity- Optimum use Criteria- Features of system of Environmental- Economic Accounting (SEEA)- Integration of SEEA with Natural Accounting- Green GNP- Environmental Impact Assessment (EIA)-Sustainable Development- Inter and intra generational equity concept of use of natural resources.  <b>MEASURING SUSTAINABLE DEVELOPMENT</b> Strong and weak sustainability- Strategies of Sustainability- Critique of sustainability – Environmental Kuznet Curve Hypothesis.
4	<b>GLOBAL NATURAL RESOURCE ISSUES AND INDIAN EXPERIENCE</b> Trade and Natural resources- Price differential and Arbitrage- Global depletion of natural resources- International Conventions over use of natural resources- Domestic natural resource utilization policies.

### Books for References:

1. Ulgeanathan Sankar- Environmental Economics Theory and Practice- Sage Publication- New Delhi-
2. Fisher A.C. 1981- Resource and Environmental Economics- Cambridge University Press, Cambridge
3. N.Das Gupta-1997- Environmental Accounting-Wheeler and Company, New Delhi-
4. Paul Aekins- 2000- Econ0mics Growth and Environmental Sustainability- Rouflege, London.
5. Rabindra Bhattacharya- Environmental Economics an Indian perspectives- OUP-New Delhi



### III - ELECTIVE SUBJECT

Skill based and activity-based learning has a weightage of two credits each. It is mandatory for all students to have minimum 75 % attendance for both internal and external and should complete in the same Semester. In case a student is unable to complete the courses due to a valid reason, he/she has to complete it in the next Semester. The Credits earned in Skill based and activity-based learning, however will not added in the calculation of SGPA / CGPA.

#### Skill Based Programmes at Post-Graduate for M.A Economics for 2<sup>nd</sup> Semester

(For 2 Credit)

Course Name: 1. ECONOMIC SYSTEMS  
2. GENDER ECONOMICS

(Choose any one of the above 1 or 2)

Credit: 2 (Two)

**Objectives:** The main objective of this course are –

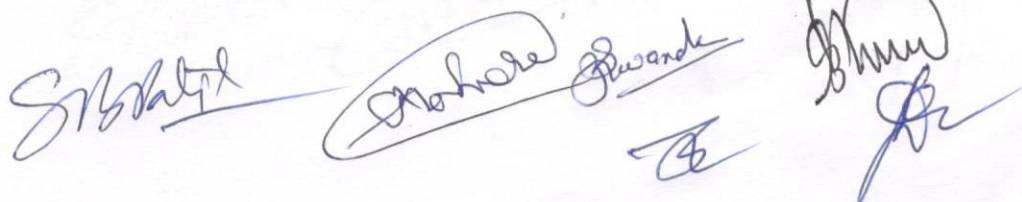
1. The enable students to achieve their academic and career goals.
2. To recognized what professional attributes students have developed.
3. To prepare students for searching questions form employees on application and at interview.
4. To make students more independent learner and critical thinkers.
5. To make students more self-directed, self-relelnts and proactive.

#### Programme Outcomes:

1. It will develop to understand the interdependence and complexity of economic systems.
2. They will help in understanding adjustment for economic system to entrepreneur.
3. Students will enable to ascertain women economic rights and can desire suggestions for action programme.
4. The students will understand functioning of good governance for female equality provided in Constitutions of India.

#### 1. ECONOMIC SYSTEMS

Units	Topic	Contact Hours		
		Lectures	Tutorials	Practical's
1	<b>INTRODUCTION TO ECONOMIC SYSTEM</b> Concept, definition and features & economic system Functions of economic system in a country. Evolution of economic systems- Classification of economic systems. <b>CAPITALISM OR FREE MARKET ECONOMY</b> Definition of capitalism- Features of capitalism, Institutions under capitalism- Evolution of capitalism- Functions of capitalism- Advantage and disadvantage of capitalism.	5	-	-
2	<b>SOCIALISTIC AND MIXED ECONOMY-</b> Definition and concept of socialism- Features and institutions under socialism- Evolution of socialism and communism- Role of state under socialism- Advantage and Disadvantages of socialism. <b>MIXED ECONOMY-</b> Genesis of mixed economy- Features of mixed economy- Role of Public sector and Private Sector in an	5	-	-





	economy- Advantages and Disadvantages of public of private sectors in mixed economy- Evaluation of working of mixed economy in India.			
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### Books for References:

1. S. S. M. Desai & Nirmal Bhalerao- Economic system- Himalya Publishing House, New Delhi.
2. Dilip K. Das- China and India a Tale of two economics- Routledge Publication New York- 2006
3. Economic System- Rebacca Lane – G.W. – Publishers Tinley Park Illinas.
4. Theories of mixed Economy- James Meade – Routledge Publication- Newyark
5. Future for socialism- by John e. Roemer – Harvard University Press

## 2. GENDER ECONOMICS

Units	Topic	Contact Hours		
		Lectures	Tutorials	Practical's
1	<b>WOMEN AND LABOUR MARKET</b> Factors affecting female entry in labour market- Supply and demand for female labour in India- Female work participation in Agriculture, in Industry and service sector. Wage differentials in female activities and its determinants. <b>WOMEN IN DECISION MAKING</b> Features affecting decision making by women, in property rights, access to and control over economic resources assets- Economic status of women and effect on work participation rate in India.	5	-	-
2	<b>SOCIAL SECURITY AND SOCIAL PROTECTION TO WOMEN</b> Social security for women- Their access to credit, insurance and economic independence- Review of legislations for women entitlements social security and safety- Affirmative action for improvement of women's social and economic status. <b>GENDER PLANNING AND GOVERNANCE</b> Gender and Development indices- Gender Planning techniques- Eco-feminism and analysis of women's work valuation of productive and unproductive work of women's Female contribution to National Income.	5	-	-

### Books for References:

1. Boserup E- Women's role in Economic Development- George Allen and Unwin, London (1970).
2. Government of India- Towards equality report on committee on the status of women in India- N. Delhi
3. Seth M- Women and Development – Indian Experience sage publication New Delhi (2000).
4. Wazir R- The Gender gap in Education Sage Publication – New Delhi (1998)
5. Kabeer N( 1994) –\_Reversed Realities, Gender Hierarchies in Development thought – Kali for women- New Delhi.
6. Amsdden A.H. (1980) Economics of Women and Work- Penguin Series.
7. Harmondsworth Baund- \_Forms of Production and women's labour- \_Sage Publication N. Delhi.



## **2. Project Work (2 Credit)**

### **GENERAL GUIDELINES FOR PROJECT WORK**

Project work is an integral part of academic curriculum of tea department. It is an initiative to bridge gap between knowledge and application through a series of interventions that will enable student to gain insights and exposure. The project work serves the twinge purposes of providing critical economics and business insights to students. It will help to provide post graduates of high caliber to industries.

#### **OBJECTIVES:**

1. To provide an opportunity for students to apply theoretical concept in real life situations.
2. To enable students to manage resources, work under deadlines, identify and carry out specific goal-oriented tasks.

### **TENTATIVE FRAME WORK OF PROJECT WORK**

- a. **SELECTION OF A TOPIC AND ORGANIZATION FOR STUDY.**
- b. **TENTATIVE CHAPTER SCHEME.**

1. **Chapter 1** - Conceptual framework.
2. **Chapter 2** - Review of literature
3. **Chapter 3** - Research Methodology
  - i. Research Gap
  - ii. Significance of Study
  - iii. Formulative of Research Problems
  - iv. Research Objectives
  - v. Data sources – (Primary/ Secondary)
  - vi. Collection of data
  - vii. Tools of analysis (Analytical Framework
  - ix. Relevance of Study
  - x. Limitation of Study
4. **Chapter 4** - Data Base
5. **Chapter 5** - Data analysis and interpretation
6. **Chapter 6** - Conclusions, suggestions and policy implication
7. **Appendices** - i) Bibliography ii) Questionnaire/schedule

### **LENGTH OF THE PROJECT**

1. Report length 40 to 60 pages.
2. Alignment – Justifiable
3. Font Size - 12
4. Font Times – Times New Roman
5. Line Spacing – 1.5

