

Volume 6, Issue 1 (XVII)  
January - March 2019

ISSN 2394 - 7780



International Journal of  
**Advance and Innovative Research**  
(Part - 4)

Indian Academicians and Researchers Association  
[www.iaraedu.com](http://www.iaraedu.com)

# International Journal of Advance and Innovative Research

Volume 6, Issue 1 ( XVII ): January - March 2019 : Part - 4

Editor- In-Chief

**Dr. Tazyn Rahman**

## Members of Editorial Advisory Board

**Mr. Nakibur Rahman**

Ex. General Manager ( Project )  
Bongaigoan Refinery, IOC Ltd, Assam

**Dr. Alka Agarwal**

Director,  
Mewar Institute of Management, Ghaziabad

**Prof. (Dr.) Sudhansu Ranjan Mohapatra**

Dean, Faculty of Law,  
Sambalpur University, Sambalpur

**Dr. P. Malyadri**

Principal,  
Government Degree College, Hyderabad

**Prof.(Dr.) Shareef Hoque**

Professor,  
North South University, Bangladesh

**Dr. Anindita Sharma**

Dean & Associate Professor,  
Jaipuria School of Business, Indirapuram

**Prof.(Dr.) James Steve**

Professor,  
Fresno Pacific University, California, USA

**Prof.(Dr.) Chris Wilson**

Professor,  
Curtin University, Singapore

**Prof. (Dr.) Amer A. Taqa**

Professor, DBS Department,  
University of Mosul, Iraq

**Dr. Nurul Fadly Habidin**

Faculty of Management and Economics,  
Universiti Pendidikan Sultan Idris, Malaysia

**Dr. Neetu Singh**

HOD, Department of Biotechnology,  
Mewar Institute, Vasundhara, Ghaziabad

**Dr. Mukesh Saxena**

Pro Vice Chancellor,  
University of Technology and Management, Shillong

**Dr. Archana A. Ghatule**

Director,  
SKN Sinhgad Business School, Pandharpur

**Prof. (Dr.) Monoj Kumar Chowdhury**

Professor, Department of Business Administration,  
Guahati University, Guwahati

**Prof. (Dr.) Baljeet Singh Hothi**

Director & Professor,  
Gitarattan International Business School, Delhi

**Prof. (Dr.) Badiuddin Ahmed**

Professor & Head, Department of Commerce,  
Maulana Azad Nationl Urdu University, Hyderabad

**Prof. (Dr.) Aftab Anwar Shaikh**

Principal,  
Poona College of Arts, Science and Commerce, Pune

**Prof. (Dr.) Jose Vargas Hernandez**

Research Professor,  
University of Guadalajara, Jalisco, México

**Prof. (Dr.) P. Madhu Sudana Rao**

Professor,  
Mekelle University, Mekelle, Ethiopia

**Prof. (Dr.) Himanshu Pandey**

Professor, Department of Mathematics and Statistics  
Gorakhpur University, Gorakhpur

**Prof. (Dr.) Agbo Johnson Madaki**

Faculty, Faculty of Law,  
Catholic University of Eastern Africa, Nairobi, Kenya

**Prof. (Dr.) D. Durga Bhavani**

Professor,  
CVR College of Engineering, Hyderabad, Telangana

**Prof. (Dr.) Shashi Singhal**

Professor,  
Amity University, Jaipur

**Prof. (Dr.) Alireza Heidari**

Professor, Faculty of Chemistry,  
California South University, California, USA

**Prof. (Dr.) A. Mahadevan**

Professor  
S. G. School of Business Management, Salem

**Prof. (Dr.) Hemant Sharma**

Professor,  
Amity University, Haryana

**Dr. C. Shalini Kumar**

Principal,  
Vidhya Sagar Women's College, Chengalpet

**Prof. (Dr.) Badar Alam Iqbal**

Adjunct Professor,  
Monarch University, Switzerland

**Prof.(Dr.) D. Madan Mohan**

Professor,  
Indur PG College of MBA, Bodhan, Nizamabad

**Dr. Sandeep Kumar Sahratia**

Professor  
Sreyas Institute of Engineering & Technology

**Dr. S. Balamurugan**

Director - Research & Development,  
Mindnotix Technologies, Coimbatore

**Dr. Dhananjay Prabhakar Awasarikar**

Associate Professor,  
Suryadutta Institute, Pune

**Dr. Mohammad Younis**

Associate Professor,  
King Abdullah University, Saudi Arabia

**Dr. Kavita Gidwani**

Associate Professor,  
Chanakya Technical Campus, Jaipur

**Dr. Vijit Chaturvedi**

Associate Professor,  
Amity University, Noida

**Dr. Marwan Mustafa Shammot**

Associate Professor,  
King Saud University, Saudi Arabia

**Prof. (Dr.) Aradhna Yadav**

Professor,  
Krupanidhi School of Management, Bengaluru

**Prof.(Dr.) Robert Allen**

Professor  
Carnegie Mellon University, Australia

**Prof. (Dr.) S. Nallusamy**

Professor & Dean,  
Dr. M.G.R. Educational & Research Institute, Chennai

**Prof. (Dr.) Ravi Kumar Bommiseti**

Professor,  
Amrita Sai Institute of Science & Technology, Paritala

**Dr. Syed Mehartaj Begum**

Professor,  
Hamdard University, New Delhi

**Dr. Darshana Narayanan**

Head of Research,  
Pymetrics, New York, USA

**Dr. Rosemary Ekechukwu**

Associate Dean,  
University of Port Harcourt, Nigeria

**Dr. P.V. Praveen Sundar**

Director,  
Shanmuga Industries Arts and Science College

**Dr. Manoj P. K.**

Associate Professor,  
Cochin University of Science and Technology

**Dr. Indu Santosh**

Associate Professor,  
Dr. C. V.Raman University, Chhattisgarh

**Dr. Pranjal Sharma**

Associate Professor, Department of Management  
Mile Stone Institute of Higher Management, Ghaziabad

**Dr. Lalata K Pani**

Reader,  
Bhadrak Autonomous College, Bhadrak, Odisha

**Dr. Pradeepta Kishore Sahoo**

Associate Professor,  
B.S.A, Institute of Law, Faridabad

**Dr. R. Navaneeth Krishnan**

Associate Professor,  
Bharathiyar College of Engg & Tech, Puducherry

**Dr. Mahendra Daiya**  
Associate Professor,  
JIET Group of Institutions, Jodhpur

**Dr. Parbin Sultana**  
Associate Professor,  
University of Science & Technology Meghalaya

**Dr. Kalpesh T. Patel**  
Principal (In-charge)  
Shree G. N. Patel Commerce College, Nanikadi

**Dr. Juhab Hussain**  
Assistant Professor,  
King Abdulaziz University, Saudi Arabia

**Dr. V. Tulasi Das**  
Assistant Professor,  
Acharya Nagarjuna University, Guntur, A.P.

**Dr. Urmila Yadav**  
Assistant Professor,  
Sharda University, Greater Noida

**Dr. M. Kanagarathinam**  
Head, Department of Commerce  
Nehru Arts and Science College, Coimbatore

**Dr. V. Ananthaswamy**  
Assistant Professor  
The Madura College (Autonomous), Madurai

**Dr. S. R. Boselin Prabhu**  
Assistant Professor,  
SVS College of Engineering, Coimbatore

**Dr. A. Anbu**  
Assistant Professor,  
Acharya College of Education, Puducherry

**Dr. C. Sankar**  
Assistant Professor,  
VLB Janakiammal College of Arts and Science

**Dr. G. Valarmathi**  
Associate Professor,  
Vidhya Sagar Women's College, Chengalpet

**Dr. M. I. Qadir**  
Assistant Professor,  
Bahauddin Zakariya University, Pakistan

**Dr. Brijesh H. Joshi**  
Principal (In-charge)  
B. L. Parikh College of BBA, Palanpur

**Dr. Namita Dixit**  
Associate Professor,  
ITS Institute of Management, Ghaziabad

**Dr. Nidhi Agrawal**  
Associate Professor,  
Institute of Technology & Science, Ghaziabad

**Dr. Ashutosh Pandey**  
Assistant Professor,  
Lovely Professional University, Punjab

**Dr. Subha Ganguly**  
Scientist (Food Microbiology)  
West Bengal University of A. & F Sciences, Kolkata

**Dr. R. Suresh**  
Assistant Professor, Department of Management  
Mahatma Gandhi University

**Dr. V. Subba Reddy**  
Assistant Professor,  
RGM Group of Institutions, Kadapa

**Dr. R. Jayanthi**  
Assistant Professor,  
Vidhya Sagar Women's College, Chengalpattu

**Dr. Manisha Gupta**  
Assistant Professor,  
Jagannath International Management School

Copyright @ 2019 Indian Academicians and Researchers Association, Guwahati  
All rights reserved.

No part of this publication may be reproduced or transmitted in any form or by any means, or stored in any retrieval system of any nature without prior written permission. Application for permission for other use of copyright material including permission to reproduce extracts in other published works shall be made to the publishers. Full acknowledgment of author, publishers and source must be given.

The views expressed in the articles are those of the contributors and not necessarily of the Editorial Board or the IARA. Although every care has been taken to avoid errors or omissions, this publication is being published on the condition and understanding that information given in this journal is merely for reference and must not be taken as having authority of or binding in any way on the authors, editors and publishers, who do not owe any responsibility for any damage or loss to any person, for the result of any action taken on the basis of this work. All disputes are subject to Guwahati jurisdiction only.



**Journal - 63571**

### UGC Journal Details

**Name of the Journal :** International Journal of Advance & Innovative Research

**ISSN Number :**

**e-ISSN Number :** 23947780

**Source:** UNIV

**Subject:** Multidisciplinary

**Publisher:** Indian Academicians and Researchers Association

**Country of Publication:** India

**Broad Subject Category:** Multidisciplinary

## CONTENTS

---

### *Research Papers*

<b>COMPARATIVE STUDY OF FAMILY CLIMATE, EMOTIONAL MATURITY AND ACADEMIC ACHIEVEMENT OF SECONDARY SCHOOL BOYS AND GIRLS</b>	1 – 3
Dr. Ashokkumar B. Surapur	
<b>CLASSROOM LEARNING BEHAVIOUR OF STUDENTS WITH DIFFERENT SOCIO-ECONOMIC STRATA AND THEIR ACHIEVEMENT IN SCIENCE AT SECONDARY LEVEL –A STUDY IN KHAMMAM DISTRICT</b>	4 – 9
Gollapudi Manikya Rao	
<b>SOYINKA’S THE TRIALS OF BROTHER JERO: AN IRONIC CONTRAST BETWEEN VALUES AND ACTION</b>	10 – 12
Suhas Baburao Raut	
<b>BEYOND THE DIGITAL REVOLUTION: LEGAL RISK IN INTERNET SECURITIES</b>	13 – 16
Dr. Shailaja S. M	
<b>THE IMPACT OF GLOBAL FINANCIAL CRISES ON GOVERNMENT EFFECTIVENESS IN INDIA</b>	17 – 19
Arun Kumar T. T.	
<b>DESIGN OPTIMIZATION OF SIDE SLIDER WITH ANALYSIS IN ANSYS SOFTWARE</b>	20 – 22
Er. Sanket Baban Bhosale	
<b>WOMEN’S LITERATURE: CONTENDING AGAINST THE PATRIARCHAL SYSTEM</b>	23 – 25
Veena H. Kadkol	
<b>EFFECT OF GOUTAM BUDDHA’S THOUGHTS ON EDUCATIONAL STRESS AMONG TEENAGERS IN KOLHAPURDISTRICT</b>	26 – 29
Dr. Milind B. Kurane	
<b>IMAGE OF WOMEN IN MAHASHWETA DEVI’S NOVELS: A CRITIQUE ON ACTIVISM AND RESISTANCE</b>	30 – 32
Rupali Jain and Naveeta Negi	
<b>A STUDY ON E-BANKING STRATEGIES ON A SELECTED NATIONALISE BANK’S</b>	33 – 36
Dr. Roopa. B. Bidnalamath and Dr. Raghavendra R Gurjal	
<b>AN INVESTIGATION INTO THE RELATIONSHIP BETWEEN HOME ENVIRONMENT OF ELEMENTARY SCHOOL STUDENTS AND THEIR ACHIEVEMENT IN SCIENCE</b>	37 – 45
Dr. Liyakhath S Ali	
<b>CULTURAL CHANGE AND ITS DEVELOPMENT IN INDIA</b>	46 – 48
Sadashiv Vyaparagi	
<b>WOMEN EMPOWERMENT; ROLE OF NGOS AND SOCIAL WORKERS</b>	49 – 52
Santosh H. Gorabal and Dr. Chanadrashekar C. Banasode	

<b>CAUSES OF INCREASE IN SEXUAL CRIMES AGAINST CHILDREN IN INDIA AND POSSIBLE REMEDIES FOR REINTEGRATION OF CHILD VICTIMS</b>	53 – 56
Ravi N. Soneja	
<b>POLICIES FOR PROTECTING ENVIRONMENT IN TOURISM</b>	57 – 59
Dr. Shailaja. SM and Neelima. I. M	
<b>INTERACTIVE TEACHING STRATEGIES</b>	60 – 64
Shivaprakash K M.	
<b>GREEN ENTREPRENEURSHIP: A MISSING LINK IN GOA</b>	65 – 67
Priya Sharad Kudav and Adnan Durwesh	
<b>FACTORS AFFECTING PRECAUTIONARY SAVING MOTIVE: A MICRO ANALYSIS</b>	68 – 74
Dr. Shilpa Samant	
<b>EFFECTS OF STRESS, COPING AND DEMOGRAPHIC FACTORS ON THE PSYCHOLOGICAL WELL BEING OF WOMEN PROFESSIONALS</b>	75 – 78
Cedila Pereira e Gomes	
<b>ROLE OF ORMAS IN HANDICRAFTS MARKETING - SPECIAL REFERENCE TO SABAI CRAFTS</b>	79 – 82
Dr. Kalpana Panigrahi and Madhusmita Bhuyan	
<b>TRAUMA, LITERATURE AND ACTIVISM</b>	83 – 85
Dr Zeenat Khan	
<b>THE CHANGING SCENARIO OF PDS- AN EVALUATION</b>	86 – 89
Shanand K. P. and Dr. Dileep A. S	
<b>CHALLENGES OF POWER LOOM ENTREPRENEURS: AN EMPIRICAL VALIDATION FROM GADAG DISTRICT</b>	90 – 94
Rangappa Yaraddi and Virupaxayya Kulkarni	
<b>CULTURAL TRANSITION IN NWAPA'S <i>Efuru</i></b>	95 – 97
Namdeo Sakharam Warake	
<b>NATURE AND NUMBER OF BANK TRANSACTIONS AND INTENTIONS TO USE INTERNET BANKING: STUDY OF USERS AND NON USERS</b>	98 – 101
Dr. Prisca I. Braganza	
<b>INTRODUCTION TO THE CONCEPTS OF STATE AND NATION</b>	102 – 106
Devendra Pai	
<b>HUMANISM IN SELECT POST WAR ENGLISH NOVELS</b>	107 – 109
Chintamani Yashwantrao Jadhav	
<b>A STUDY OF LEARNING DISABILITIES IN SECONDARY SCHOOL STUDENTS</b>	110 – 113
Sharadabai. D. Manami	
<b>EMPOWERMENT OF WOMEN THROUGH MICRO FINANCE: A REVIEW OF LITERATURE</b>	114 – 117
Dr. S. B. Kamashetty and Annapurna M. Tuppad	
<b>ANTIOXIDANT PROPERTIES OF DRAGON FRUIT AND ITS ASSAY METHODS – A REVIEW</b>	118 – 121
Ashwini Milind Kurane	

<b>TRANSLATION LITERATURE AS A MODE OF INTER-CULTURAL COMMUNICATION</b>	122 – 123
Kranti Doibale and Madhavi Arekar	
<b>LEGAL IDEALISM AND THE SOCIOLOGICAL APPROACH TO LAW</b>	124 – 125
Ishita Singh	
<b>PEER TO PEER LENDING PLATFORM: A STUDY</b>	126 – 130
Dr. (Smt.) Rajeshwari M. Shettar	
<b>DISCRETE MATHEMATICS</b>	131 – 134
Dr. K. Gnanaprasunamba	
<b>MOTIVES AND PERCEPTIONS OF MERGER OF BANK OF BARODA, VIJAYA BANK AND DENA BANK</b>	135 – 138
Sonali. P. Bhujbal and Dr. A. H. Saoudager	
<b>UTILITY OF PLYOMETRIC EXERCISES FOR THE PROMOTION OF SELECTED MOTOR FITNESS COMPONENTS AND SKILLS OF FOOTBALL PLAYERS AGED 13 TO 15 YEARS</b>	139 – 143
Yashodhan K. Kharade	
<b>TEACHING COMPETENCE OF TEACHERS, STUDY HABITS AND SOCIO-ECONOMIC-STATUS IN RELATION TO ACADEMIC ACHIEVEMENT OF STUDENTS STUDYING IN JAWAHAR NAVODAYA RESIDENTIAL SCHOOLS</b>	144 – 145
Dr. Roopa. K. Nayakodi	
<b>SOCIAL CHANGES IN INDIAN SOCIETY VIA CONSTITUTIONAL LAWS</b>	146 - 148
Dr. Rama Singh	



---

**COMPARATIVE STUDY OF FAMILY CLIMATE, EMOTIONAL MATURITY AND ACADEMIC ACHIEVEMENT OF SECONDARY SCHOOL BOYS AND GIRLS**

---

**Dr. Ashokkumar B. Surapur**Assistant Professor and Research Guide, Department of Education Akkamahadevi Women's University,  
Vijayapur

---

**INTRODUCTION**

Education brings about considerable changes in the individual relating to his physical, intellectual and emotional conditions. It becomes the responsibility of everyone concerned with education to prevent failure and wastage and ensure proper academic achievement and success on the part of students. The development of children occurs to a large extent within the particular climate and subculture of the family of which they are a part. Within a particular family system, the child learns when and how to express feelings, manage conflict, and negotiate differences. The general climate of the family will teach the child certain norms, values and interpersonal skills which will be of more or less benefits to interact in the larger environment outside the family. Perhaps equally important to the development of the child, as the general climate of the family, is the child's particular place or role in the family system.

**FAMILY CLIMATE**

The family climate concept has special importance in the understanding of family systems with mildly handicapped children. Family social climates can be portrayed according to the Interpersonal relationships among the family members, the directions of the personal growth which are emphasized in the system and the family basic's organizational structure.

**EMOTIONAL MATURITY**

Emotional Maturity is one of the vital components of personality which characterizes multi-trait non-cognitive psychological concept. According to Walter D. Smitson (1994), Emotional maturity is a process in which the personality is continuously striving for greater sense of emotional health both intra-psychically and intra-personality. Emotional Maturity or stability might be considered as a potential factor in any field of life.

**STATEMENT OF THE PROBLEM**

**Comparative study of Family climate, Emotional maturity and academic achievement of secondary school boys and girls.**

**OBJECTIVES OF THE STUDY**

1. To study the family climate of girls and boys.
2. To study the emotional maturity of boys and girls.
3. To study the academic achievement of boys and girls.

**HYPOTHESES OF THE STUDY**

1. There is no significant difference between family climate of girls and boys.
2. There is no significant difference between emotional maturity of girls and boys.
3. There is no significant difference between academic achievement of girls and boys.

**VARIABLES OF THE STUDY****Independent variables of the study**

Family climate, emotional maturity, Academic achievement.

**Dependent variables of the study**

Gender.

**METHODOLOGY**

Secondary schools students were the target group of the study. Stratified random sampling technique is adopted for the study. Totally 400 students were selected from the Vijayapura district among 400 students 200 were boys and 200 were girls. Questionnaire is prepared by consulting experts and senior most English and regional language teachers from various schools and colleges. The students were asked to furnish the details provided in the questionnaire and fill up the questionnaire with their self knowledge. They were informed about the intention of the study and the information furnished will be kept confidential and utilized for the study. Descriptive statistics is adopted for the study.

**RESULT AND DISCUSSION**

**t- test ( paired t- test )**

**Paired Samples Statistics**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	family climate of boys	20.4963	401	3.00510	.15007
	family climate of girls	21.8479	401	2.13876	.10680
Pair 2	emotional maturity of boys	19.1097	401	1.26013	.06293
	emotional maturity of girls	22.9052	401	.99800	.04984
Pair 3	academic achievement of boys	70.6833	401	7.73123	.38608
	academic achievement of girls	86.1820	401	9.15856	.45736

It is observed from the table-1 that Family climate of boys found to be 20.496 ±SD 3.0 while family climate of girls found to be little bit more (21.87 ± SD 2.1) when t test is applied to see the significance difference between boys and girl student with respect to Family climate there is significant difference found (t=5.97 df=400 P=<.05) at 5% of level of significance. Hence null hypothesis is rejected alternative hypotheses accepted indicating that family climate is more among girl students as compared to boys.

**Paired Samples Correlations**

		N	Correlation	Sig.
Pair 1	family climate of boys & family climate of girls	401	-.540	.000
Pair 2	emotional maturity of boys & emotional maturity of girls	401	.332	.000
Pair 3	academic achievement of boys & academic achievement of girls	401	-.518	.000

**Paired Samples Test**

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		Mean	Std. Deviation	Std. Error Mean
Pair 1	family climate of boys - family climate of girls	-1.35162	4.53305	.22637	-1.79664	-.90660	-5.971	400	.000
Pair 2	emotional maturity of boys - emotional maturity of girls	-3.79551	1.32215	.06603	-3.92531	-3.66571	-57.486	400	.000
Pair 3	academic achievement of boys - academic achievement of girls	-15.49875	14.73230	.73570	-16.94507	-14.05244	-21.067	400	.000

It can be Interpreted from the table that emotional maturity of boys found to be 19.1097 ±SD 1.2 while emotional maturity of girls found to be little bit more (22.9052 ±SD .99) when t test is applied to see the significance difference between emotional maturity there is significant difference found (t=57.486 df =400 p=<.05) at 5% level of significance. Hence null hypothesis is rejected alternative hypotheses accepted, indicating that emotional maturity is more among girls student compared to boys.

It can be interpreted from the table that academic achievement of boys found to be 70.6833 ± SD 7.73123 while academic achievement of girls found to be little bit more (86.1820 ±SD 9.15856).When t test is applied to see the significance difference between boys and girls with respect to academic achievement there is significant difference found (t=21.067, df=400 p=<.05) at 5% level of significance. Hence null hypotheses is rejected

alternative hypotheses is accepted, indicating that academic achievement is more among girls as compared to boys.

### **EDUCATION IMPLICATIONS**

1. Teacher should teach the values of brotherhoodness and self-discipline and co-operation.
2. Teachers and parents should identify the problems of the students very soon and immediate remedial measures should be provided to the students for the betterment of their lives.
3. Parents healthy nourishing ways will meet the needs of the children for well adjustment in the school and outside the school.
4. Parents should behave with the students as friends so that the children can share the problems without any hesitation and find the solution for the problems.
5. Parents should narrate the moral stories to their wards so that they can grow up healthily.
6. Curriculum should be constructed keeping in view the needs of the students.
7. Teaching –Learning procedures should be regenerated so that the students should feel free to express the feelings.
8. Teachers personality should influence the students in such a way that they can solve their problems which cause the anxiety and stress.
9. The students must be motivated to resolve the conflicts which arise due to various problems.
10. Students should be encouraged to participate in the co-curricular activities to overcome the academic anxiety and academic phobia.

### **CONCLUSION**

Children are the future citizens of the country. Children are the greatest resource of the nation. The children are required to adopt certain behavioral standards for the integration of the society. Family also plays an important role in the personality development of adolescence. Adolescent period is associated with notable changes in mood sometimes known as mood swings. Cognitive emotional and attitudinal changes which are characteristic of adolescence, often take place during this period, and this can be a cause of conflict, stress and depression and positive personality development on the other.

### **REFERENCES**

1. Bernard,W.(1971). Adolescent Development. New York: Educational Publisheres.
2. Bernard,B.(1991). Fostering resilience I kids protective factors in the family, school and community. *Report from Western Regional Center for drug free schools and Communities*. San Fransisco:CA.For West Laboratory.
3. Coleman,C.J.(1974).Relationship in adolescence. London : *Routledge and Kegan Paul*.
4. Crow.L.D. and Crow (1969).Adolscent development and adjustment.*Mc Graw-Hill Book Company* :United States.
5. Gibson,D.M., and Jefferson, R.N.(2005). The effect of Percieved parental involvement and the use of growth-fostering relationships on self-concept in adolescents participating in gear up. *Family Therapy-New York Then San Diego-*, 33(1).29.
6. McCandles.B.R.(1970).*Adolescents:Behaviour and development*.

---

---

**CLASSROOM LEARNING BEHAVIOUR OF STUDENTS WITH DIFFERENT SOCIO-ECONOMIC STRATA AND THEIR ACHIEVEMENT IN SCIENCE AT SECONDARY LEVEL –A STUDY IN KHAMMAM DISTRICT**

---

---

**Gollapudi Manikya Rao**Research Scholar, University College of Education, Kakatiya University, Warangal, Telangana

---

**ABSTRACT**

*Education is one of the powerful instruments of social transformation. The quality and rapidity of social transformation, however, depends on the quality of education. The present study attempts to answer two substantive questions. Do students belonging to different socio-economic status differ in their classroom learning behaviour? If so do they differ in their achievement?*

*In the study the classroom learning behaviour of students from high and low socio-economic status has been analysed and its relationship with their achievement has found out. The classroom behaviour of teacher and achievement of the students belonging to low and high socio-economic status has been examined. Students out of achievement related efforts and its relationship with their achievement is another area of focus of this study. Relationship of teacher classroom behaviour and students classroom learning behaviour has been covered as concomitant variables. The relationship between students classroom learning behaviour and their socio-economic status has also been proposed to be covered. So, the students get new focus in the study.*

*Keywords: student, classroom learning behaviour, socio- economic strata, achievement,*

---

**CLASSROOM LEARNING BEHAVIOUR**

The more effective teachers are in developing and implementing strategies for fostering learning and a sense of competence and optimism in their students, the better chance students have for success. The more effectively consultants can articulate the components of effective mindsets for teachers and students the more they make these frameworks conscious guides for educators.

The school environment is a prime location for resilience to be nurtured. The mindset of effective educators and productive consultants provides a framework for understanding the lifelong impact adults can have upon their students based upon day in and day out classroom activities.

What kind of students behaviours do perceive as most negatively affecting the teaching and learning process? Behaviour was sorted into three categories:

- 1) Immature behaviour such as talking during teachers, chewing gum, eating or drinking noisily, being late, and creating disturbances:
- 2) inattentive behaviour such as sleeping during class, cutting class, acting bored or apathetic, not paying attention, being unprepared, packing books and materials before class is over: and
- 3) Miscellaneous behaviour such as cheating, asking “Will it be on the test?” and expressing more interest in grades than in learning. Classroom behaviour is a crucial input to the learning process and is increasingly seeking the attention of educationists worldwide. Not only this vital educational component applicable to students, it applied equally to teachers as well. An increasingly stratified society, and changing morals have contributed to drastic differences in the classroom behaviour of today and that of ten years ago; and teachers, as well as students, have to learn to cope up with changing classroom norms.

**SOCIO – ECONOMIC STRATA**

Socio – Economic strata can be defined as the “Individual’s relative position in the community” – J.P.Chaplin.

Socio-Economic strata is usually measured in terms of occupation of father, mother, their education, their income, social caste and class, neighbourhood, material possessions, land etc., Socioeconomic strata (SES) are the measure of the influence that the social environment has on individuals, families, communities, and schools. In many ways SES is related to the concept of social class. Both have financial stability as a foundation for classification.

**OBJECTIVES OF THE STUDY**

- To study the community difference with regard to the Classroom learning behaviour and achievement in science of IX class students.
  - To study the students with different in religion of instruction with regard to the Classroom learning behaviour and achievement in science of IX class students.
- 
-

- To study the difference between the students of family monthly income with regard to their Classroom learning behaviour and achievement in science of IX class students.
- To find out the correlation between Classrooms learning behaviour and Achievement level in science of IX class students.

### **HYPOTHESES**

- There is no significant difference between IX Class community with regard to the in Classroom learning behaviour.
- There is no significant difference between IX Class community with regard to the achievement in science.
- There is no significant difference between IX Class religion students with regard to the in Classroom learning behaviour.
- There is no significant difference between IX Class religion students with regard to the in achievement in science.
- There is no significant difference between the different income of their Family with regard to the Classroom learning behaviour at IX Class students.
- There is no significant difference between the different income of their Family with regard to the achievement in science at IX Class students.

### **REVIWES**

**Yadav (1984)** compared the classroom behaviour of high and low socio- economic status pupils. The study revealed that there is no significant difference between high and low SES pupils in respect of their behaviour, namely, attention, seatwork managerial activities and out of school achievement related activities. There is no significant difference in the achievement of high and low SES pupils.

**Sirin (2005)** Conducted a study on “a meta-analysis on the relationship between socio-economic status and achievement”. A total of six indicators of socio-economic status were examined. They included 67 parental education, occupation, income, the student’s free or reduced price lunch participation, neighbourhood demographics, and home resources (e.g., computer/internet availability, books). Parental education was the most commonly used measure of student’s socioeconomic status. Barry (2005) also reported the same result; i.e. high achievers belong to high socio-economic status and low achievers belongs to low socio-economic status.

**Akhtar et al. (2011)** conducted a study on “the effects of socioeconomic status (SES) on learning achievement of students”. These findings verify the study of Researchers have shown that family's socio-economic status is based on parents' income, education and occupation.

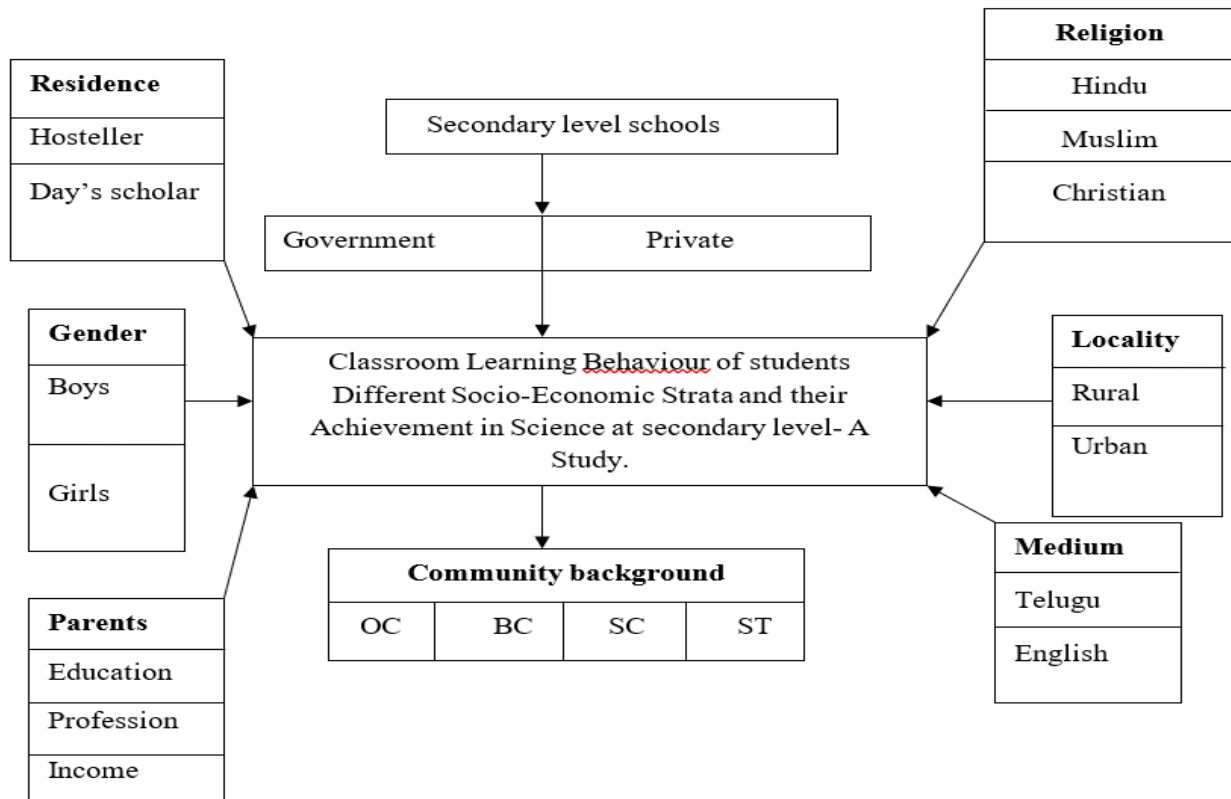
**Olufemi, Okoji Onweazu (2013)** Conducted a study on “Effect of socio-economic status of parents on educational attainment of female secondary school students in Rivers State of Nigeria” Different factors are capable of influencing the academic performance of female students, such factors range from family background, socio-economic status of the parents and other environment Parents should imbibe learning-enriching and achievement-sustaining behaviours to be able to help their female children acquire as much learning as their male counterparts.

**Bahar, Mustafa, Uğur, Hasan, Asil, Mustafa (2018)** conducted a study on “Social achievement goals and students' socio-economic status: Cross-cultural validation and gender invariance”. Social motivations of young adolescents are strongly influenced by differing levels of social achievement goals, which in turn are affected by a number of factors. Specifying these factors, especially those effective on achievement, can help improve conditions for learning.

### **METHODOLOGY**

#### **Design of the Study**

The design indicating the relationship between various variables presented in the form of schematic diagram as given below.



In order to achieve the objectives of the present study, the Normative Survey method was undertaken. Hence the questionnaires have been developed in the name of the following tools

**TOOLS USED FOR THE STUDY**

**Tool -I Classroom learning Behaviour of students.**

To measure the classroom learning behaviour of students a questionnaire is developed basing on the Seven Dimensions mentioned by

- i. *Carolyn M. Evertson* (1988)
- ii. *Dr. Amarjit singh* (2014)
- iii. *R.C. Mishra* (2016)

Hence seven Dimensions of the tool.

**Seven dimensions of the Tool:**

- Organizing the Classroom
- Planning of teaching rules and Procedures
- Managing students work and improving students accountability
- Maintaining good student behaviour
- Planning and Organization
- Dependency in classroom
- Independency in classroom

**Tool - II Science Achievement Test**

A test is prepared on the basis of IX class text book which measures the achievement in science of the IX class students. The above two tools are developed and standardized by the Investigator by the way of conducting pilot study.

**3. Socio – Economic Status (SES) Scale**

The Socio- Economic Status Scale to assess the level of socio – economic status of students for the present study has been adopted which is constructed by Prof. B. Kuppuswamy SES Scale standardized by Professor B.G. Prasad SES Scale (2016).

**SAMPLE OF THE STUDY**

The Random sampling procedure is adopted in the present study. The population comprised secondary level students of the Science stream i.e. IX class students in secondary schools located in khammam district of Telangana State. Eighteen secondary schools were selected randomly for the study. This involved 360 students in the study

The sample, of study shown in the following Table -1

**Table – 1**

Type of School	Rural	Urban	Total
Govt. School	90	90	180
Private School	90	90	180
Total	180	180	360

**STATISTICAL ANALYSIS**

**Hypothesis – 1:** There is no significant difference with regard to Classroom learning behaviour in the classroom with respect to their community back ground.

**Table – 2**

Showing F- test for classroom learning behaviour with respect to community back ground

Community	Frequency	Percentage	N	Sum of Squires	df	Mean Squires	S. D.	F- Value	Level of Significance
OC	85	23.6%	360	62.711	3	20.904	0.824	1.285	N.S
BC	172	47.8%	100%	5791.189	356	16.267			
SC	83	23.1%							
ST	20	5.6%							

Table -2 reveals that the derived ‘F’- value was 1.285 and the ‘p’ – value was 0.279, which is not significant at 0.05 levels. It shows that OC, BC, SC and ST students did not differ significantly in their classroom learning behaviour. Hence, the null hypothesis is accepted.

**Hypothesis – 2 :** There is no significant difference with regard to Achievement test in Science in the classroom with respect to their community back ground.

**Table – 3**

Showing F- test for Achievement test in Science with respect to community back ground wise

Community	Frequency	Percentage	N	Sum of Squires	df	Mean Squires	S. D.	F- Value	Level of Significant
OC	85	23.6%	360	620.190	3	206.73	0.824	6.767	S**
BC	172	47.8%	100%	10875.473	356	30.549			
SC	83	23.1%							
ST	20	5.6%							

Table -3 reveals that the derived ‘F’- value was 6.767 and the ‘p’ – value was 0.000, which is significant at 0.01 levels. It shows that OC, BC, SC and ST students differ significantly in their Achievement test in Science. Hence, the null hypothesis is reject.

**Hypothesis – 3:** There is no significant difference with regard to Classroom learning behaviour with respect to their Religion

**Table – 4**

Showing F- test for classroom learning behaviour with respect to Religion

Religion	Frequency	Percentage	N	Sum of Squires	df	Mean Squires	S. D.	F- Value	Level of Significance
Hindu	228	63.3%	360	124.014	2	62.007	0.887	3.863	S*
Muslim	32	8.9%	100%	5729.886	357	16.050			
Christian	100	27.8%							

Table -4 reveals that the standard deviations for all Religion students were 0.887 respectively. The derived ‘F’- value was 3.863 and the ‘p’ - value was 0.022, which is significant at 0.05 level. It shows that Hindu, Christian, Muslim students differ significantly and exhibited comparable classroom learning behaviour. Hence, the null hypothesis is rejected.

**Hypothesis – 4**

There is no significant difference with regard to Achievement test in Science with respect to their Religion.

Table – 5

Showing F- test for Achievement test in Science with respect to Religion.

Religion	Frequency	Percentage	N	Sum of Squares	df	Mean Squares	S. D.	F- Value	Level of Significance
Hindu	228	63.3%	360	81.349	2	40.675	0.887	0.1272	N.S
Muslim	32	8.9%	100%	11414.315	357	31.973			
Christian	100	27.8%							

Table -5 reveals that the standard deviations for all religion students were 0.887 respectively. The derived ‘F’- value was 1.272 and the ‘p’ – value was 0.281, which is not significant. It shows that Hindu, Christian, Muslim students did not differ significantly and exhibited comparable classroom learning behaviour. The null hypothesis is accepted.

**Hypothesis – 5 & 6** There is no significant difference with regard to Classroom learning behaviour in the classroom and achievement in science with respect to their Monthly family income.

**Table - 6 level of family income among secondary school students**

Variable	category	Frequency	Percent	Cumulative percent
Family income	Less income	178	49.44%	49.4%
	Average	148	41.11%	90.55%
	Above average	21	5.83%	96.38%
	High	13	3.62%	100%
	Total	360		

**Table -7 comparison of Family Income**

Variable	Source of variance	Sum of Squares	df	Mean Squares	F- Value	Level of Significant
Classroom learning behaviour	Between Groups	374.301	3	124.767	8.106	Significant
	Within Groups	5479.599	356	15.392		
Achievement in science	Between Groups	1667.099	3	55.70	20.128	Significant
	Within Groups	9828.564	356	27.608		

From table – 7, it is found that the difference between less income, average, above average and high family income students classroom learning behaviour, the calculated ‘F’- value was 8.106 and the ‘p’ – value was 0.000, which is significant at 0.01 level. It shows that less income, average, above average and high family monthly income students differed significantly in their classroom learning behaviour.

**CORRELATION BETWEEN CLASSROOM LEARNING BEHAVIOUR AND ACHIEVEMENT IN SCIENCE**

Table - 8

		Classroom learning behaviour	Achievement in Science
Classroom learning behaviour	Correlation	1	-0.241**
	Sig(2-taild)		0.000
	N	360	360



Achievement in Science	Correlation	-0.241**	1
	Sig(2-taild)	0.000	
	N	360	360

\* The mean difference is significant at the 0.05 level \*\* The mean difference is significant at the 0.01 level

Table – 8 illustrates that the coefficients of correlation between classroom learning behaviour and achievement in science of students were obtained to be -0.241 respectively which represent negative and significant correlation at 0.01 level.

## FINDINGS

- It is found that there is significance difference between less income, average, above average, and high family income students with regard to their classroom learning behaviour.
- It is found that there is significance difference between less income, average, above average, and high family income students in respect of their achievement in science.
- It is found that the students hail from less income family better in classroom learning behaviour than the average and above average income. Hence there is a need to providing proper guidance and motivation for their learning.

## CONCLUSION

A perusal of present study makes it evident that the investigator attempted to break new ground in research on teaching. The focus on student classroom learning behaviour constitute new dimensions of research on teaching , finding of the present study reveal some important educational implications for socio – economic strata and achievement in science.

It is found that the OC students achievement is better than BC, SC and ST students. BC students achievement is better than ST and SC students. Therefore there is need to encourage ST, SC students to achieve better in science and take special care towards learning science.

It is found that the Muslim students classroom learning behaviour is better than Hindu and Cristiana students classroom learning behaviour , Christian students classroom learning behaviour is better than Hindu students. Therefore there is need to encourage Christian, Hindu students classroom learning behaviour by giving guidance, counseling and motivation.

The students hail from more annual income family better in achievement than the less income. Hence there is a need to encourage and providing proper guidance and motivation for their learning behaviour and achievement in science

## BIBLIOGRAPHY

1. **Cobb, J. A. (1972).** A relationship of discrete classroom behavior to fourth – grade academic achievement. Journal of educational psychology, 63, 7480.
2. **Donald, J. Veldman (1983),** types of student classroom behavior, journal of educational research, 76, 4, and 204.
3. **Evans, A.M. (1979).** A comparative study of young children classroom activities and learning outcomes, British journal of educational psychology, 48, 15-26.
4. **Kumari N (1983).** Study of relationship between socio-economic status and conservation of number and substance in Delhi school children. 1983. Ph.D. Thesis. Jamia Milia Islamia. New Delhi
5. **Pavanasm, R. (1977).** Teacher Behaviour and classroom Dynamics. Ph.D. Thesis, M.S. University, Baroda,
6. **R.C. Mishra (2009).** Educational Psychology, A.P.H Publishing Corporation – New Delhi.
7. **R.C. Mishra (2014).** Classroom Learning Behaviour, A.P.H Publishing Corporation – New Delhi.

---



---

**SOYINKA'S THE TRIALS OF BROTHER JERO: AN IRONIC CONTRAST BETWEEN VALUES AND ACTION**


---

**Suhas Baburao Raut**

Associate Professor, Department of English, S. B. Khade Mahavidyalya, Kolhapur

---

**ABSTRACT**

*Soyinka's play, The Trials of Brother Jero (1966) is an ironic exposure of the trials and errors of the gullible and foible people living in the contemporary society of Nigeria in particular and the world in general. The comedy is generated by the satirizing activities of the Prophet (quack) making fool to the blind believers of the spiritual diviner in a light-hearted way. John Ferguson rightly marks it as: "Rollicking comedy" (1968: 10-26). Through this comedy, Soyinka is dominant in emphasizing his reformative weapon to reveal how the danger of foolish or evil conduct and the insensible beliefs and mores of men are harmful to the societal institution. The play exposes religious hypocrisy, malaise in leadership, moral decadence, and family squabbles ironically.*

*Keywords: Values, trials, religious hypocrisy, moral decadence, family squabbles.*

---

The comedy, *The Trials of Brother Jero* deals with the ironic contrast between values and actions of including its central figure Jeroboam, a Beach Divine; Chume's wife Amope and a Member of Parliament are other minor characters. The very beginning of the play itself exposes the religious hypocrisy through Jeroboam, who confesses himself to the audiences as: "I am a Prophet. A Prophet by birth and by inclination" (145). To sustain his identity as a true Prophet, he convinces the audiences that he is different than others as they have seen many of them on the streets, many with their own churches. They would also be familiar with their miracles such as many would have cured the deaf or many would have raised the dead. It is as common as: "there are eggs, there are eggs" (145). Only notable thing is that he was born a natural Prophet.

Soyinka pokes fun at the religious hypocrisy of the prophets in various Churches run by Christians through his character Jeroboam, a Prophet, who runs his business of prophesying, which is a respectable and dignified too. Jeroboam candidly admits that he and the other Prophets like him use crooked mean to attract worshippers. In his view, the prophetic business has lost its glamour because the prophesying has become the fashion in Nigeria, where there is much competition in this business and so some prophets have made use of women penitents to shake their bosom in spiritual ecstasy. Jero's dishonesty in religious matters is exposed ironically when he himself confesses that he has deceived his master. He staked his claim and won a grant of land. He confesses: "... I helped him, with a campaign led by six dancing girls from the French territory, all dressed as Jehovah's Witnesses. What my old Master did not realize was that I was really helping myself" (145).

In a sense, it was a kind of trick when he says: "I was really helping myself" for the profit in prophesy and confesses that it is important to be distinctive in this business. He tells his secret how he manages to outwit his followers: "I have set my heart after a particular name. They will at my velvet cape and they will think of my goodness. Inevitably they must begin to call me...the Velvet-hearted Jeroboam. (*Straightens himself*). Immaculate Jero. Articulate Hero of Christ's Crusades... that has been my ambition... Lack of color...gets one nowhere even in the prophet's business" (153).

Jero, being a very tricky Prophet, is well acquainted with the psychology. He marks at the other Prophets that those who have no powers of miracle must make do with psychology. "A committed prophet, like Christ, is supposed to be a good shepherd whose duty is to run after the lost sheep or bring new ones into the fold" (2002: 94). But Brother Jero does not commit to the service of God and hence, he is not a committed prophet. He looks it as business and his worshipers as "customers". "I am glad I got here before any customers – I mean worshippers- well, customers will you like, I always get that feeling every morning that I am a shopkeeper waiting for customers. The regular ones come at definite times. Strange, dissatisfied people. I know they are dissatisfied because I keep them dissatisfied" (153).

Moreover, he deceives his customers, those who come to him for having solution on their problem, he keeps them dissatisfied deliberately. Because he knows that once they are resolved with their problems, they will never come to him. Being a Christian, this attitude does not suit to his Christian ethics. To Brother Jero, religion is the profitable business. Here, Soyinka has encapsulated the mean minded human tendency through the religious hypocrisy made by Prophets like Brother Jero and his other competitors, who make its business using beliefs and devotions towards the God and religion of the people.

---



---

Brother Jero himself makes the audiences aware that he is a self-confessed rogue, who manipulates and keeps his gullible worshipers in a subservient position as he reads their minds and knows how to meet their needs. By using his common sense, he prophesizes safely and mocks at the people those believe on his prophesy blindly because he uses his innate commonsense to cheat them. His mention of the most faithful adherent the Member of Parliament, whose greedy belief to acquire the highest position, shows no field is left untouched by the religious hypocrisy. The representatives, who are elected to make the progress of the society and are believed to be highly sensual and not blind believers, towards the people and the nation, are exposed as hypocrites. Soyinka has underlined the greediness of the people in worshipping of Gods and following their religious preachers like Brother Jero in fulfilling their materialistic needs.

The blatant exposure of the members of Jero's church, who are presented as a set of vulnerable, embarrassed and gluttonous members of the society those believe that the key to their success is in Brother Jero's hand. But they are the nastiest victims of Jero's designs. For instance, Chume, the innocent follower of Jero is easily deceived and made fool using his dull, stupid and gullible nature. His gluttonous tendency, his artificial devotion towards God is ludicrously exposed during the morning service when he chokes God's prayers with ardent appeal for wealth and promotion at workplace: "...Tell our wives not to give us trouble. And give us money to have a happy home. Give us money to satisfy our daily necessities... Those who be clerk today, make them chief clerk tomorrow. Those who are messenger today, make them senior service tomorrow... (*The Amens grow more and more ecstatic*). Those who are petty trader today, make them big contractor tomorrow. Those who sweep street today, give them their own office tomorrow. If we dey walka today, give us our own bicycle tomorrow... Those who have bicycle today, they will ride their own car tomorrow..." (160).

Being a Chief messenger in the Local Government Office, Chume seeks relief from his ill-tempered wife and wants advancement in his career. Chume's deep desire is to bit his wife because he thinks that she is nagging to him. Actually, Amope is a tradeswoman. She shoulders the responsibility of her family. She is very careful about a single penny. Her dialogue with the fishmonger is a combat. She is a little bit of superstitious woman, who accuses the fishmonger for spoiling her trade. Here, Soyinka underlines the common family problem due to which a senseless man like Chume falls prey to the trickster like Jero. Hence, Jero is waiting to fulfill his trick on Chume as he has allowed him to beat his wife. The audiences here are aware that Chume is Amope's husband. Brother Jero is Chume's Boss and the house where Chume brings his wife to lay siege is Jero's own house; but Chume and his Boss are all unaware of this. While Brother Jero and Amope are trade partners and that they have shared relationship of customer and seller. Amope and Chume are the life partners. But the irony is that both three unlike the audiences are ignorant about the situation and the accomplishments of, both present and future. This incident underlines Soyinka's use of dramatic irony, in which the characters in the play are ignorant of the true situation, where as the audiences are aware of what is happening in the plot and what will come next.

When the congregation was going on, Chume and Brother Jero encounter the drummer, who was begging to save from a woman. Jero disappears mysteriously and when he comes back on the stage, he is deeply wounded. His utterance: "I must pray for the soul of that sinful woman" marks at the sinful nature of Brother Jero, who has revealed the identity of woman. Still, he behaves in such a way that he is ignorant about the woman, says: "who would have thought that she would dare life her hand against a prophet of God!" and hints to the audience as: "I had a premonition this morning that women would be my downfall today... I have been tormented one way or another by the Daughters of discord"(161). When he reveals the identity of the woman by Chume, he uses his trick and allows Chume to beat his wife.

Next morning, it is Jero, who thinks "By now he (Chume) ought to have beaten his wife senseless... True, he still has to become a Chief Clerk"(168). But the condition reverts and Chume reveals the hypocrisy of his master Brother Jero, when his wife Amope exposes about Jero's debt. A woman Bystander tries to convince saying: "I had a brother once who had the fits and foamed at the mouth every other week. But the Prophet cured him. Drove the devils out of him, he did" (167). But Amope's agitation clears all the doubts in the mind of Chume as well as the audiences and the hypocrisy of Jero is exposed. On the other side, Jero foolishly witnesses none other but the Member of the Country's Parliament, who is his follower. Soyinka encapsulates the hypocrisy through the statement of the member, who points towards Jero with great pomposity: "Go and practice your fraudulences on another person of greater gullibility"(168).The little but important speech delivered by the member has a reformative tone, which is the aim of ironical exposition in the literary discourse.

Soyinka has criticized the political leaders in his contemporary society for which he has been imprisoned for several times. Finally, Chume reveals his mistake: "The man get house and e' sleep there every night. But in get peace for 'in house, why 'en no let me get peace for mine?" (169). He finds the hypocrisy of Jero as well as

---

his own foolishness in following his master Jero, who seduces his wife Amope. Through this play, Soyinka has ridiculed the moral degradation of the members of the society. In the play, Jero's moral degradation is underlined through his activities. Being a Prophet, he should be loyal to his religion as well as to society.

Soyinka presents the character of Jero ridiculously. When Jero admits his weakness as women, he ushers that he is going to commit that guilt. He assures the audiences that the call of Prophecy is in his blood and he would not risk his calling with the fickleness of women. He also exposes to the audiences not to mislead as rather he is good-looking. Though he is single and since the day when his master cursed upon him, no scandal has ever touched his name. But the prophesy came true in the end when he found guilty for him immorality towards religion as well as his faithful follower Chume.

Chume doesn't pay his attention at his domestic duties, which leads to his wife Amope's immorality. Being a tradeswoman, she encounters with Jero and with their mutual understandings, they exchange material things with morality. Jero's lust for woman and Amope's gluttony are the reasons of their moral decadence. Even the Member of Parliament at War forgets his duties towards the society and nation, joins the Prophet, who, in fact, is a quack is obviously his moral decadence.

In the play, Chume is the only character, who is innocent. But it is his duties to earn his and the living of his family. His weakness of more greed and less action becomes threat to his decadence. Soyinka implies him as the reflection of the members of his society the then. In this sense, Soyinka has ridiculed almost all the characters for losing their moral decadence in a way or other.

Through the play, *The Trials of Brother Jero* Soyinka has handled the societal issue by depicting an unscrupulous preacher, who is much more interested in materialistic greed than in salvation of his worshippers. The play is an ironical exposition of the societal values, moral decadence, religious hypocrisy; and malaise in political leadership in contemporary Nigeria.

**REFERENCES:**

- Soyinka, Wole. *Collected Plays 2*. New York: Oxford University Press, 2009. Print.
- Ebewo, Patrick. *Barbs: A Study of Satire in the Plays of Wole Soyinka*. Kampala: JANyeko Publishing Center Ltd. 2002. Print.
- Ferguson, John. "Nigerian Drama in English", *Modern Drama II*, Vol. II, No. 1, May, 1968. Print.

---

**BEYOND THE DIGITAL REVOLUTION: LEGAL RISK IN INTERNET SECURITIES**

---

**Dr. Shailaja S. M**Associate Professor, Department of PG Studies in Commerce, SSA Govt. First Grade College (Autonomous)  
Ballari, Karnataka

---

**ABSTRACT**

*Securities industry refers to a financial services industry whose primary function is to facilitate the movement of capital from one part of a country to another. Securities industry is an industry that sells and buys debentures, bonds, stock, options shares and unit trust schemes either offered by government, institutions, private or public companies. Information regarding securities transactions will be published for public viewing, thus providing an element of disclosure and transparency in the stock market. Section 2(1) of the Securities Industry Act 1983, defined securities as “debentures, stock and shares in a public company or corporation, or bonds of any government or of any body, corporate or incorporate, and includes any right or option in respect thereof and any interest in unit trust schemes”. The trust of this paper is the management of the legal risk with regards to buying and selling of stocks and other securities instruments, which is conducted using the Internet as the enabling medium. Not only the nature of securities per se is very delicate and sensitive, but also the nature of internet is very complicated and confusing as well. Computer hackers may manipulate this service to their benefits. The changes in government policy may affect the policies and regulations on this service. Hence, the basic idea of managing legal risk is none other than to avoid losses, or at least, to minimize the losses.*

*Keywords: Revolution, securities industries, legal risk, perception risk, SPEEDS*

---

**INTRODUCTION**

Securities Industry refers to a financial services industry whose primary function is to facilitate the movement of capital from one part of a country to another. Securities industry is an industry that sells and buys debentures bonds, stock, options shares and units trust schemes either offered by government, institutions, private or public companies. Information regarding securities transactions will be published for public viewing, thus providing an element of disclosure and transparency in the stock market. Section 2(1) of the Securities Industry Act 1983. The trust of this paper is the management of the legal risk with regards to buying and selling of stocks and other securities instruments, which is conducted using the Internet is very complicated and confusing as well. Computer hackers may manipulate this service to their benefits. The changes in government policy may affect the policies and regulations on this services. Hence, the basic idea of managing legal risk is none other than to avoid losses, or at least, to minimise the losses

**SECURITIES INDUSTRY IN MALAYSIA**

Malaysia has two stock markets, the Bursa Malaysia (BM), previously known as the Kuala Lumpur Stock Exchange (KLSE) and Malaysian Exchange of Securities Dealing and Automated Quotation (MESDAQ). Trading on BM is an electronic transfer system called the Central Depository System. Whereas, MESDAQ is a cross between an over the counter (OTC) market and an order driven market (such as BM). MESDAQ brokers are allowed to make direct bids and ask for shares. The debt securities market has yet to develop to the level of maturity of the stock market. The Malaysian Government has made several initiatives such as the establishment of rating agencies and more recently the attempt to issue a series of benchmark bonds

Malaysia has three derivatives markets.. They are the Kuala Lumpur Option and Financial Futures Exchange, the Malaysian Monetary Exchange and the Kuala Lumpur Commodity Exchange, dealing in products such as stock index futures, interest rate futures and palm oil future

The most active players in the Securities are Dealer, a trader Broker, Speculator .On-line broker

**RULES GOVERNING SECURITIES INDUSTRY IN MALAYSIA**

Section 7(1) of the Securities Industry Act 1983 (Act 280) and Regulation. Regulation that ‘a person shall not establish, operate or maintain, or hold himself out as providing, operate or maintain or hold himself out as providing operating or maintaining, a stock market that is not a stock market of a stock exchange or an exempt stock market. “Whereas, Section 7(2) (a) of the same Act provides power to the minister to order “publication in the Gazette declaring a particular stock market, for the purposes of this Act, subject to such terms and after having regard to the types of securities traded, the types of participants and investors and the volume of that trading. “Both these sections provide power to operate or maintain stock exchange markets.

---

Section 4 of the Companies Act 1965 defines debenture as including debenture stock, bonds, notes and any other securities of corporation whether constituting a charge on the assets of the corporation or not. The term 'stock' refers to the volume of shares owned by the corporation. Derivatives Securities to the value that derived from the value of another security. These are the some of the popular and common terms regularly used in the securities industries (Ross Niza Mohd Shariff, 2004)

### **SECURITY TRANSACTIONS CONDUCTED VIA THE INTERNET**

Information and Communication Technology has indeed challenged the traditional concepts. As new legal concepts are being developed, technological changes may overtake the process. There are cross-border implications as cyber space is borderless. The legal environment for the conduct of e-commerce, e-trading and internet money transactions covers a contract, consumer protection, intellectual property, taxation, electronic payments and dispute resolution.

Just as electronic commerce affects investors and providers of financial products and services; it will affect the role of corporations and the capital market regulators. When electronic commerce facilitates activities across jurisdictional borders, it poses the question of the practical enforceability of national laws. As well as practical enforcement questions, electronic commerce also raises issues about the role of capital market regulators and the effectiveness of the traditional regulatory approach and mechanism. For instance, an offering of the securities made without a prospectus or registration statement on the internet by a person in a jurisdiction with which the capital market regulator has no regular mutual enforcement arrangements

In regard to this, Malaysia has proposed to introduce a national E-Commerce Master Plan. This Master Plan should focus on the key initiatives that will create a momentum in trading via e-commerce

#### **Legal Risk**

In today's high-tech and interconnected world, every corporation needs a well thought out security policy to avoid risk. This is the essence of legal risk management. With this information, investors would then be able to prioritise the legal risks and make legal risk mitigation decisions. Investors can minimize, if not eradicate such legal risk exposures by designing terms and conditions in their service agreement that exclude or limit their liability in the event of system failure that causes non-delivery of essential services.

#### **Perception of Risk**

A consistent assessment on e-commerce security presents low risk. Assess by unauthorized users in the area of risk that approaches the level of 'significant' is perceived to present the greatest overall security risk. With regard to the risk of the non-availability, denial of services attacks and destruction of web sites, they are perceived to present the highest level of exposure, albeit low risk overall. The primary concern associated with confidentiality risks is the disclosure of customer information and is considered more of a concern than the disclosure of an organization's own information

#### **Risk Management**

Some institutions use any transaction contracts to manage portfolio risks without necessarily. Rather than analyzing every risk. Meet standards of due care by using existing standards and industry 'best practices'. Pay attention to regulations and requirements from government, industry and partners. Some small organizations have the tendency to define security policy from the bottom up, starting with the capabilities of the tools.

#### **Managing Legal Risk**

Legal risk is a description for the potential loss arising from the uncertainty of legal proceeding. Business continuity have rise due to the increasing internal and external attacks on currency, international and cross-border regulatory requirements, and consumer expectations. The most important enabling technology for electronic business, besides network connectivity itself, is security. Below are some recommendations on how to manage legal risk.

#### **Due Diligence**

Legally, due diligence is a measure of prudence, activity or assiduity, as is properly to be expected from, and ordinarily exercised by, a reasonable and prudent person under the particular circumstances. According to survey study done in 1995 by David R. Mc Nair from the Law Research Corporation, securities industry should be more honest and trust worthy by increasing internal controls and regulation, educating investors and punishing the wrong doers. Broker-dealers must ensure that their sales force is adequately trained, properly inform investors about the risks associated with these products such as ; use of leverage and market changes; The illiquid nature of the product possible double fee structure ; and lack of the transparency.

**System Pemindahan Elektronik untuk Dana dan Sekuriti (SPEEDS):** Bank Negara Malaysia introduces a transaction of secondary market for Malaysia Government Securities through SPEEDS (Sistem Pemindahan Elektronik untuk Dana dan Sekuriti) or E. T. S. for Funds and Securities. This system was launched in the registration system and securities transactions

### **Labuan International Futures Exchanges (LFX)**

Malaysia designated Labuan as an offshore international financial centre with 24 hours exchanges market in 1990 and was launched on November 23, 2000. Labuan International Financial Exchange Inc.. A company limited by shares, was incorporated under offshore Companies Act, 1990. This exchange market provides listing facilities and transactions for a various types of financial and non-financial products in 3 main currencies (including US Dollar and Euro). Those financial products include bond, unit trust, derivatives and insurance products. This exchange product can be connected through its official website: <http://lfxsys.lfx.vom.my/index.asp>

### **Corporate Security Policies**

Threat exists from both within the walls of each enterprise as well as from external sources such as hackers, competitors and foreign governments. The goal of corporate security risk is to define the procedures, guidelines and practices for configuring and managing security in environment. By enforcing corporate policy, corporations can minimize their risks. Corporate Security Policies provide several benefits. They provide a standard base line of security policy modules and checks, based on the organization's information security policies and standards. They establish a solid scaleable basis for an enterprise-wide product deployment. Policies heighten security awareness of company personnel. They help organizations to protect their vital information assets.

### **Security Policy**

Security policy compliance is often grouped under the category of vulnerability management products. This is equivalent to the physical security analogy of 'putting locks on the doors'. Intrusion detection products should also be deployed. These tend to be reactive in nature. Organizations need security policies, standards and procedures to enforce information security in a structured way. Additional services can ensure the corporate policy is always upto date and implemented correctly. Corporate security policy is absolutely essential for securing an organisation's confidentiality

### **Computer Crimes Act 1977**

The Computer Crimes Act 1977 provides a regulatory framework to counter offences, such as unauthorized access to computer material, crimes of fraud and dishonesty through the computer, unauthorized modification of contents of a computer, etc. The Act is not limited by jurisdiction.

### **Relevant Legislations and Statutes**

The UNCITRAL Model Law on E-Commerce 1996 governs the techniques for receiving and recording data messages. Electronic payments are governed by the Banking and Financial Act (BAFIA) 1989. Electronic payments include credit card payments online, e-cash pre-paid cards, electronic coupons or tokens, digital wallets and etc.

### **Disclosure Statement for Security Contracts**

This disclosure statement discusses the characteristics and risks of standardized security futures contracts traded on regulated US. Exchanges. At present regulated exchanges are authorized to list futures contracts on individual equities securities registered under the Securities Exchange Act of 1934 (including common stock and certain exchange-traded funds and American Depositary Receipts), as well as narrow-based security indices.

### **Business Entity Identification (BEI)**

Industry standard entity identifiers that create precise linkages between legal entities, Identifiers for these entities are required for many reasons

Counter-party identification on transactions (Orders, trades ,settlements, payments)

Counter-party and issuer risk management

Collateral management

Data management (capture/sourcing,look-up and cross referencing, maintenance)

Legal agreements and documentation

Corporate research

---

Regulatory reporting.

Without an effective management of legal risk, some false/s prohibited markets practices or fraudulent trading could happen. For instance:

Stock market manipulation

False trading –cum-market rigging

Insider trading

The ability to manage legal risk efficiently appropriately and timely, plays an important role in securities transactions, which requires the highest degree of care, skill diligence in all its dealings, due to the nature of the securities instruments.

### **LEGAL DISPUTES VS LEGAL RISKS**

Legal disputes are, in fact, sensitive and decided on a case-by-case basis. First, a claim must be substantiated in court. Therefore, demonstration on the steps taken to minimize the loss is crucial. Beyond reporting the loss, demonstrating reasonable efforts that have been made towards recovery of the loss is another crucial point. Legal risk would include company's understanding of its obligations and liabilities. These include debts, pending and potential laws suits, leases, warranties, long-term customer agreements employment contracts, distributions agreements, compensation agreements, and so forth. Thus, effective managing of legal risk is considered a good business practice.

### **CONCLUDING REMARKS**

Conducting securities transactions via internet is very risky, and thus, should be managed well in terms of a legal approach, Security, privacy and the legal issues of digital signature together constitute over half of the quantifiable barriers to electronic commerce. Thus all new business initiatives or projects should include an assessment for business impact, and then weed out the bad projects with a simple, but formal, risk/reward analysis. Planning resources and lack legal external regulation or industry peer review should re-evaluate their business continuity and disaster recovery strategy to make sure their organizations are above any risks.

### **REFERENCES**

- Bank Negara Malaysia (1999). Bank Negar Malaysia dan System Kewangan di Malaysia perubahan Sedekad. Kuala Lumpur: Bank Negar Malaysia. Sanon Printing Corporation Sdn. Bhd.
- Laws of Malaysis, (1977). Cyber Laws: Digital Signature Act 1997, Computer Crimes Act 1977, Telemedical Act 1997. Kula Lumpur: Percetakan Nasional Malaysia Berhad.
- Legal Research Board, (1998). Securities Industry Act 1983 (Act 280) and Regulation Kula Lumpur: International Law Book Service



---

**THE IMPACT OF GLOBAL FINANCIAL CRISES ON GOVERNMENT EFFECTIVENESS IN INDIA**

---

**Arun Kumar T. T.**Assistant Professor, Department Of Commerce, St.Mary's College, Sulthan Bathery, Wayanad

---

**ABSTRACT**

*An economic crisis can take the form of a recession or depression. The impact of financial crisis would also be felt towards the cancellation of large investment projects and infrastructures. This will also have negative multiplier effects, as cancelled orders and lost employment will further reduce demands. Overall lower market expectations will undermine investors' confidence would lead towards further negative impact on overall economy. Tourism and aviation sectors will be hard hit. Also Commodity prices boom will end. This study is considered the impact of global crisis on government effectiveness in India for this purpose, government effectiveness was published by World Bank in 2018, is used.*

*Keywords: Government Effectiveness, Global Crisis, speculative bubble*

---

**INTRODUCTION**

Countries with more effective governments tend to achieve higher levels of economic growth by obtaining better credit ratings and attracting more investment, offering higher quality public services and encouraging higher levels of human capital accumulation, putting foreign aid resources to better use, accelerating technological innovation, and increasing the productivity of government spending. Efficiency in the delivery of public services also has a direct impact on poverty. On average, countries with more effective governments have better educational systems and more efficient health care. There is evidence that countries with independent, meritocratic bureaucracies do a better job of vaccinating children, protecting the most vulnerable members of society, reducing child mortality, and curbing environmental degradation. Countries with a meritocratic civil service also tend to have lower levels of corruption.

The global crisis has effected all aspects of life, resulting in political instability, personal financial troubles, and a growing number of business bankruptcies. Although these are serious issues, simply developing a government policy that injects an economy with money is not an appropriate means to achieve economic recovery and long-term economic development unless combined with an effective and efficient governing system. In 2007 and 2008, the world experienced a remarkable Global Financial Crisis (GFC) that started in the U.S.A. The GFC is known to have affected development countries through a decrease in commodities demand, reduced exports and investments, and unstable economic scenarios. India is a member of governance index trends of India country.

**FINANCIAL CRISIS**

The term financial crisis is applied broadly to a variety of situations in which some financial assets suddenly lose a large part of their nominal value.

**Types of financial crises**

**Banking crisis:** A banking crisis is a financial crisis that affects banking activity. Banks usually provide deposit accounts where people deposit their savings and can withdraw them anytime. The banks then use these deposits to provide loans which are paid over a long period of time. Therefore, if the depositors all want to withdraw their money at one time, the bank finds itself in a situation where it is bankrupt because of lack of cash flow. Where this occurs, then we call the situation a banking crisis.

**Speculative bubble:** Ideally in a stock exchange, people buy stocks in order to gain from the income it generates. However, some people buy stock by speculating the price, and hoping to see it at a higher price later. If most people in a stock market buy speculatively, then chances are high that the price of that stock will be very high. And when they all want to sell at the same time, then the price is likely to fall too. At the time of buying, when the price of a stock is more than its current price plus dividends and interest, then the stock is said to be exhibiting a bubble.

**International Crisis:** This kind of crisis occurs when a country is forced to devalue its currency, either because of a speculative attack, or because it is not in a position to pay its debts. When a country is not able to pay its debts, that situation is called a default. When this occurs, all the countries that were trading with this particular country will be adversely affected. The investors will also lose the value of their investments due to the fact that the currency they are using will have a much lower value.

---

**IMPACTS OF THE US FINANCIAL CRISIS ON INDIAN ECONOMY**

**Impact on stock market:** The immediate impact of the US financial crisis has been felt when India's stock market started falling. On 10 October, Rs. 250,000 crores was wiped out on a single day bourses of the India's share market. The Sensex lost 1000 points on that day before regaining 200 points, an intraday loss of 200 points. This huge withdrawal from the India's stock market was mainly by Foreign Institutional Investors (FIIs), and participatory notes.

**Impact on India's trade:** The deficit is reaching at alarming proportions because of worker's remittances, NRI deposits, FII investment and so on, the current deficit is at around \$10 billion. But if the remittance dries up and FII takes flight, then we may head for another 1991 crisis like situation.

**Impact on India's export:** with the US and several European countries slipping under the full blown recession, Indian exports have run into difficult times, since October, Manufacturing sectors like leather, textile, gems and jewelry have been hit hard because of the slump in the demand in the US and Europe. Indian exports fell by 9.9 percent in November 2008, when the impact of declining consumer demand in the US and other major global market, with negative growth for the second month, running and widening monthly trade deficit over \$10 billion. Impact on India's running and widening monthly trade deficit over \$10 billion. Impact on India's handloom sector, jewelry export and tourism: Again reduction in demand in the OECD countries affected the Indian gems and jewelry industry, handloom and tourism sectors. Around 50,000 artisans employed in jewelry industry have lost their jobs as a result of the global economic meltdown.

**GOVERNMENT EFFECTIVENESS**

In the last quarter of the last century, with criticism of phenomenon of big government, and after detailed studies the mechanisms applied in the developing countries, the World Bank and the International Monetary Fund (IMF) developed and presented governance indicators. In 1990, one of which is government effectiveness. First, they recommended them to developing and then to all countries. These indicators were gradually applied on level of organizations in national areas, and international institutes, including in World Bank and IMF. Later, the results of studies suggested that it was very difficult and required principal changes to apply some standards such as transparency, accountability and participation to be provided by these bodies to their beneficiary.

The main objective of government efficiency was to remove obstacles of development, which mainly include corruption, lobbying, and bad policies. The theory, however was later studied on different levels and from different perspectives. Some considered it in terms of administration of public affairs, and public policy, and focused on governments reforms in the government service and the efficiency and effectiveness of their activities. Others considered it in terms of provision of the legal framework for the development of competitive markets and protection of the privacy of individuals. Some also addressed accountability of government institutions to representatives, inspectors and auditors of the people. Finally some stressed that the financial information included in the annual budgets of governments must be published.

However, the most important common thread between them was the referral to "collection of the rules, applications and their sanctions." Government efficiency indicator shifts attention from governments and its bodies to manner in which policy making and decision making processes are applied. Next, it attributes government efficiency to eight main features in it, government efficiency, participation based on consensus, accountability, transparency, considerate and estimator, competent and effective, all inclusive and just, and respectful of law. If these features are applied, corruption will be minimized, and views of groups and minorities will be applied in affairs, and voice of susceptible strata will be heard in society, and meeting present and future needs of society will receive attention.

**VARIABLE MEASURES AND SOURCE OF DATA: GOVERNMENT EFFECTIVENESS**

This indicator measures the quality of public services, the quality of the civil service and its independence from political pressures, the quality of policy formulation and implementation, and the credibility of the government's commitment to its stated policies.

**COUNTRIES ARE EVALUATED ON THE FOLLOWING FACTORS:**

- Competence of civil service: effective implementation of government decisions; and public service vulnerability to political pressure;
- Flexibility, learning, and innovation within the political leadership; ability to coordinate conflicting objectives into coherent policies;
- The efficiency of revenue mobilization and budget management;

- The quality of transportation infrastructure, telecommunications, availability of online government services;
- Policy consistency, the extent of which government commitments are honored by new governments;

### IMPACT OF GLOBAL FINANCIAL CRISIS ON GOVERNMENT EFFECTIVENESS TREND IN INDIA

To assess the government effectiveness in India during 1996-2007 years before the global crisis and the years after global crisis 2008-2013, the following model is used.

$$GEL = a_0 + a_1 t$$

In which GEL denote government effectiveness index and t denote time. According to Table (1), the equation of government effectiveness trend in India in the years 1996-2007 is obtained as follows:

$$GEL = 52.05 + 0.43 t$$

As can be seen, the equation slope is equivalent to 0.43, Thus, government effectiveness has been increasing in India country during the process. In other word government effectiveness is improved in India during the years 1996-2007, The equation of government effectiveness trend in India country in the years 2008-2013 is obtained as follows:

$$GEL = 57.5 - 1.49 t$$

As can be seen, the equation slope is equivalent to - 1.49. Thus, government effectiveness trends has been falling during the years after global crisis in India country. Compare between years before global crisis and the years after global crisis shows that the government effectiveness index trend in the years before global crisis was positive and has been increasing and this index trend in the years after global crisis was negative and has been decreasing and it indicate that global crisis has affected on government effectiveness performance in India country.

### CONCLUSION

Countries with more effective government tend to achieve higher levels of economic growth by obtaining better credit ratings and attracting more investment, offering higher quality public services and encouraging higher levels of human capital accumulation, putting foreign aid resources to better use, accelerating technological innovation, and increasing the productivity of government spending. Efficiency in the delivery of public services also has a direct impact on poverty. The results show that the government effectiveness trends before the global crisis was positive and it showed that has increased and the government effectiveness trends after global financial crisis was negative and showing reduction.

### REFERENCE

- 1) Gupta, Sanjeev, Hamid R Dagwoodi, and Rosa Alonso-Terme. 2002. Does corruption Affect Income Inequality and Poverty ? *Economic of Governance* 3: 23-45.
- 2) Chong, Alberto and Ceasar Calderon. 2000. Institutional quality and poverty measures in a cross-section of countries. *Economics of Governance* 1(2): 123-135.
- 3) Abed, George T and Sanjeev Gupta (eds.). 2002 *Governance, corruption and Economic Performance*. Washington D.C.: International Monetary Fund.
- 4) Leautier, Frannie(ed.). 2006 *Cities in a Globalizing world Governance, Performance, and Sustainability*. Washington D.C.: World Bank.
- 5) Burnside, C. and David Dollar, 2000. Aid, Policies and Growth, *American Economic Review* 90(4): 847-898, Burnside,
- 6) Heritage Foundation. (2002). *The index of economic freedom*, Washington, D.C. The Heritage Foundation.
- 7) Duncan Ron Teuea Toatu and Azmat Gani, (2004).: A conceptual frame work for the development of composite governance indices for the Pacific Island countries”, University of the South Pacific, Pacific Institute of Advanced Studies in Development and governance, governance Program working paper No. 1/2004.

**DESIGN OPTIMIZATION OF SIDE SLIDER WITH ANALYSIS IN ANSYS SOFTWARE**

**Er. Sanket Baban Bhosale**

Mechanical Department, Bharati Vidyapeeth College of Engineering, Kolhapur, Maharashtra

**ABSTRACT**

*Now days, for design and manufacturing of any product, software plays an important role in all fields. The present research work was done design model using software CATIA V5 and for analyzed using software ANSYS Workbench. By using ANSYS Software we tried to find out optimized results by changing different various dimensions of side slider.*

**ANSYS: Engineering software with the design and analysis**

ANSYS is a general purpose, finite element computer program for engineering analysis which is developed, marketed, and supported by Swanson Analysis Systems, Inc. in Houston, PA. ANSYS has the ability to solve a wide range of structural, electromagnetic and heat transfer problems and is used by the design engineer to determine displacements, forces, stresses, strains, temperatures and magnetic fields. Graphics, preprocessing, solution and post processing are all integrated in this complete package.

These extensive analytic capabilities, in addition to quality customer support and unmatched ease of use, have attracted ANSYS users from many industries including nuclear, aerospace, transportation, medical, petrochemical, steel, electronics, farm equipment and civil construction.

**Transient structural analysis**

The machine is excited by an event. The reaction of the machine-tool is analysed. Results accuracy depend greatly on the accuracy of the input force and on the damping used. Useful to assess the machine dynamic properties and non-linear effects.

**Steps**

1. Define an initial state and an excitation
2. Damping is important to obtain realistic amplitudes
3. Perform the transient analysis over a given number of time steps.

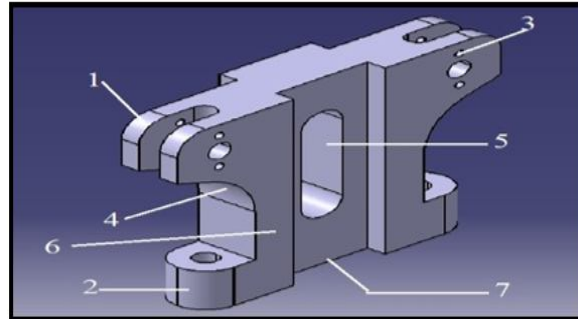
**Design optimization of slide slider**

**1. Modifications in design of side slider**

- 1.1. **Upper Side Fillet** = Initially it has sharp corner (0 mm fillet) but in modified geometry 80 mm fillet provided in that 80 mm fillet which minimized the stresses in upper corner as compare to sharp corner.
- 1.2. **Lower Side Fillet** = Lower part of side slider is fixed and corner is sharp corner so stresses comes more therefore we provide 80mm fillet because of that we get minimum stresses as compare to sharp corner.
- 1.3. **Small Drill** = Load is applied in Pin-Hole therefore maximum stresses comes in that Pin-Hole so to minimize that stresses we provide two small drill holes at the both side, first is at the upper side of Pin-Hole and another small drill hole is at the lower side of the Pin-Hole which helps to reduce the stresses.
- 1.4. **Middle Side Fillet** = When load is applied then the middle side gets maximum stresses because of the less radius of fillet which is just 50mm so to reduce the stresses we provide fillet of 200 mm, which help to reduce intensity of stresses.
- 1.5. **Middle Slot width** = we increase width of middle slot to removing access material for simply reduce the weight of object.
- 1.6. **Side Thickness** = At the side thickness of side slider stresses comes maximum because of the less width therefore we increase side thickness of the object.
- 1.7. **Lower Slot** = Lower slot is provide to remove access material to reduce the weight of the side slider.

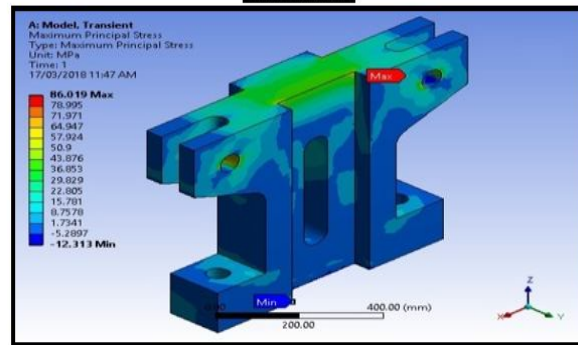
Sr. No.	Parameters	First Iteration (mm)	Second Iteration (mm)	Third Iteration (mm)	Forth Iteration (mm)	Fifth Iteration (optimized Iteration) (mm)
1	Upper side fillet	0 (no fillet)	20	40	60	80
2	Lower side fillet	0 (no fillet)	20	40	40	80

3	Small Drill	0 (no drill)	10	15	20	25
4	Middle Side Fillet	50	90	130	170	200
5	Middle Slot width	80	90	100	110	120
6	Side Thickness	90	95	100	105	110
7	Lower Slot depth	0 (no slot)	30	60	90	120

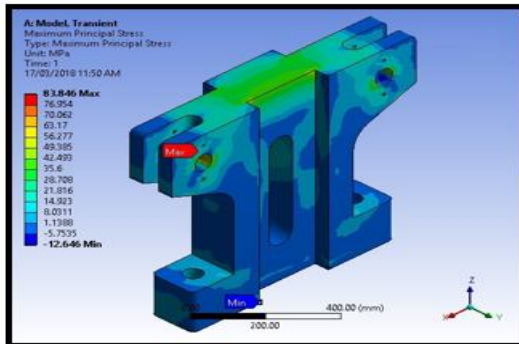


Final optimized Design of side slider

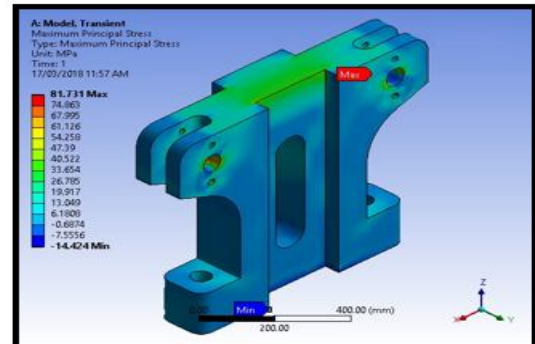
**First Iteration**



Analysis result of first iteration



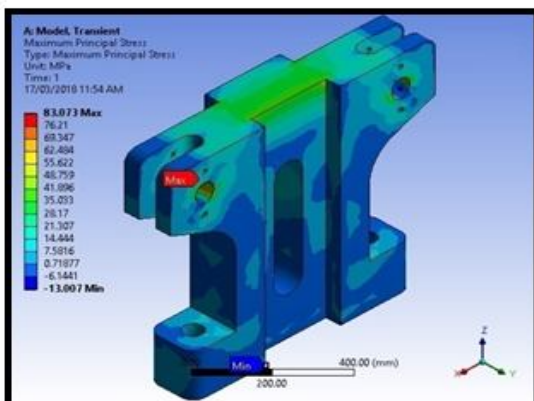
Analysis result of second iteration



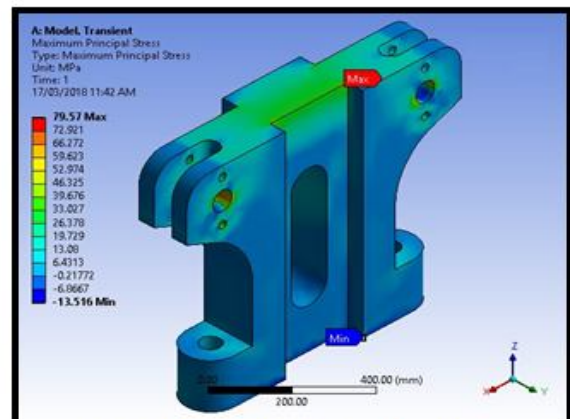
Analysis result of fourth iteration

**Third Iteration**

**Fifth Iteration (optimized Iteration)**



Analysis result of third iteration

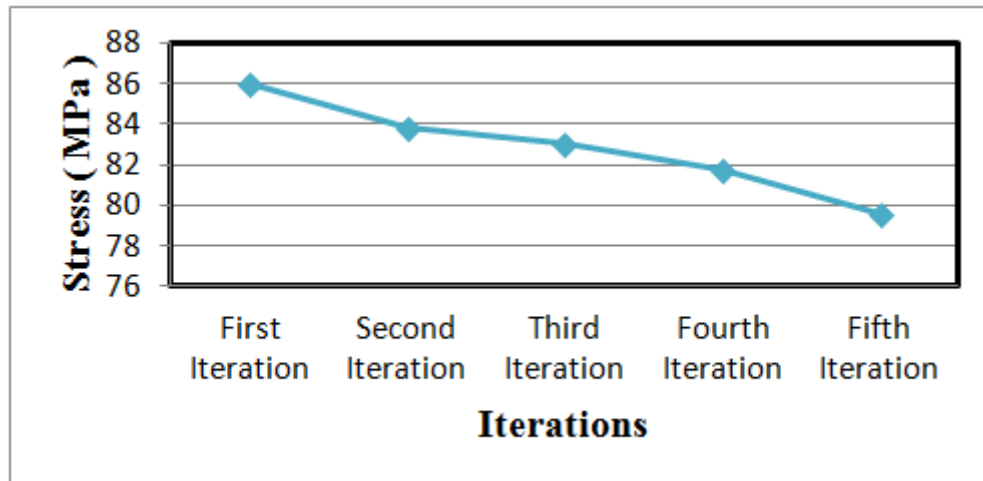


Analysis result of fifth iteration

So, by observing above iterations the **optimized solution** is obtained by **fifth iteration**. Because the maximum stress on this iteration is less as compare to other iterations and also the **mass** of the component is **reduced** up to **13.16 kg** and **volume reduction** is **1754 cm<sup>3</sup>**.

#### ❖ Parametric Graphical Representation

Graph 1- Stress



#### CONCLUSION

- ❖ Analysis results of side slider by using the material Gray cast iron and cast steel are nearly same so we concluded that design optimization in side slider with same material (Grey Cast Iron) gives best results.
- I. In **first iteration** the intensity of **stress** is **86.019 MPa** having maximum value and subsequently the value of stress decreases to minimum value of **79.57 MPa** in fifth i.e. **optimized iteration**.
- II. Also in **first iteration** the **mass** of side slider is having highest value of **520.99 Kg**, which is observed as **507.83 Kg**, in fifth or **optimized iteration**. Hence it is observed that **mass of side slider is decreased**.
- III. In **first iteration** the **volume** of side slider is observed as **69465 cm<sup>3</sup>** which is modified to **67711 cm<sup>3</sup>** in fifth or **optimized iteration**. Hence it is observed that **volume of side slider is decreased**.
- IV. By observing the modifications in the values of stress, Mass, and volume over the five iterations the design optimization of side slider is done.
- V. **Optimized** the geometrical parameters of side slider to **minimize the mass by 13.16 kg & volume by 1754 cm<sup>3</sup>**.
- VI. Design **optimization** resulted in reduced intensity of **stresses** by **7.497 %**.
- VII. It will improve the working life of side slider.

#### REFERENCES

1. "Design and optimization of a new geometric texture shape for the enhancement of hydrodynamic lubrication performance of parallel slider surfaces", Uddin, M.S. and Liu, Y.W., Elsevier, Biosurface and Biotribology, Volume 2, Issue 2, June 2016, Pages 59-69.
2. "Design and finite element analysis of a fatigue life prediction for safe and economical machine shaft", Samuel O. Afolabia, Bankole I. Oladapoa and Joseph F. Kayodeaa, abm, Journal of Materials Research and Technology (jmr&t), February 2018, JMRTEC-332; No. of Pages 7.
3. "Finite element limit load analysis of thin-walled structures by ANSYS (implicit), LS-DYNA (explicit) and in combination", Wilhelm Rust and Karl Schweizerhof, Elsevier, Thin-Walled Structure, Volume 41, Issues 2- 3, February 2003, Pages 227-244.
4. "Transient response of structures with uncertain structural parameters", M.V. Rama Rao, Andrzej Pownuk, Stefan Vandewalle and David Moens, Elsevier, Structural Safety, Volume, November 2010, Pages 449-460.

---

**WOMEN'S LITERATURE: CONTENDING AGAINST THE PATRIARCHAL SYSTEM**

---

**Veena H. Kadkol**Research Scholar, Department of studies in English, Karnatak, University, Dharwad

---

**ABSTRACT**

*Women's Literature is a delusively clear name for something which cannot be that easily defined. By its very nature, women's Literature resist typecast or narrow definition. So the idea of Women's Literature can be best clarified by drawing attention to what it is not. Women's Literature comprehensively include works by women. But, not all the works by women are assuredly Women's Literature. The field of Women's Literature is extremely distinctive. The present paper focuses on the three major works by feminist writers- Simone de Beauvoir's *The Second Sex*(1949), Mary Wollstonecraft's *A Vindication of Rights of Woman* and Virginia Woolf's *A Room of Ones Own* (1929) and *The Madwoman in Attic* (1979).*

*Keywords: feminism, patriarchy, subjugation, inequality, fundamental rights.*

---

A woman's writing is always feminine; it cannot help being feminine; at its best it is most feminine; the only difficulty lies in defining what we mean by feminine.

***Woolf, Speech Manuscript Notes.***

During the years. 1750-1830 women writing witnessed an utmost flowering stage of development in Britain. Women writers integrated their noteworthiness as a writes towards the end of the eighteenth century. Women writers hold the same grade as male writers in terms of Plot, subject matter, language and characterization and just because it is written by women, doesn't mean it's not great Literature as well.

Sex is biological that is determined by anatomy but the explications and values associated with the female and male body are socially attributed. The Woman is pressurised to accept the notion that she is born to bear a child, a device for nurturing and procreation. Woman are less rational and frail than men. Writings of Woman is excluded on the basis that it deals only with the not so important issues like home. The political and economic inequalities in the social system are failed to consider because the biological classifications and differences are invoked.

Simone de Beauvoir, a French writer put forward in her most eminent work '*The Second Sex*, that men are able to bemuse women. This conventional and mystification, she expostulated was contributory in creating patriarchy. She argued that women, in order, accepted this stereotypes and conventions and were thus instruments of their own subjugation. Women are determined by the calibre of men and found 'inferior'. De Beauvoir put forward that women has to take charge of their own possibilities and choice. Instead of being subservient, negative other, they have to become essence and subject in their way. They shouldn't be confined by or to the roles identities fostered or imposed on them by a system owned by male dominated system.

This book radically questioned existential and political theory, but it's most abiding influence is on how women recognise themselves, their kinship, their space in society and the gender construction.

De Beauvoir was one of the earliest feminist to turn to a social constructionist, disagreement of gender where social negation, milieu and constructions create certain roles taking into account the biological differences, but roles that are then seen as 'natural' and 'timeless'. To support women in their way to predominance and subjectivity, Beauvoir put forward three strategies for consideration. One, women has to go to work, secondly she must seek and take part in academic activities that leads for women to change. Thirdly, women must fight vigorously to revolutionise society into a socialist society.

By narrating in vivid detail the innumerable ways women encounter the limitations of femininity, she spreads out the way for women all over to identify the political and social implications of their personal experiences.

Mary Wollstonecraft, a British Proto-feminist, in her *A Vindication of Rights of Woman*, writes about the rights of Woman. It is a treatise on overcoming the ways in which women of her time are oppressed and denied their potential in society, with concomitant problems for their household and the social system as a whole.

Brought up by a rude and abusive father, Wollstonecraft left home and devoted her life towards writing. She wished her female compeers to actively follow admiration and virtue. She further says that women embolden to be fragile in mind and body will unavoidably become. She opines that men are superior physically in comparison to women. She vindicates that women ought to have an education equivalent with their condition in society and then move forward to redefine that position, asserting that women are absolutely necessary to the nation because they could be a better partner rather than just performing their duty just as a wife. They would

even educate their children. Instead of inspecting women as an ornament to the society or property to be traded in marriage, Wollstonecraft perpetuates that they are living souls and are worth of same basic human fundamental rights as men.

Wollstonecraft comes up with a compelling viewpoint about marriage. She denounces the actuality that women doesn't want to marry the men that they should, they go for valiant men who exit their emotions but may be frivolous or perpetual.

Virginia Woolf's *A Room of One's Own*, is an essay published in 1929. The work is about the lectures delivered by Woolf at Newnham College and Girton College. Woolf delivers a formal speech on the status of women, and woman artists in particular. According to her centuries of preconceived and financial educational drawbacks have hindered women's creativity. To exemplify this she gives the example of an imaginary gifted but unlearned sister of William Shakespeare, who, demoralized from all but the most mundane household responsibilities, who in the end kills herself.

"Shakespeare had a sister; but do not look for her in Sir Sidney Lee's 'Life of Poet'. She died young. Alas, she never wrote a word...she lives in you and me and in many other women who are not here tonight, for they are washing up the dishes and putting the children to bed... they need only opportunity to walk among us in the flesh".(p.117).

Woolf manifest the gender awareness that she regards cripples both male and female writers. *A Room of One's Own* is an inspection of the information experienced by women writers. She attempts to give an explanation of the reason why there had been so passionate women writers up to then. According to her viewpoint women were deficient in her own liberty, space and tradition.

Woolf, in addition, discuss the renowned celebrated women writers like Jane Austen, Bronte Sisters and George Eliot. And at the, she puts forward for consideration that the great minds are androgynous. Women needs a room of her own that would render her with the space and the time to occupy in uninterrupted time for writing.

During the 19<sup>th</sup> century, *The Madwoman in Attic* by Sandra Gilbert and Susan Gubar is considered to be the major achievement in the history the feminist Criticism . The title is taken from Charlotte Bronte's *Jane Eyre*. Bertha , who is an insane wife of Rochester is locked up in an attic. This book also focuses on the major authors like Mary Shelley, Charlotte Bronte and Emily Bronte, Jane Austen, Emily Dickinson, Christina Rossetti, Elizabeth Barrett Browning and George Eliot.

Gilbert and Gubar in this book , firstly makes a point that women of this period stand in need of authority, they made every effort to get to free of constrictions and claim their identity as writers. For them Victorian images of women were actively divided into two- the angelic and the monstrous, with the angelic being sterile and unprepossessing. They made an account that women are pictured as restricted or imprisonment in literature of that period, and the who were good morally were pictured as submissive. To break that submissiveness and confinement, and taking actively role such as to become an author, was to get involved in the monstrous side of this kind of binary oppositions.

Gilbert and Gubar proclaimed that both the Madwoman and the passive woman pictured in the Victorian literature expressed the two subjects status of the woman authors , as the romanticized submissiveness female and monstrous or madwoman who steps outside social practices to become a wonderful writers of art .

As an area of study, Women's Writing have been developing since 1970s. women's writings has been disregarded much traditionally due to the inferiority grade women hold in this patriarchal System.

Writers like Virginia Woolf, Simon de Beauvoir, Mary Wollstonecraft, Gilbert and Susan Gubar's works illustrate the demands for the acceptance and activism that show , women writers clearly accepted the fact that as the century advanced, the women began to exhibit and express knowledge their writings, their lack of satisfaction with gender roles and relation and the plight of women in common.

## REFERENCES

- Ruthven, K.K. 1984. *Feminist Literary Studies: An Introduction*. Cambridge: Cambridge University Press.
- Jacobus, Mary.1986.*Reading Woman: Essays in Feminist Criticism*. London: Methuen.
- Woolf, Virginia, 1882-1941. *A Room of One's Own*. New York :Harcourt, Brace & World, 1957. Print.
- Roe, Sue. *Writing and Gender: Virginia Woolf's Writing Practice..* New York: St. Martin's Press, 1990.
- Gilbert, Sandra M. *The Madwoman in the Attic : the Woman Writer and the Nineteenth-Century Literary Imagination*. New Haven :Yale University Press, 1979. Print.



- 
- Beauvoir, Simone de. *The Second Sex*. New York: Vintage Books 1989, c1952. Print.
  - Wollstonecraft, Mary, 1759-1797. *A Vindication of the Rights of Woman: with Strictures on Political and Moral Subjects*. London :Printed for J. Johnson, 1792. Print.

---

**EFFECT OF GOUTAM BUDDHA'S THOUGHTS ON EDUCATIONAL STRESS AMONG TEENAGERS IN KOLHAPUR DISTRICT**

---

**Dr. Milind B. Kurane**Research Student, Rajaram College, Kolhapur, Sagarmal, Vidhyanagar, Kolhapur

---

**ABSTRACT**

*The Present investigation is based on Research study undertaken to determine the 'Effect of Goutam Buddha's thoughts on educational stress among teenagers in Kolhapur district'. An experiment was conducted on 50 teenagers age 13 to 19 of non-randomized control group. Pre test post test design. For data collection tools Bisht Battery of Self-actualization stress and Scale of Academic stress were used we performed on two sample 't' test for the pre and post test. After that found our result to be significant. Analysis by two sample 't' test revealed that The Goutam Buddha's thoughts was an effective practice to reduce Academic Stress of teenagers*

*Keywords: Goutam Buddhas thoughts on Vipassana, educational stress, Self-actualization stress.*

---

**INTRODUCTION**

Goutam Buddha's thoughts on meditation are a very useful meditative technique it is also called "vipassana". Following his own breakthrough while sitting under the Bodhi tree. Vipassana means 'insight meditation.' Its purpose is to uncover the illusory nature of existence (defined by the 'three marks of existence': pain, impermanence and concentration (samatha) through, for instance, the practices of anapana (concentration on breathing through the nose) or abdominal breathing. After he has concentrated his mind, he can then proceed either to watching the mind and bodily sensations or to vipassana itself. Vipassana meditation as an effective technique of stress management. Stress management refers to the wide spectrum of techniques and psychotherapies aimed at controlling a person's levels of stress, especially chronic stress, or distress as advocated by Hans Selye (1936;56). There are many different types of Meditation. The focus of this research is Vipassana Meditation and its efficacy in helping adolescents through their difficult years. The Buddha thus taught a technique of meditation through which the practitioner discovered for himself the laws of nature that governed the universe. The practice of meditation begins with taking refuge in the triple gems (tri-ratna). The Buddha the Dhamma and the Sangha. At the outset this practice might seem like an empty ritual, but in fact it is not. To take refuge in Dhamma, is to understand the laws of nature that govern the universe as it is these laws that one must abide by in order to reach ones' goals. To take refuge in Sangha is to seek inspiration and help from all the people who are on the road to the discovery of truth and liberation. The practice of Sila, the ethical moral code of conduct is the next step on the path to self- realisation. This systematic cultivation of virtuous thought, word, and deed focuses the meditator's efforts for progress in meditation. "Unvirtuous thoughts", for example, sexual fantasies or anger, lead to distractedness during meditation. They are a waste of time and energy for the serious meditator. Psychological purification means paring away distracting thoughts (Goleman Daniel 1988).

Adolescence is an extremely difficult period when the individual goes through various physical and mental changes. Children and young adults go through a lot of stress (Fontana, David and Slack, Ingrid, 1997). The pressure of school, meeting expectations of parents and teachers and planning out a career for themselves puts them under considerable strain and tension. These conditions are more often imposed upon them by adults.

Indian psychologies of Buddhism and Yoga contain a wealth of information on psychological health, post conventional transpersonal development, exceptional abilities, and the method for cultivating them (Tart, 1992; Walsh, 2000). A large body of research suggests that meditation and yoga have effects ranging across psychology, physiology, and biochemistry and can enhance both psychological and physical health (Walsh, 2001).

**AIM OF THE STUDY**

The aim of the present study is the effect of Goutam Buddha's thoughts on educational stress among teenagers in Kolhapur district'

**OBJECTIVES OF THE STUDY**

1. To study the effect of Goutam Bhuddha's thoughts among Academic Frustration.
  2. To study the effect of Goutam Bhuddha's thoughts among Academic conflict.
  3. To study the effect of Goutam Bhuddha's thoughts among Academic pressure.
  4. To study the effect of Goutam Bhuddha's thoughts among Academic anxiety level.
-

**HYPOTHESIS OF THE STUDY**

1. Goutam Bhuddha’s thoughts would be significantly affected on Academic Frustration.
2. Goutam Bhuddha’s thoughts would be significantly affected on Academic Conflict.
3. Goutam Bhuddha’s thoughts would be significantly affected on Academic Pressure.
4. Goutam Bhuddha’s thoughts would be significantly affected on Academic Anxiety level.

**RESEARCH METHODOLOGY**

**SELECTION OF THE SAMPLE**

In the present research, sample consisted of fifty Art’s Junior college going students of both sex in kolhapur district. Twenty five were boys selected and twenty five were girls. The sample age range was between 13 to 19 years. Randomly sample method was used for selection of the sample.

**TOOLS OF THE STUDY**

Bisht Battery of Stress Scales: BBSS. This scale is developed by Dr. (Km)Abha Rani Bisht. The scale normative data were collected from a sample of 50 students 11th Classes. This battery has 13 sub scales. In the research Academic Stress and Self-Actualization Stress scale was used. The Academic Stress scales 80 items. The reliability coefficient value of this scale is split half method 0.88 and validity of the scale having content validity and item validity. And Self- Actualization Scale 46 items. The reliability coefficient value of this scale is split half method 0.89 and validity of the scale having content validity and item validity.

**VARIABLES OF THE STUDY**

This study was conducted on Junior Art’s college going students in 11th standard. In the present study, type of gender was,

- A) Independent Variables: 1. Goutam Buddha’s thoughts on Meditation
- B) Dependent variables: 1. Academic Stress, 2. Academic Frustration, 3. Academic Conflict, 4. Academic Pressure, 5. Academic Anxiety.

**RESEARCH DESIGN**

The present study was used experimental design. It was based on the lines of non- randomized control group pre-test post test design.

Independent Variable(IV)	Dependent Variable(D.V) Experimental Group	
Control Group (Boys and Girls =50)	Pre-(first day)	Post-(After ten day)
Experimental Group (Boys and Girls =50) Goutam Buddha’s thoughts on Meditation of vipphana	Academic Stress	Academic Stress

**PROCEDURE**

Students, who voluntarily offered they to listen of Goutam Buddha’s thoughts on meditation , were divided (randomly) into two groups i.e. experimental and control groups, from 50 students (boys (25) and girls (25) of kolhapur district. Before the start of the experiment, Bisht Batter of stress scales in Self-Actualization stress and Scale of Academic stress test was administered to collect pre-stress scores. The experimental group students were listens of Goutam Buddha’s thoughts on meditation for 10 days at the rate of one hour per sitting under the supervision, direction & guidance of the expert. In Junior Art’s College of Kolhapur selected 50 student (boys (25) and girls (25) Meditation was practiced through Vipassana only. At the end of the treatment the Stress Test was administered separately to the student of both experimental and control groups. Scoring of all the tools were done as directed in their respective manuals

**RESULT**

**Table No-1: Shows the effects of Goutam Buddha’s thoughts among Academic Frustration**

Variable	Goutam Buddha’s thoughts					
	N	Mean	S.D.	‘t’ value	D.F	level of Significant
Academic Frustration of Pre-Test	50	78.9	10.1	9.98	98	<0.001
Academic Frustration of Post-Test	50	55.7	16.2			

According to above table the mean score of Academic Frustration of Pre-test group is 78.9 and standard deviation is 10.1, as well as means score of Academic Frustration of post test group is 55.7 and standard deviation is 16.2 and degree of freedom is 98. Obtained t value is 9.98 which is significant. Hence, there is significant difference between Academic Frustration pre and Academic Frustration post test.

**Table No-2: Shows the effects of Goutam Buddha’s thoughts among Academic conflict.**

Variable	Goutam Buddha’s thoughts					
	N	Mean	S.D.	‘t’ value	D.F	level of Significant
Academic conflict of Pre-Test	50	75.4	11.6	12.59	98	<0.001
Academic conflict of Post-Test	50	50.9	17.8			

According to above table the mean score of Academic conflict of Pre-test group is 75.4 and standard deviation is 11.6, as well as means score of Academic conflict of post test group is 50.9 and standard deviation is 17.8 and degree of freedom is 98. Obtained t value is 12.59 which is significant. Hence, there is significant difference between Academic conflict pre and Academic conflict post test.

**Table No 3: Shows the effects of Goutam Buddha’s thoughts among Academic Pressure**

Variable	Goutam Buddha’s thoughts					
	N	Mean	S.D.	‘t’ value	D.F	level of Significant
Academic Pressure of Pre-Test	50	71.3	10.4	10.98	98	<0.001
Academic Pressure of Post-Test	50	50.2	12.2			

According to above table the mean score of Academic Pressure of Pre-test group is 71.3 and standard deviation is 10.4, as well as means score of Academic Pressure of post test group is and standard deviation is 12.2 and degree of freedom is 98. Obtained t value is 10.98 which is significant. Hence, there is significant difference between Academic Pressure pre and Academic Pressure post test.

**Table No 4: Shows the effects of Goutam Buddha’s thoughts among Academic Anxiety**

Variable	Goutam Buddha’s thoughts					
	N	Mean	S.D.	‘t’ value	D.F	level of Significant
Academic Anxiety of Pre-Test	50	79.9	10.09	14.78	98	<0.001
Academic Anxiety of Post-Test	50	44.5	15.01			

According to above table the mean score of Academic Anxiety of Pre-test group is 79.9 and standard deviation is 10.09, as well as means score of Academic Anxiety of post test group is 44.5 and standard deviation is 15.01 and degree of freedom is 98. Obtained t value is 15.01 which is significant. Hence, there is significant difference between Academic Anxiety pre and Academic Anxiety post test.

**SUMMARY**

The present study tried to measure and examines “Effect of Goutam Buddha’s thoughts on educational stress among teenagers in Kolhapur district’. While the number of research and studies has been done in the literature, the structure and framework of current studies is designed to explore a study of the effect of Goutam Buddha’s thoughts on Academic Stress among adolescence. The various definition, concept and theoretical perspective of Goutam Buddha thoughts on Academic Stress has been discussed and elaborated in detail. The concept and perspective of Goutam Buddha thoughts on Academic Stress among adolescence are explained in way that best fit with the current study.

**CONCLUSIONS**

- First hypothesis. (t-Value = 9.98, P-Value <0.001) Conclusion: Since p-value is far less than 0.005, concluded that there is significant effect of Goutam Buddha’s thoughts on academic Frustration of teenagers in Kolhapur district.

- Second hypothesis. (t-Value = 12.59, P-Value <0.001) Conclusion: Since p-value is far less than 0.005, concluded that there is significant effect of Goutam Buddha's thoughts on academic Conflict of teenagers in Kolhapur district.
- Third hypothesis. (t-Value = 10.98, P-Value <0.001) Conclusion: Since p-value is far less than 0.005, concluded that there is significant effect of Goutam Buddha's thoughts on academic Pressure of teenagers in Kolhapur district.
- Fourth hypothesis. (t-Value = 14.78, P-Value <0.001) Conclusion: Since p-value is far less than 0.005, concluded that there is significant effect of Goutam Buddha's thoughts on academic Anxiety of teenagers in Kolhapur district.

#### LIMITATIONS OF THE SUDY

1. The sample selection criteria were rigid.
2. In the present study, only Fifty (50) samples have been considered. It is very difficult to generalize current findings based on small sample size.
3. The sample is restricted to Kolhapur District
4. The study was restricted to Junior College student (13 to 19) only.

#### ACKNOWLEDGMENTS

The author appreciates all those who participated in the study and helped to facilitate the research process.

**CONFLICT OF INTERESTS:** The author declared no conflict of interests

#### REFERENCES

- Alexander, C., Rainforth, M., & Gelderloos, P. (1991). "Transcendental meditation, self-actualization and psychological health: A conceptual overview and statistical meta analysis." *Journal of Social Behaviour and Personality*. Vol. 6, pp 189-247.
- Fontana, David & Slack, Ingrid (1997). "Teaching meditation to Children: a practical guide to the use and benefits of meditation techniques." Element Books Limited, Dorset.
- James, W. (1950). "Principles of Psychology". New York: Dover.
- Goleman, Daniel (1988). "The Meditative Mind: Varieties of the Meditative experience: New York" Tarcher/Putnam.s
- Kwee, M., ed. (1990). Psychotherapy, meditation and health. East-West: London.
- Murphy, M., and Donovan, S. (1997). "The physical and psychological effects of meditation" (2nd ed.). Sansalito, CA: Institute of Neotic Sciences.
- Murphy, M., and Donovan, S. (1998). "The physical and psychological effects of meditation."
- San Rafael, California: Esalen Institute.
- Selye, H. (1936) : "Thymus and Adrenals in the response of organism to injuries and intoxication. *British Journal of Experimental Psychology*", 17, p. 234-248. | Selye, H. (1956): The Stress of Life. New York : MC Graw – Hill, Vigne, J. (1997): Meditation and Mental Health. *Indian Journal of Clinical Psychology*, 24, p. 46-51
- Shapiro, D. & Walsh, R. eds. (1984). "Meditation: Classic and Contemporary Perspectives."
- New York: Aldine.
- Shapiro, D. & Walsh, R. eds. (1984). "Meditation: Classic and Contemporary Perspectives." New York: Aldine.
- Walsh, R. (2001). "Positive Psychology: East and West." *American Psychologist*. Vol.56. pp.83.
- Walsh, R., & Vaughan, F. (Eds.) (1993). "Paths Beyond Ego": The transpersonal vision. New York: Tarcher/Putnam.
- West, M. (Ed.) (1987). "The Psychology of Meditation." Oxford, England: Clarendon Press.

---

**IMAGE OF WOMEN IN MAHASHWETA DEVI'S NOVELS: A CRITIQUE ON ACTIVISM AND RESISTANCE**

---

**Rupali Jain<sup>1</sup> and Naveeta Negi<sup>2</sup>**Assistant Professor<sup>1</sup> & Assistant Professor<sup>2</sup>Department of English, Satyawati College (Eve.), University of Delhi, Delhi

---

Mahashweta Devi was born in Decca, now Dhaka, in colonial India. Her life has seen transitions of the country from a colony to an Independent nation and her own self from a teacher in a Kolkata college to a full time writer-activist. She has dedicated her life as well as her work to the representation of the politically and economically disenfranchised tribal communities around West Bengal. She has been a vocal supporter of the ideology of communism and most of her work is centred on the constant tussle between the inherently exploitative nature of capitalism and the struggle of the individual to find a voice against such an oppressive system. A lot of her work is inspired from the Naxalbari movement. In the words of Spivak in her essay on Devi's short story *Draupadi* in the journal *Critical Review*,

In the spring of 1967, there was a successful peasant rebellion in the Naxalbari area of the northern part of West Bengal. According to Marcus Franda, "unlike most other areas of West Bengal, where peasant movements are led almost solely by middle-class leadership from Calcutta, Naxalbari has spawned an indigenous agrarian reform leadership led by the lower classes" including tribal cultivator. This peculiar coalition of peasant and intellectual sparked off a number of Naxalbaris all over India. The target of these movements was the long-established oppression of the landless peasantry and itinerant farm worker, sustained through an unofficial government-landlord collusion that too easily circumvented the law. (385) This presentation is an attempt to uncover some such themes within the corpus of Mahashweta Devi.

Dr. Chakravarty in her essay, 'Bengali women in Mahashweta Devi's novels' showcases that the prevailing depiction of femininity in canonical Bengali literature by stalwarts like Bankim Chandra and Bibhuti Bhushan Bandhopadhyay, tends to focus directly or indirectly on the motherliness of women. This is the source of her tremendous "calm, wisdom, tolerance, and universal compassion." The true place of the women then seems to be alongside the man, as an equal perhaps but never alone. This is because if she takes off her veil as the mother, there is always the danger of her slipping into the role of the temptress. This bifurcation of the feminine into the polar opposites of either the 'Mother' or the 'temptress' is somewhat problematic. The feminine as an individual is always caught up in a battle against patriarchy as well as establishment in the works of Mahashweta Devi.

This is the reason why one cannot critique the work of Mahashweta Devi on the basis of the stereotypes of feminism alone. Her work is rooted in the fundamental struggle for subsistence, which in tribal heartlands does not discriminate between men and women. Her work is aligned more towards the Marxist perspective of the individual, who represents a community fighting against the establishment. Chakravarty also suggests that "there is no separation between class consciousness and gender consciousness" (16) in the works of Devi. It is the calm strength of these women, against whom rural revolts and social changes are pivoted. Devi herself, in her interview with Spivak for the translation *Imaginary Maps*, claims that these stories have indeed been born out of her experience with the tribal communities where women are capable of an independent identity. Most of the fiery female protagonists of Mahashweta Devi are revolutionaries and they have been made so by necessity rather than by choice. The difference between men and women then seems one of being able to rise to the occasion and transform into a tide of strength. But this change is purely Darwinian.

Sometime, in fact, these struggles are fought with weapons as crude as their own bodies like in the case of *Dopdi Mejhen*. The strength of these women also lies in being able to gather themselves beyond the tribulations of the flesh. A lot of the female characters of Mahashweta Devi are victims of physical violence. Their sense of identity however, remains unbroken. That is the symbolic and psychological strength that these female characters represent. The angst that proliferates through the work of Mahashweta Devi is born out of her larger work as a journalist among the landless peasantry of Bengal. It would be apt to place any analysis of Devi's work within the framework of the economic analysis of the position of different categories of peasants and labourers within an exploitative economy and the further discrimination meted out to women within this exploitative system. Prominent economists like Amartya Sen have worked on the difference between these categories and the economic scenarios which pit migrant labourers like *Dopdi Manjhi* against the system.

The ethos of individual struggle that Mahashweta Devi eschews is not divided on the lines of ideology like communism or even the Naxalite ideology. This is because as soon as one gets indoctrinated into a way of

thinking, one gets bounded by the 'authority' of its rules and ideology and as Chakravarty points out, "authority alienates instinctively" (19) An apt image in this context is from *Mayer Murti* (The image of the mother) in which the female protagonist Kawsalya presents the horrifying spectre of raising her sickle high in the air even as she is breathing her last, with her child-laden womb ripped open by bullet and bayonet. The imagery is clearly symbolic with the sickle representing the ideals of communism with which Mahashweta Devi publicly aligned herself. Here, as in almost everywhere else in Mahashweta Devi's fiction, the woman, even in the final moments of her martyrdom, is a mother more than anything else.

There is a clear disbalancing of the relationship of the feminine with the patriarchal order, which includes the authorities as much as the men who represent and carry out the orders of this authority. When Dopdi, who has been arrested, gang-raped and humiliated by the police to try to cow her into a confession, refuses to do so, she challenges the stereotypes of what is expected out of women in front of powerful men. Not only does she refuse to cower down and betray the names of her associates, she also lays bare the naked truth of the reality of power. She refuses water to wash away her wounds and clothes to hide her body after her rape. Instead of feeling ashamed, she challenges the men, including the camp commander (Spivak retains the Bengali 'Senanayak') by saying that they do not fall into the category of the 'patriarchal man' as they have the physical power to disrobe her but not to provide her with clothes and shelter, or protection of any kind. This expression is at the heart of how Devi creates a space for her feminine characters. They are forced to look beyond the confines of gender to the larger issue of class consciousness. When their identity as 'human' who should be accorded basic courtesy is at stake, how can they be bothered by the layered metaphors of gender exploitations? The tragedy of such an attempt of course, lies in the fact that these women cannot escape from their feminine roles and moreover, their strength seems to emanate only from their roles as mothers and as wives. In all these female characters what is most notable is that these are ordinary women, who rise in extraordinary circumstances to become the source of strength for others around them. They are not expendable. In fact, the very fact that ordinary women like these can rise up to carry the struggle forward is the hallmark of the struggle. The strength of these women is the assurance that the struggle will not die. For a communist writer like Mahashweta Devi, that is the most important message to give.

Ideologically, one can see the communist struggle of Mahashweta Devi as a writer, who is creating a corpus of stories which are a part of an alternate history. This is a history from the margins or from the bottom. This is a history of the people who are so disenfranchised that even in a free India, they do not find any 'place'; neither in the geography nor in the literature or archives.

However not all of Mahashweta Devi's heroines are poor women who are fighting for bare survival. Some of these women are pitted against the authority of rich men, whether they are husbands, or sons, or officials, or sometimes even mother-in-laws who are embodiments of patriarchy. The important turning point for most of them however is the realization of their own identity and their knowledge that they can only depend only on themselves for an individual as well as social upliftment. That is why there is a strong presence of myths and legends in her work. These are genres which have a deeper connect with the everyday lives of common people and chronicle in the true sense the ethos of the struggle for survival. In these folk stories women are accepted for who they are and are represented in their true forms; whether this representation is one of being exploited or the metaphorical representation of being as elemental as the raw passions of nature.

Chakravarty argues somewhat problematically that in Mahashweta Devi's work, the tribal community is imbued with a collective identity in which there is very little necessity of feminism because the integrity and identity of a woman in this sphere is "inviolable" (23). She might be taking forward the ideological beliefs of Mahashweta Devi herself in the superiority of the tribal integrity and the polluting influence of urbane establishments. But the argument is unilateral and perhaps a bit myopic as it washes over the way that women are subjected to stereotypes of patriarchy in the subaltern sections. Here of course the Subaltern subject is the tribal woman and the gaze of the outsider is that of Mahashweta Devi, who speaks on behalf of these women. The same argument can be extended to critics who, in the tradition of all literary criticism, try to create a 'universal' paradigm in which the female characters can be conveniently categorized.

This however, does not take away from the strength with which Mahashweta Devi is able to express a range of emotions which rarely find any mention anywhere else. As Chakravarty puts it, "The short stories abound in irony, suppressed anger and strong social criticism. It is a living language to the degree where the chronicler is never far from the victim, nor documented fact from the story." (23) This is not difficult to imagine given the style of writing adopted by Devi, which is a narrative realism steeped in acute political awareness and engagement. But this also necessitates another deliberation. If one thinks about the famous paradigm which Spivak sets forth in her seminal essay "Can the Subaltern Speak" through the works of Devi, it brings forth

another perspective about the work of Devi herself. Just like the colonial 'master' (who is the 'subject') is incapable of talking about the native outside of the language and paradigm in which 'he' is at the centre, it seems that Devi's world is also balanced on the fulcrum of her communist ideology. It seems that she does not speak of women outside the paradigm of an individual struggle which seems perennial and hopelessly oppressive.

Women rise to the occasion and at best take the tradition of struggle forward but are also subsumed in the same struggle. This seems to be their ultimate fate. In the struggle against capitalist exploitation and feudal oppression, the patriarchal horrors seem to become somewhat secondary. It seems increasingly to be a world which is fraught only with danger and deceit. Even the intellectuals, perhaps like Devi, who come in contact with these tribal people and try to connect with them as comrades in a universal struggle, also meet them on terms of condescension rather than equality.

In such a scenario, it seems there is no other way but for these women to wage a war on their own and rely only on their own resources and wits. Like meek obedience and compliance, these women learn the hard way that even rebellion comes at its own cost. It takes away from them their existence and a lot of times their lives, however nameless it had been earlier. It is hence safe to say that the novels of Mahashweta Devi provide a glimpse into the complicated and intricate lives of women who are torn in between following the norms of patriarchy and those of capitalism. This rescue of the female characters from the over-simplification and unilateral depiction in most literature is perhaps the greatest contribution of Devi to the ideology of feminism in India. In an interview she gave to Gayatri Chakravarty Spivak, which has been published in the book *Imaginary Maps*, Devi overtly states that the final leg of her work with the tribal population will be for the youngsters to get to know about their rights through books written on the subject in easy language by Devi. This is the clear relationship between writing and activism that Devi's work symbolizes and strives towards. It is perhaps best to analyse her work only through this paradigm. She says, "I think a creative writer should have a social conscience. I have a duty toward society." (xvi)

#### RESOURCES

- *Of Women, Outcastes, Peasants, and Rebels: A Selection of Bengali Short Stories*. Ed. Kalpana Bardhan, University of California Press. Google Books. 07.02.2019.
- Spivak, Gayatri Chakravorty. " 'Draupadi' by Mahasweta Devi". *Critical Inquiry*, Vol. 8, No. 2, Writing and Sexual Difference. (Winter, 1981), pp. 381-402.
- *The Image of Woman in Indian Literature*, Ed. Bhat, Yashoda and Rao, Yamuna Raja. B.R. Publishing Corporation. Delhi, 1993.
- *Three Stories by Mahashweta Devi: Imaginary Maps*. Trans. Gayatri Chakravarty Spivak. Routledge. New York: 1995. Google Books. 09.02.19.



---

**A STUDY ON E-BANKING STRATEGIES ON A SELECTED NATIONALISE BANK'S**

---

**Dr. Roopa. B. Bidnalamath<sup>1</sup> and Dr. Raghavendra R Gurjal<sup>2</sup>**Teaching Faculty<sup>1</sup>, PG Centre, Vijayapura Rani Chennamma University, BelagaviTeaching Faculty<sup>2</sup>, Government First Grade Women's College, Vijayapura

---

**ABSTRACT**

*This study aimed at establishing the relationship between E-Banking strategy and performance of nationalise banks in Indian economy, and the factors influencing the adoption of E-Banking strategy. The present paper focused on the performance of the nationalized banks in the context of the Indian economy. the performance is being carried out with the help of certain crucial operational variables of the banks including total business, expenditure, deposits, advances, profits etc. Banks play a role of considerable economic significance as intermediaries in mobilizing public savings and channelizing the flow of funds for productive purposes, keeping on the process of the economic growth of the country realizing the importance of the role of Indian economy.*

*Keywords: E-commerce & E-Banking, performance, adoption*

---

**INTRODUCTION**

E-finance has existed for a long time. The Internet the web and telecommunication technologies dramatically changed E-Banking and e-finance since the mid –to-late 1900s. Institutions developed new web-based plat forms to deliver financial services quickly and efficiently. The trend began with services and moved to other institutional activity areas, including foreign exchange and cash equity trading. North America leads the internet penetration though Asia has the largest number of total internet users (462 Million). The key drives of the evolution of E-finance include technology, globalization, regulation, entrepreneurship, capital and investors by creating remarkable transformation in financial industry.

More and more businesses are using the Internet to carry out business and to market, buy and sell products and services to a wider audience. E-commerce, E-business and E-trading are terms used to describe business on the Internet. What is different about this type of trade is that much of the communication happens between computers and there is usually no face-to-face or verbal contact between customers and the business. The Internet provides a valuable new form of communication and is a growing source of information that can help people make decisions (for example, where to find information and advice about running the business or the latest developments in technology and which product to buy). Business Strategy and E-Banking Introduction with the rapidly advancing technologies that are occurring in modern business, organizations are required to be ready, and able to adapt within their ever-changing environment. It is true across all diverse industries that in order to stay competitive, organizations must be able to utilize the various tools that technology has to offer. Technological factors have been of growing importance, particularly in recent years. A major factor involved in these technology issues is the use of the Internet as a major issue to modern organizations. The Internet has been rapidly growing since its inception and is now commonly used in all sectors of societies, in all corners of the globe.

Since 1991, after economic reforms explicitly took place in India as a result of opening-up of the economy with a view to integrate itself with the global economy, the need to facilitate International trade both through policy and procedure reforms has become the foundation stone of India's trade and fiscal policies. Electronic commerce (E-Commerce) as part of the information technology revolution became widely used in the world trade in general and Indian economy in particular. With advancements in technology, there have been changes in the methodology for business transactions. India, being a rapid adaptor of technology is apace with the current scenario of electronic data exchanges and has taken to e-commerce, this present study tries to present a snapshot of the evolution of E-Banking business indicating the chronological

Order, category of E-Banking business, description of organizations involved in E-businesses in India, key characteristics of the firms engaged in E-Banking application, to examine the growth of E-Banking in both physical and financial terms, to evaluate the benefits obtained from E-business, to critically analyze the barriers and constraints involved in flourishing E-Banking businesses in India and finally to develop a framework for effective dissemination of E-Banking in India. With regard role of government should be to provide a legal framework for E-Banking so that while domestic and international trade are allowed to expand their horizons, basic rights such as privacy, intellectual property, prevention of fraud, consumer protection etc are all taken care of.

**RESEARCH OBJECTIVES**

❖ To study the various E-Banking strategies used by the nationalized banks.

- ❖ To analyze customer perception of various E-Banking strategies offered by the nationalized bank.
- ❖ To evaluate the E-Banking strategies implemented by the nationalized banks.
- ❖ The more customers use electronic delivery channels to process outline banking, the higher they would rate these vice of their bank.
- ❖ Customers who are users of the ATM and other electronic channels would rate the responsiveness (speed of service) dimension higher than nonusers.
- ❖ Customers who are users of the ATM and other electronic channels would rate the access (convenience) dimension higher than non-users.

### **SCOPE OF THE STUDY**

The scope of the study confined to the performance of nationalized banks in Indian economy.

#### **It was expected that the following hypotheses would be supported.**

H0: There is no significant relationship between the various E-Banking strategies used by the banks .

H1: There is significant relationship between the various E-Banking strategies used by the banks.

H0: There is no significant relationship BETWEEN EVALUATE E-Banking strategies implemented by the banks

H1: There is significant relationship between evaluate E-Banking strategies implemented by the banks

### **THE ABOVE OBJECTIVES ARE DISCUSSED IN MORE DETAIL AS BELOW;**

**Objective 1:** To identify the reasons the banks adopted the electronic delivery systems

The first research objective was to identify the reasons the banks adopted new electronic delivery systems. In the beginning, banks used IT to support their back-office operations (Kessler, 1993; Buzzacchi, Massimo, & Mariotti, 1995). However, starting in the 1980s, banks in the US and UK began to face challenges associated with deregulation<sup>2</sup> as well as technological and customer demographic changes (Hegarty, 1995). As a result of deregulation and advancements in IT, new comers started to enter the financial service market (Hegarty, 1995). To counter their competitors, especially in the 1990s, the banks started to use IT to gain a strategic advantage (Kessler, 1993; Child & Loveridge, 1990).

There is considerable in sight on the forces that triggered the adoption of IT in banks' delivery systems. Since its inception in the early 1990s (when ATMs were first introduced), the importance of IT in the banks delivery systems has increased. In the 1990s, the banks adopted electronic delivery system control operating costs, as illustrated by a study of Banc One (Freeze & Rosenbloom, 1992). However, more recent literature in the US and Europe asserts that banks adopted these systems to gain strategic advantage (Glaser, 1988; Hegarty, 1995). The use of global ATMs by Citibank (Glaser, 1988) and direct branch operations by Marine Midland (Hegarty, 1995), illustrate the importance of IT-enabled delivery systems for banks as means of different rating their products from competitors. Despite the body of studies in the UK and US, there is a lack of empirical research in the area soft innovations in banks in India. Thus far, it has not yet earned if there is or IT adoption in the Indian banks are similar to those of the US and European banks. Therefore, it is important to examine there is or Indian banks adopted IT.

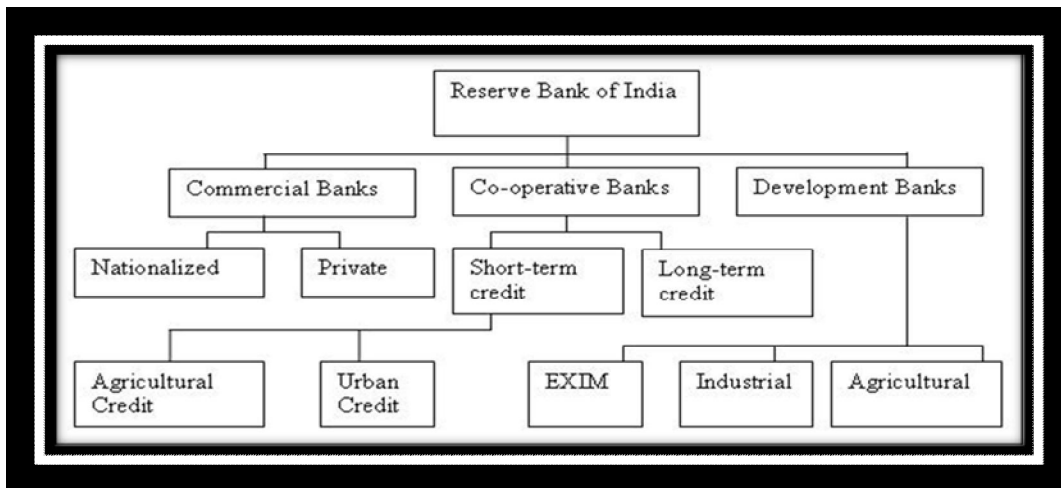
**Objective 2:** To describe the activities that the banks performed during adoption and implementation. The second objective is to study the activities performed by the banks when they adopted and implemented the electronic delivery systems. The existing innovation process model was used to examine these activities. Research on the process of technological innovation has focused on organizations in the US (examples include Cooper & Zmud (1990), Rogers (1995), Wolfe, et. al (1990), and Zaltman et. al (1973)) and Europe (examples include Child & Loveridge, (1990) and Preece (1995)). Therefore, it is not known if the innovation model is applicable to organizations operating in developing countries. This study uses the Indian banks as the research sites to see if the existing innovation process model is applicable to organizations operating in India.

**Objective 3:** To identify the variables which influenced the adoption and implementation. The third objective of the study is to identify the variables influencing the process of technological innovations in the

Indian banks. Literature on innovation in organizations in the West shows that variables, such as organizational, environmental, and technological contexts influence the process of technological innovations (De Pietro, Wiarda & Fliecher, 1990). It can be expected that the contexts of the Indian banks to be different compared to those of the US and European banks. It can therefore be argued that the variables which influenced the innovation process for those two groups are not similar. As such, there is a need to identify the variables which influence the innovation process in the Indian banks.

**In this study, the variables examined are:**

1) the status of the banks (co-operative or national), 2) the type of systems adopted (phone banking or electronic terminal banking), and 3) the environment in which the banks operated.



**NATIONALIZATION OF BANKS IN VIJAYAPURA DISTRICT**

Considering this basic objective in mind the government decided to nationalize the banks in an attempt to monitor and exercise some control over the banking sector. The motives for nationalization are both political and economic. It is the process whereby the means of production, distribution and exchange are owned by the state on behalf of the people or working class to allow rational allocation of output, consolidation of resources, rational planning or control of the economy. This enables the government to exercise full democratic control over the means thereby ensuring effective means of distribution of output to benefit the public at large. The public sector was allowed to grow through setting up of institutions and industries and nationalization of some belonging to private sector who failed to achieve the desired result of growth of the economy.

**CONCLUSION**

The study established that the performance of any bank is affected by the different strategies that the banks adopt. Due to many factors like stiff competition, pressure from customers for adoption of new technologies, stiff competition, adopting E-Banking strategy will ensure that competitive edge over its competitors, hence enhancement of the bank’s performance. For the banks to be effective, efficient and relevant and be financially viable, then strategies like E-Banking are inevitable in adopting in the banking industry. The performance of the nationalized banks in the context of the Indian economy. The performance is being carried out with the help of certain crucial operational variables of the banks including total business, expenditure, deposits, advances, profits etc.

**REFERENCES**

- Albert h., judd, rivers, (2006) “creating a winning e business”, wagner course technology thomson learning, pp. 37255.
- Alawneh A., And Hattab E(2007)“E-Business Value Creation:An Exploratory Study, Proceedings Of The Seventh International Conference On Electronic Business”, Taipei, Pp. 181-188.
- Alawneh A., And Hattab E(2009). “International Arab Journal Of E-Technology”, Vol. 1, No. 2, Pp. 1-8
- Mit Basu And Steve Muylle (2 007), “How To Plan E- Business Initiatives In Established Companies”, Vol. 49, No. 1, Pp. 11-22.
- Randa-Mena, G. And Stewart, P. (2005), “Barriers To E-Business Adoption In Construction International Literature Review”, Pp. 33- 49[6]Ayo, Charles K. (2006). “Theprospects Of E- Commerce Implementation In Nigeria, Journal Of Internet Banking And Commerce.

- 
- Kumar S. Anil, 2008 : Small Business And Entrepreneurship, I.K. International Publishing House Pvt. Ltd., New Delhi-16, 2008.
  - Reynolds, Janice,2004 : The Complete E-Banking Book, Published By Cmp Books, San Francisco, Usa, 2004.
  - Tiwari, Sanjay,Tiwary, Anshuja, 2007

---

**AN INVESTIGATION INTO THE RELATIONSHIP BETWEEN HOME ENVIRONMENT OF  
ELEMENTARY SCHOOL STUDENTS AND THEIR ACHIEVEMENT IN SCIENCE**

---

**Dr. Liyakath S Ali**Lecturer, Govt. District Institute of Education and Training (DIET), Mettugadda, Mahabubnager Mandal and District, Telengana

---

**ABSTRACT**

*Science is the product of creative thinking by Scientists over a long period of time. Children tend to be naturally dampened as a result of our authoritarian system of Education. In our lecture oriented teaching of Science, there is very little chance to discover and develop creative potentials of the children. The discovery and development of creative genius, of our youth should be of prime importance in our education system. Teachers and educators, therefore, have a great responsibility to children and society to see that this ability is to be manifested to the maximum of the individual potential.*

*The environment a child finds himself goes a long way in determining his learning ability and ultimately his academic performance in school. Home environment has been recognized as having a relationship with the academic achievement of students. Home environment has consistently been found to be positively associated with a child's academic performance.*

*The author in this research study has tried to investigate the relationship between Home environment and Achievement levels in Science and he has found out many striking realities. The variables like locality, Management, literacy index of family, fathers' income status and occupational status are significant contributors on both home environment and Achievement level of students. Whereas age and gender are not significant contributors. Hence the authorities have to look into the Home environment of the pupils and design schemes to overcome the situation for better achievement levels of pupils.*

*Keywords: Home environment, achievement, literacy index of family, positive relationship.*

---

**INTRODUCTION**

Education plays a vital role in giving human beings proper equipment to lead a gracious and harmonious life. Among human beings, the effort for self improvement and making their life happy and comfortable in conscious and deliberate. They try to secure happiness not only at physical, but also at mental and spiritual levels.

Science is the product of creative thinking by Scientists over a long period of time. Children tend to be naturally dampened as a result of our authoritarian system of Education. In our lecture oriented teaching of Science, there is very little chance to discover and develop creative potentials of the children. The discovery and development of creative genius, of our youth should be of prime importance in our education system. Teachers and educators, therefore, have a great responsibility to children and society to see that this ability is to be manifested to the maximum of the individual potential.

The environment a child finds himself goes a long way in determining his learning ability and ultimately his academic performance in school. Home environment has been recognized as having a relationship with the academic achievement of students. Home environment has consistently been found to be positively associated with a child's academic performance. Specifically children whose parents at home are more involved in their education have higher levels of academic performance than children whose parents' are involved to a lesser degree. The influence of parent involvement on academic success has not only been noted among researchers, but also among policy makers who have integrated efforts aimed at increasing parent involvement into broader educational policy initiatives. Coupled with these findings of the importance of early academic success, a child's academic success has been found to be relatively stable after early elementary school.

**1. SIGNIFICANCE OF THE STUDY**

The present study is undertaken to identify the relationship between Home environment and Achievement in Science of Elementary school students. As the Science Achievement is influenced by number of factors like the Intelligence, Study habits, Scientific Attitudes and Home Environment as said above, it is proposed to study the influence of a independent variable (correlate) Home Environment on Science Achievement of elementary school students.

It is also proposed to study the influence of some of the personal and demographic variables of children (treated as independent variables of the study) on their Home environment and Achievement in Science. By studying these factors it may be possible to improve the standards and suggest means/ measures to Government and

authorities for betterment in Science education at elementary level by improving their home environment. Different group of children with different family and home backgrounds may vary in the relationship between achievement in science and its correlate Home Environment.

It is therefore compulsory and become necessary to identify the causes for these variations and suggest remedial measures by implementing innovative practices in Science teaching so as to bring uniformity in Science Education at Elementary level.

## **2. STATEMENT OF THE PROBLEM**

The problem taken up for the present study is entitled “An Investigation into the relationship between Home Environment of Elementary school students and their Achievement in Science.”

## **3. OBJECTIVES OF THE STUDY**

The main objectives of the study are:

1. To develop an instrument to measure comprehensively the Achievement in Science of the VIII class students.
2. To measure and understand the Home Environment and Achievement in Science of VIII class students.
3. To find out the influence of personal and demographic variables on Achievement in Science and Home Environment of Elementary school students.
4. To find out the correlation between the independent variable Home Environment and dependent variable Achievement in Science.

## **4. HYPOTHESES**

On the basis of the above objectives the following Null hypotheses are formulated.

1. Gender would not have a significant association with the Home Environment of Elementary school students.
2. Age would not have a significant association with the Home Environment of Elementary school students.
3. Locality would not have a significant association with the Home Environment of Elementary school students.
4. School Management would not have a significant association with the Home Environment of Elementary school students.
5. Family level of literacy index would not have a significant association with the Home Environment of Elementary school students.
6. Medium of Instruction would not have a significant association with the Home Environment of Elementary school students.
7. Father's Occupational status would not have a significant association with the Home Environment of Elementary school students.
8. Father's level of Income would not have a significant association with the Home Environment of Elementary school students.
9. Gender would not have a significant association with the Achievement in Science of Elementary school students.
10. Age would not have a significant association with the Achievement in Science of Elementary school students.
11. Locality would not have a significant association with the Achievement in Science of Elementary school students.
12. School Management would not have a significant association with the Achievement in Science of Elementary school students.
13. Family level of literacy index would not have a significant association with the Achievement in Science of Elementary school students.
14. Medium of Instruction would not have a significant association with the Achievement in Science of Elementary school students.

15. Father's Occupational status would not have a significant association with the Achievement in Science of Elementary school students.
16. Father's level of Income would not have a significant association with the Achievement in Science of Elementary school students.
17. There is no significant relationship between Independent variable Home Environment and Dependent variable Achievement in Science of Elementary school students.

**5. VARIABLES OF THE STUDY:** The Dependent variable designated in this study is 'Achievement in Science.' And the Independent variables are: Home Environment, Gender, Age, Locality, Management, Literacy index of family, Medium of Instruction, Father's Occupational status and Father's Income status.

## 6. METHODOLOGY OF THE STUDY

### Sample size

The study was conducted on a sample of 800 VIII class pupils from undivided district of Mahabubnager in Telengana State.

### Sampling

To select the sample 'Stratified Multistage random sampling' is adopted.

## 7. TOOLS OF THE STUDY

The following tools are employed for the present investigation:

1. The investigator developed an Achievement test in Science for VIII class students.
2. "Home Environment inventory" developed by Dr. P.M Jaleel and Rosamma Philip.

## 8. ESTABLISHING VALIDITY AND RELIABILITY OF THE TOOLS

**Objective Achievement test:** The class VIII Science Content Validity was well established by the Investigator with the help of a group of experts in the field.

The Split – Half reliability coefficient of the OAT is 0.9982 and the sample reliability is 0.99912 which is very nearer to complete correlative coefficient score of 1. Hence we can say the reliability of the OAT is very high and the tool is properly standardized.

**Home Environment Inventory:** Construct and concurrent validity have been established and the split – half reliability coefficient of the inventory is 0.79

**9. COLLECTION OF DATA:** For the purpose of collecting data required for the investigation, the investigator visited 40 schools in different localities selected with random sampling. The sample of the students (20 from each school) selected by simple lottery method. These selected students were explained the purpose of research and were requested to respond the inventory and Achievement test. They were also asked to fill up the personal data sheet. Care was taken to avoid copying.

**10. SCORING THE RESPONSES:** The items in the inventory are arranged in the form of a rating scale. The response to each item is made by putting a tick mark against the relevant rating point. The items are scored by assigning scores 0, 1, 2 to tick marks never, sometimes and Always respectively. Negative items will be scored in the reverse order. The score for Home Environment is the sum total of all the scores obtained.

With regard to Achievement in Science one mark is awarded for each correct answer and the total marks obtained by each student are marked on the right top corner of the sheet.

## 11. STATISTICAL TECHNIQUES USED

To estimate achievement levels in Science and Home Environment scores were formulated into frequency distribution and all the descriptive statistics such as Measures of central tendency (Mean, Median and Mode), range, Quartile deviation, Standard deviation, skewness and Kurtosis had been calculated. The analysis of variance (F ration) and 't' test (critical ratio) had been employed appropriately to find out the influence of independent variable and intervening variables on the dependent variable. Conventional levels of significance viz; 0.01/0.05 were used to test the level of significance of the above statistics.

To study the relationship between the dependent and associated independent variable Karl Pearson's Product Moment co-efficient of correlation had been employed.

12. STATISTICAL ANALYSIS AND INTERPRETATIONS

I) Description of the distribution of Home Environment Scores

Table – 1: Frequency distribution of Home Environment Scores

Mean	Median	Mode	Emperical relationship	Skewness	Kurtosis
76.8	77	79	5.06	-0.56514	1.0516

It can be observed from the above table that the frequency distributions of Home environment scores are following normality with little divergences.

II) Description of the distribution of Achievement in Science Scores

Table – 2: Frequency distribution of Science Achievement Scores

Mean	Median	Mode	Emperical relationship	Skewness	Kurtosis
29.6	28	26	6.09	0.49	0.347

It can be observed from the above table that the frequency distributions of Science Achievement scores are following normality with little divergences.

III) THE INFLUENCE OF PERSONAL AND DEMOGRAPHIC VARIABLES

To study the influence of various Personal and demographic variables on Home Environment and Achievement in science of VIII class students ‘t’ test and analysis of Variance (‘F’ ratio) were applied appropriately to test the hypotheses already formulated, and the results were discussed in the following pages.

There are eight variables under the category as already referred. Each one of them was considered separately to see whether they influence significantly the Home Environment of students and their Achievement level in Science.

Table – 3: Data and results showing the test of significance difference between mean scores of Home Environment of VIII class students based on relavent sub-sample of interfering variables

Dependent variable	Independent variables	Sub groups compared	Number	Mean values	S.D values	Critical ratio/‘F’ ratio	Remarks at	
							0.05 level	0.01 level
Home Environment	Gender	Male	268	75.26	67.07	‘t’ value 3.9731**	Significant	Significant
		Female	532	77.6	55.15			
	Age	13 years	115	77.0087	56.17	‘F’ value @1.556	Not Significant	Not significant
		14 years	555	77.03	55.52			
		15 & above years	130	75.75	67.48			
	Locality	Urban	392	78.22	49.154	‘t’ value 5.20532**	Significant	Significant
		Rural	408	75.48	62.21			
	Management	Government	601	75.30948	53.28739	‘t’ value 10.9795**	Significant	Significant
		Private	199	81.38191	43.22715			
	Literacy index of Family	1 – 10Years	601	75.67	56.29	‘F’ value 34.10**	Significant	Significant
		11 – 15 Years	173	80.72	45.88			
		16 & above years	26	79.19	29.84			
	Medium of instruction	Telugu	280	73.81786	60.81617	‘F’ value 45.56**	Significant	Significant
		English	241	79.80498	58.64931			
		Urdu	279	77.25448	36.96738			
	Occupational status of Father	Secured job	74	82.08	61.77	‘F’ value 29.79**	Significant	Significant
Self employment/ Agriculture/Gen. Merchant		588	76.84	48.79				
Labour		138	73.93	70.78				
Income status of father	Below one lakh	683	76.015	53.26	‘t’ value 7.29**	Significant	Significant	
	Above one lakh	117	81.5214	57.683				

The above table-3 reveals that the critical ratio obtained for groups based on students’ gender, locality, Management of schools and income status of father are significant at both 0.01 and 0.05 levels .The ‘F’ ratio value obtained for the groups based on students’ literacy index of family, medium of instruction and Fathers’



occupational status are significant at both levels whereas the 'F' value of students' age is not significant even at 0.05 level for the scores of students' Home environment scores.

In the similar manner to check whether there exists any significant difference in the mean scores of Science Achievement scores of VIII class students based on relevant sub samples of 't' test and ANOVA are used. The data and results of the test of significance are presented in table- 4

**Table – 4 : Data and results showing the test of significance difference between mean scores of Science Achievement of VIII class students based on relevant sub-sample of interfering variables**

Dependent variable	Independent variables	Sub groups compared	Number	Mean values	S.D values	Critical ratio/'F' ratio	Remarks at	
							0.05 level	0.01 level
Science Achievement	Gender	Male	268	29.34	8.612255	't' value <b>0.499@</b>	Not Significant	Not Significant
		Female	532	29.67	9.3684			
	Age	13 years	115	30.87	9.609	'F' value <b>1.9199@</b>	Not Significant	Not significant
		14 years	555	30.09	8.89			
		15 & above years	130	24.962	8.35			
	Locality	Urban	392	134.7984	16.8299	't' value <b>0.352346@</b>	Not Significant	Not Significant
		Rural	408	132.45098	16.05342			
	Management	Government	601	27.96	8.76461	't' value <b>9.17**</b>	Significant	Significant
		Private	199	34.392	8.51363			
	Literacy index of Family	1 – 10 Years	601	28.509	8.66	'F' value <b>17.19**</b>	Significant	Significant
		11 – 15 Years	173	32.503	9.96			
		16 & above years	26	34.27	8.67			
	Medium of instruction	Telugu	280	26.87	7.15124	'F' value <b>28.39**</b>	Significant	Significant
		English	241	31.09	6.99			
		Urdu	279	17.85	4.09			
	Occupational status of Father	Secured job	74	47.69	11.515	'F' value <b>22.06**</b>	Significant	Significant
		Self employment/ Agriculture/Gen. Merchant	588	41.46	11.012			
		Labor	138	26.27	8.59			
	Income status of father	Below one lakh	683	132.4846	16.14017	't' value <b>4.54**</b>	Significant	Significant
		Above one lakh	117	140.11965	16.93097			

Note : @indicates not significant, \*indicates significant at 0.05 level, \*\*indicates significant at 0.01 level

**IV) THE RELATIONSHIP BETWEEN HOME ENVIRONMENT AND SCIENCE ACHIEVEMENT**

For the entire sample of 800 VIII class students the Home Environment scores and science achievement scores were tabulated and Karl Pearson's product moment correlation coefficient (r) was calculated. The coefficient of correlation was found to be **0.226981**, which is significant and moderate. In other words, the relationship between the variables under consideration is considerable. Hence the Null hypothesis that "there would not be significant correlation between scientific attitudes and achievement level in science of IX class students" is not accepted.

**13. MAJOR FINDINGS**

- 0) It is observed that in general the Elementary school students of VIII class students possess moderate Home Environment. But their Achievement in Science is below average.
- 1) The boys and girls are not significantly different in their Achievement in Science subject. However same is not in the case of their Home Environment. In the present research the researcher had explored a striking revelation that the Home Environment of the girls is better than boys. It shows that parents are providing satisfactory Home Environment to their daughters without gender discrimination.
- 2) It was found that chronological age of the Elementary schools students was not a significant factor in influencing the Home Environment and Achievement level in Science.
- 3) Locality was not a significant factor in determining the Science Achievement of students but it is influencing significantly Home Environment of VIII class students to a greater extent.

- 4) It was found that the Management of schools was a significant factor in influencing the Home Environment of the students. It is also noticed from the present study that Management was significantly influencing the achievement level in science of VIII class students.
- 5) It was found that the Literacy index of Family was a significant factor in influencing the Home Environment and Achievement in Science of VIII class students.
- 6) It was found that the Medium of Instruction of VIII class students were a significant factor in influencing Home Environment and Achievement in Science.
- 7) It was found that Occupational status of Father of VIII class students was a significant factor in influencing Home Environment and Achievement in Science.
- 8) The variation in income status of father significantly brings the difference in both Home Environment and Achievement in Science of their children.
- 9) The result of the Product moment coefficient correlation between the Home Environment and Science Achievement( $r = 0.226981$ ) was significant and moderately positive. This means better the Home Environment better would be the Science Achievement and vice-versa.

#### **14. EDUCATIONAL IMPLICATIONS OF THE STUDY**

The menace of academic failure among the young school graduates has started both the government and stakeholders in the face. There is a consensus of opinion about the fallen standard of education as a big problem that is hindering the posterity of the nation in terms of quality man power resources. Most students in Elementary schools experience academic problem that manifests itself in the form of academic poor performance which reflected in the ASER and other surveys time to time.

Learning takes place through the interaction of learner with his environment. Only in a favourable environment, the learner gets maximum concentration in his learning. Learning of a child starts from home itself. Home environment has great impact in the learning process of the child. Only a favourable environment can produce better learning in students. Academic achievement is the end product of all educational endeavours. The main concern of all educational efforts is to see that the learner achieves after exploring the concept of achievement in the Cognitive, Affective and Psychomotor aspect of human behaviour.

Science education is gaining more attraction throughout the world. It is believed that the development of science education is one of the most important prerequisite for the all round development of any economy in the world. Higher the quality of science education that is provided in the country, higher would be the gains in all walks of life through the development of technology. Although the Mudaliar Commission (1953) the Education commission (1964-66), the National Policy on Education (1986), National curriculum Framework-2005 and APSCF-2011 stressed the importance of science education; we are not able to reach the expected standards in our science education. The reasons are many.

Many researchers have sought to find out the reasons for the downward trend in the academic performance of secondary school students. Adesehinwa(2013) reported effect of family type and poor funding on students' academic achievement ; Ogbemudia and Aiasa(2013) reported lack of good home foundation for pupils as cause of poor performance by students; Achieng(2012) found home factors, student factors and institutional capacity as the causes while Adesehinwa and Aremu(2010) posited that factors resident in child, family, society, government and the school may be composite causative effects for these downtrend; they however concluded that there is a need for each of these variable to be considered extensively, hence the focus of this study to critically examine the relationship between Home Environment and Academic performance in Science.

- This is quite interesting to note that as people in general, think that minority Urdu medium girls won't get conducive Home Environment and facilities for their studies. It is found out that enrolment of girls is more in schools while comparing boys; this is quite interesting finding as people think that minorities restricts their girls to attend schools. Hence more and more literacy awareness programmes have to be conducted in Muslim minority areas in order to give them awareness regarding importance of home environment for children studies and the schemes of Government providing for studies of girl child.
- The home factors such as, literacy index of family, occupational and income status of father and factors like management, locality are significant contributors for better Achievement in science. Hence we can say that the home and family background of children is more important, unless and until parents doesn't focus on their children's study the attainment levels will not be increased.

- Home locations have significant influence on the students' academic performance in Science among the respondents of the study. This finding is supported by Ogbemudia and Aiasa(2013) who maintained that physical and Psychological conditions of the Home environment affect the children academic performance. This study discovers that pupils homes located in urban area environment are performed better in Science as their parents cater their needs and look after their studies. The children should be kept away from noisy traffic, noisy sound of machine from industry and market; as these affect negatively students' performance in school because the noisy environment disturbs them from concentrating while reading and studying at home except when listening or viewing educative programmes in radio or television. This is why Diaz(2004) emphasized on the importance, provision and influence of family educational climate that is conducive for learning; which is defined by the amount and the style of help that children receive from the family; that is determined by elements of the family context, like the dynamic of communication and affective relationship, attitudes toward values, expectations etc.,
- The Literacy index of Family was highly significant and influencing both Home Environment and Achievement in Science of Elementary school students. This finding is supported by the report of Coon et al (1993) that Literacy index of family is positively correlated with student's academic achievement in Science. This revealed mainly the influence of parental involvement in and awareness of the pupil's involvement in educational activities right from home. This could also show the way parents and other educated people in the home get involve in encouraging the students to learn at home, teach and guide them in doing their home work, pronounce words correctly and practice how to make correct sentences in English language and provide assistance in Science concepts and experiments.
- Due to parental educational qualification they can afford a number of Books at Home, Number of Children's Books at Home, Grandfather's education, Grandmother's Education, Father's education, Mother's education, other family member's education and Frequency of Reading/talking with the child all go a long way to indicate parental educational influence on their wards' academic achievement in school. Graetz(2009) reported that high parental education qualification translates to better occupations with higher economic status, Schnabel and Schnabel(2002) also pointed out that high educational qualification results to higher wages. Also, Gustafson et al (2011) reported that parents' attitude towards reading and importance they attached to study serves as role models for their wards to perform well in school; all these are resultant influences of parental education background.
- The result from this study showed that Father's occupation was highly significant influence on Students Achievement in Science. This aspect helped the researcher to compare the Academic performance of pupils from secure job, agriculture/self employment and labour father occupational background. Pupils from father's secured job home environment achieved better performance in Science. This finding is in agreement with the submissions of Akinsanya e al, (2011) that students endowed with high parental occupational backgrounds enjoy lots of parental support for academic work like decent feeding and provision of other necessary academic materials. The type of parental occupation also has significant influence on student's achievement in the school, because the type of engagement of the parent will determine the amount of quality time they can give attention to the student at home and the level of their involvement in their ward's educational programmes. A very busy parent who leaves home before daybreak and returns when the child is already asleep can offer very minimum attention and input to his or her child's education needs at home and in school. Graetz(2009) reported that parental occupation status is highly correlated with student's educational choices and attainment; low parental occupation status has negative influence and effect on students' school achievement; and , students having low parental occupation status face lots of barriers in transiting from one stage of education to the next.
- On the aspect of Father's economic status (Income status of father) as it relates to Home Environment and Academic performance in Science. Income status of father was significant on student's Achievement in Science and also Home Environment. Here much emphasis was laid on the ability of the parents to provide necessary facilities or materials that can help in making the learning of school subjects easy for the pupils. This may involve the provision of small library for children which include textbooks for English, Science, Environmental studies, Mathematics, Social and all the other subjects, story books, and picture books and spelling charts which will help the pupils to learn words identification, correct spellings, correct sentences, master the use of correct tenses in line with pictures etc., Father can supply required Science material, drawing material for conduct of experiments and drawing painting to exhibit their creative potentialities. This is why Azikwe (2008) opined that for continuous successful students' academic performance; basic

---

materials needed by the students must not be in short supply. Rothman (2004) also reported that differences in socio-economic background of students breed achievement gaps.

- This aspect helped the researcher to compare the Income status of Father from high as well as low income of father background. Pupils from High income home Environment that have some educative media in their homes such as Computer, Tab, television set, radio tape recorder, android mobiles were at an advantage in their per-formances because these media helped them to listen to good speeches in English language, watch educative programmes on television and tab such as difficult concepts teach yourself Mathematics, junior debates, Cartoons. Tales like Chandamama, all these exposures will certainly reflect on the pupil's performance at school.

## **15. CONCLUSION**

Based on the above findings of this research, it was concluded that literacy index of Family, Income status of Father , Occupational status of father ,Management of schools and Locality of Home have significant influence on students' Home Environment and Achievement in Science of elementary school students in Mahabubnager district . These results are vital information for all stakeholders in educational administration, practice and evaluation to note, especially parents of students who are at the home front should support their ward's educational achievement by providing the right and most favourable home environment to enhance better school performance by the students.

## **16. RECOMMENDATIONS**

On the basis of the findings the following recommendations are put forward for consideration.

- ✓ The brain of the child develops according to the quality and quantity of the stimuli the children receive from their parents. Home is the primary place of education .Many of the values transmitted by the school when first inculcated in the child at home .So the Home Environment definitely influences the Academic achievement of the students.
- ✓ The present study gives overview of the importance of Home Environment on Academic Achievement in Science of Elementary school students. It is quite evident from this study that students from good home environment i.e. where parental involvement is high where students receive parental support are high academic achievers. So parental involvement should be encouraged when it comes to the schooling, learning and other aspects of the child's life.
- ✓ The present study is the eye opener for the teachers, administrators and equally important for educational planners that a healthy Home environment is the prime factor for a good academic Achievement. The research has showed that students from poor Home environment have a lower Achievement in Science. Compared to students from good Home environment. The school with poor environment are often under resource, negatively affecting students' academic achievement.
- ✓ Improving school systems as well as home environment and early intervention programmes may help to improve school environment as well as students academic achievement.
- ✓ The findings of the study affirm that Home environment has desirable effect on students' Academic performance. Therefore the study recommends creating positive Home environment by educating the parents on the importance of productive Home environment.
- ✓ Parents should get awareness in such a way that to know the importance of the Home environment on their children's academic achievement. Parents need to be informed that they can support the education of their children through encouragement, provisions of learning facilities and active assistance in many ways.
- ✓ Policies that will improve the level of employment opportunities for the parents should be encouraged by government as those will affect the level of income of parents and guardians which will otherwise affect the academic performance of students.
- ✓ Public health campaigns should be facilitated to families to enlighten them about the significance of improving nutrition status of their children which is a key factor in improving health and academic performance of their children.
- ✓ Community mobilisation should be done by stakeholders of education effectively and they should be given awareness of Home environment on children attainment levels.
- ✓ This type of menace has to be checked by the authorities and effectively monitor by well trained educational officers.

- ✓ Parent Teacher Association meetings should be made mandatory in schools and conduct repeated PTA meetings by Headmaster and Teachers to enlighten the parents regarding the importance of their assistance to children for acquisition of better values, culture and attainment levels.
- ✓ It is observed in Telengana state that the SMC's (School management committees) were constituted at school level for monitoring of academic performance of children, conduct of mid day meals, utilisation of funds released to schools and toilet maintenance. But it turns into a political interference and misappropriation of funds in some schools by politically active village people.
- ✓ Children who are getting admission in Government schools are from downtrodden, first generation learners and farmers community where parents won't take care of their children studies and home environment is also disturbing. Hence it is the duty of Teachers and educational authorities to develop rapport from parents, community and repeatedly provide awareness regarding their support to children for better studies.
- ✓ The PTA and SMC's should be effectively constituted at school level and the meetings should be conducted effectively. It should become lifestyle of the community and parents so that they can question the accountability of the authorities.

### **IX) SUGGESTIONS FOR FURTHER RESEARCH**

- ✓ This investigation may be extended to large samples covering different levels of education to infer more about Home Environment and achievement in science
- ✓ Different factors may be ascertained which influence the Home Environment and Achievement levels of Secondary level and intermediate level students.
- ✓ The detailed and more elaborate studies in this area may be carried on by employing other devices of measuring Home Environment as well as achievement levels among the student population of different areas.

### **BIBLIOGRAPHY**

- Barbara Schneider., and Yongsook Lee. (1990, December). "A Model for Academic success : The school and Home Environment of East Asian students.". *Anthropology and Education Quarterly*, 21(4), 358 - 377. Retrieved from <http://www.jstor.org/stable/3195710>
- Chitraji, Manjula, Mukarji & Banerjee, S.H. (1972). Effect of certain socio - economic factors on the scholastic achievement of children. *Indian journal of Psychology*, 66(2), 109.
- Dale, R.R & Miller, P.M. ((1972)). The Urban and Rural background of first year university students in relation to their academic performance . *British Journal of Educational Psychology*, 42, 152 - 158.
- Egunsola, A. ((Jul - Aug. 2014)). Influence of Home Environment on Academic Performance of Secondary School Students in Agricultural Science in Adamawa State Nigeria. *IOSR Journal of Research & Method in Education*, 4(4), 46 - 53. Retrieved from <https://www.iosrjournals.org>
- John, W. Best., & James, V. Kahn. ((1989)). *Research in Education* ((Sixth Edition) ed.). New Delhi, India: Prentice - Hall of India , Private limited.
- Kamala Raj, Jpreet Kaur, Rana, J.S, and Rupinder Kaur. (2009). Home Environment and Academic Achievement as Correlates of Self - concept among Adolescents. *Stud Home Comm Sci.*, 3((1)), 13 -17. Retrieved from [www.researchgate.net](http://www.researchgate.net)
- Muddu, V. (1982, May). Science Education in India. *Indian Educational journal of the all India federation of Educational association*, XII((1 & 2 )), 31 - 32.
- Oommen, D. N. (n.d.). Home Environment and academic achievement of students at higher secondary level. *International journal of current Research*. Retrieved from [www.journalcra.com](http://www.journalcra.com)
- Sunita Rani, & M. A. Siddiqui. (2015). A Study of Home Environment, Academic Achievement and Teaching Aptitude on Training Success of Pre - Service Elementary Teachers of India. *Journal of Education and Practice*, 6(28). Retrieved from [www.iiste.org](http://www.iiste.org)

---

**CULTURAL CHANGE AND ITS DEVELOPMENT IN INDIA**

---

**Sadashiv Vyaparagi**Post Graduation Department Masters in English, K.L.E's Lingaraj College, Belgavi

---

**ABSTRACT**

*Referring to the national council of education research and training text book we can develop the idea of cultural change in which I present the views of A.K.Ramanujan, Abraham, Janaki and many others who speak of cultural change in Indian context. Cultural change in Indian context refers to the customs lifestyles habits that characterize the beliefs values behaviour and material objects of particular Indian society which has led to the changes in urbanization and industrialization which also changed the lifestyle values and many other things of Indian society conscious and intentional efforts made by the 19th century social reformers and early 20th century nationalists. These efforts of social reforms which presents the concepts of social change and cultural change in four categories such as sanskritisation, modernisation, disassociation and westernisation and Reform movements that brought changes in 19<sup>th</sup> and 20th century impact of colonialism on our lives. Through the reform movements such as Bhakti and Sufi movements etc **and** nature of ideas new technologies speeded up various forms of communication. The printing press, telegraph, and later the microphone, movement of people and goods through steamship and railways helped quick movement of new ideas. In this we may see the social change which contributes most to the development of cultural development through the social ways as such M.N. Srinivas defines westernisation as "the changes brought about in Indian society and culture as a result of over 150 years of British rule, the term subsuming changes occurring at different level technology, institutions, ideology and values". Westernisation does involve the imitation of external forms of culture. The term began to be associated with positive and desirable values. People and societies wanted to be modern Furthermore; a considerable part of ritual in India has direct reference to the pursuit of secular ends. Through all these changes of socialization of people and their culture there were many social changes which developed the Indian society and their culture.*

---

As mentioned in the N.C.E.R.T text. In general Culture refers to the arts customs lifestyles background and habits that characterize a particular society or nation or the beliefs values behaviour and material objects that constitutes a peoples way of life. Colonialism brought in changes that altered the structure of Indian society. Industrialisation and urbanisation transformed the lives of people. Factories replaced fields as places of work for some. Cities replaced villages as places to live for many. Living and working arrangements or structures changed. Changes also took place in culture, ways of life, norms, values, fashions and even body language. This in present context may be referred to the cultural change and cultural development. The developments of both a complex product of the impact of colonial rule. The first deals with the conscious and intentional efforts made by the 19th century social reformers and early 20th century nationalists to bring in changes in social practices that discriminated against women and 'lower' castes. The second with the less deliberate yet producing a definite result changes in cultural practices that can broadly be understood as the four processes of sanskritisation, modernisation, disassociation and westernisation. Sanskritisation pre-dates the coming of colonial rule. The other three processes can be understood better as complex responses of the people of India to the changes that colonialism brought about. As we look back into the history we find it that the developments are mainly conscious and intentional efforts through which the cultural change was possible.

The social reform movements which emerged in India in the 19th century arose to the challenges that colonial Indian society faced. The well known issues are that of sati, child marriage, and widow remarriage and caste discrimination. It is not that attempts were not made to fight social discrimination in pre-colonial India. They were central to Buddhism, to Bhakti and Sufi movements. Through such complex way of lifestyle the concept of cultural change some or the other way brought in the changes in Indian society and those changes sometimes were accepted by people sometimes rejected by the people. The mix of ideas Ram Mohun Roy attacked the practice of sati on the basis of both appeals to humanitarian and natural rights doctrines as well as Hindu shastras. The content of new education was modernising and liberal. The literary content of the courses in the humanities and social sciences was drawn from the literature of the European Renaissance, Reformation and Enlightenment. Its themes were humanistic, secular and liberal. These all protest of social reform movements brought changes in the Indian practices which seemed better practices in the olden days but through the changing time the culture and practises needed to be developed through which several changes took place for the betterment of human society. Chakravarti, Uma. 1998. *Rewriting History: The Life and Times of Pandita Ramabai* mention these concepts of movements.

Sociologist Satish Saberwal elaborates upon the modern context by sketching three aspects to the modern framework of change in colonial India and through which he brings in the concept of cultural change and development.

Modern social organisations like the Brahma Samaj in Bengal and Arya Samaj in Punjab were set up. Indian reformers debated not just in public meetings but through public media like newspapers and journals. Translations of writings of social reformers from one Indian language to another took place. New ideas of liberalism marriage homemaking conscious of pride in culture and tradition emerged and the female education was questioned this socialist activity was pointed out by debated the meanings of tradition and modernity. Jotiba Phule thus recalled the glory of pre Aryan age while others like Bal Gangadhar Tilak emphasised the glory of the Aryan period. In other words 19th century reform initiated a period of questioning, reinterpretations and both intellectual and social growth. Many of the social reform movements did start but thing remained in mind of people was the caste system higher class and lower class For others the injustices suffered by the discriminated castes were central . For others caste and gender oppression was intrinsic to the religion. Likewise Muslim social reformers actively debated the meaning of polygamy and purdah. . Cultural Diversity and Social Discontent: Anthropological Studies on Contemporary India 'Framework in Change: Colonial Indian Society' in Ed. Susan Visvanathan Structure and Transformation in which we may see these references through which we may present our views on how there was an cultural change.

In Chaudhuri, Maitrayee. 1993. The Indian Women's Movement: Reform and Revival. Radiant. The resolution condemning polygamy caused considerable debate in the Muslim press. For instance, sati was opposed by the Brahma Samaj. Orthodox members of the Hindu community in Bengal formed an organisation called Dharma Sabha and petitioned the British arguing that reformers had no right to interpret sacred texts. Yet another view increasingly voiced by Dalits was a complete rejection of the Hindu fold. For instance, using the tools of modern education, Muktabai, a 13 year old student in Phule's school writes in 1852: Let that religion 'Where only one person is privileged And the rest are deprived Perish from this earth And let it never enter our minds To be proud of such a religion'. There was evens questions raised on how the marriage practices were developed and there were changes.

Viresalingam ,Pandita Ramabai, Vidyasagar , Dayanand Saraswati , Jyotiba Phule , Sri Narayan Guru , Sir Sayed Ahmed Khan also were the social reformers who were struggling for the development and the betterment of the human society where there were lot miss conceptions about all the earlier traditions and many other things of culture. Even referring Ramanujan, A.K. 1990. 'Is There an Indian Way of Thinking we me see the points through which we can understand the concept of Indian development or change in these criteria.

Referring to the text N.C.E.R.T.The mentioned in it are sanskritisation, modernisation, secularisation and westernisation, are dealt with in different sections. But as the discussion unfolds, it will become obvious to you that in many ways they overlap and in many situations they co-exist. In many situations they operate very differently. It is not surprising to find the same person being modern in some ways and traditional in another. This co-existence is often seen as natural to India and many other non-western countries. In this we may see the social change which contributes most to the development of cultural development through the social ways as such. In the branch of sociology these four concepts are used to define what kind of behaviour are people following such modern western secular or sanskritised through which we find the reference of the cultural development in the society.

Sociology does not rest content with naturalist explanation. Take the example of western education. Colonialism led to the growth of an English educated Indian middle class. They read the thinkers of western enlightenment, philosophers of liberal democracy and dreamt of ushering in a liberal and progressive India, Both culture and tradition is living entities. Take the everyday example of how the sari or jain sem or sarong is worn in India today. Traditionally the sari, a loose unstitched piece of cloth was differently worn in different regions. The standard way that the modern middle class woman wears it was a novel combination of the traditional sari with the western 'petticoat' and 'blouse'. With this example of wearing we may see the changes in the thinking of the mankind where people started changing in many of the aspects these small changes in the living of the people brought in the changes those can be tracked as the cultural change.

The diversity shapes the different ways that modernisation or westernisation, sanskritisation or secularisation effects or does not affect different groups of people. And even women and men from the same class or community. Colonialism brought about. This included direct exposure to modern western ideas of freedom and rights. As mentioned earlier this exposure heightened the sense of injustice on the one hand and humiliation on the other. Often this led to a desire to go back to one's traditional past and heritage. It is within this mix that we can understand India's tryst with modernisation, westernisation and secularisation.

The term sanskritisation was coined by M.N. Srinivas. It may be briefly defined as the process by which a 'low' caste or tribe or other group takes over the customs, ritual, beliefs, ideology and style of life of a high and, in particular, a 'twice-born (dwija) caste'. The impact of Sanskritisation is many-sided. Its influence can be seen in language, literature, ideology, music, dance, drama, style of life and ritual. Through this term M.N.Srinivas portrays the effect of de- sanskritisation where the higher caste who followed the Sanskrit were of another type and those who did not follow kept the subject aside which led to the difference among one society, Srinivas argued that, "the Sanskritisation of a group has usually the effect of improving its position in the local caste hierarchy. It appears to suggest that to believe in pollution and purity of groups of people is justifiable or all right. So this term also plays a very important role in cultural change.

**WESTERNISATION:** M.N. Srinivas defines westernisation as "the changes brought about in Indian society and culture as a result of over 150 years of British rule, the term subsuming changes occurring at different levels technology, institutions, ideology and values". Westernisation does involve the imitation of external forms of culture. It does not necessarily mean that people adopt modern values of democracy and equality. We can see the many diverse levels that cultural change, resulting from our colonial encounter with the west, took place. In the contemporary context often conflicts between generations are seen as cultural conflicts resulting from westernisation.

**MODERNISATION AND SECULARISATION:** From the 19th and more so the 20th century the term began to be associated with positive and desirable values. People and societies wanted to be modern. In the early years, modernisation referred to improvement in technology and production processes. Increasingly, however, the term had a wider usage. w you behave, what you think is no longer decided by your family or tribe or caste or community. What job you wish to do is decided not by the job your parent does, but by what you wish to do. Work gets based on choice, not birth. A scientific attitude gains ground. A rational approach matters. Is this entirely true? Religious beliefs continue to dominate our lives It would be simplistic, however, to term the complex combinations just as a mix of tradition and modernity as though tradition and modernity themselves are fixed entities. However even in the past, a view that assumed that modern ways would necessarily lead to decline in religious ways has not been entirely true. You will recall how western and modern forms of communication, organisation and ideas led to the emergence of new kinds of religious reform organisations. We see that these ancient and westernized ways lead us to to a cultural change and cultural development.

#### **REFERENCE**

- Ramanujan, A.K. 1990. 'Is There an Indian Way of Thinking: An Informal essay' in Marriot McKim India Through Hindu Categories. Sage. New Delhi.
- Saberwal, Satish. 2001. 'Framework in Change: Colonial Indian Society' in Ed. Susan Visvanathan Structure and Transformation: Theory and Society in India. pp.33-57. Oxford. Delhi.
- National council of education research and training, socialchange and development in India.1jannury 2015.pp18-pp33.



---

**WOMEN EMPOWERMENT; ROLE OF NGOS AND SOCIAL WORKERS**

---

**Santosh H. Gorabal<sup>1</sup> and Dr. Chanadrashekar C. Banasode<sup>2</sup>**Research Scholar<sup>1</sup> & Assistant Professor<sup>2</sup>, Department of Studies in Social Work, Rani Channamma University, Belagavi**ABSTRACT**

*Empowerment of women has emerged as an important issue in recent decades. Empowering the women in economic, social and political field aspects in necessary to convert the idle society in to self-sustainable society. Women empowerment can be achieved through provision of adequate education facilities, Political support effective legislation system and employment generation for women. Here number of social workers, reformers and NGOs are working there in women concerned with uplift of the women in society. Social workers are working as agents of social change and mobilization. They build the capacity among the women of society through their deeds and preach providing various programmes and crassness. Even NGOs are also working at women empowerment for over 100 years and have been given importance to the development if women in various sectors. This paper deals with women empowerment through social workers and NGOs and there uplifting programmes in society they seeks to empower the women in different sectors. The NGOs domination and fruitful success of the women empowerment needs to occur along multiple dimensions including economic, socio-economic, Interpersonal, legal, political and Psychological, NGOs perform a variety of service and humanitarian, functions, bring citizen concerns to Governments advocate and monitory policies and encourage political participation through provision of information women empowerment has been the central agenda for both NGOs and social workers as well as government.*

*Keywords: Women empowerment, Role of NGOs, Role of Social workers, women issues, crassness, uplift programmes*

---

**INTRODUCTION**

In India we are leading healthy, tolerant, safe, inclusive and fair life, though social work services have an essential contribution to make in achieving that goal. work education have many challenges, but with the effort of NGOs, field practitioners, and social workers it is turning towards to meet local needs and adopt local techniques to resolve issues of an individual, the group and the community by adopting empowerment among women . Women development is core component of social work and it is concentrate on increase the literacy rate, create and generate employment opportunity, poverty eradication, and eradication of acute hungriness, gender equality and welfare of the vulnerable sections of the society by adopting methods of social work. Social workers and NGOs have vital role in understand our heritage of social work as well as to understand conditions and in-conditions of women. Social workers and NGOs with the knowledge of both literature and practice can immensely contribute for women development

**OBJECTIVES OF THE STUDY**

- To develop an understanding of Women as a core component of social workers and NGOs practice.
- To examine the Roles of social worker and NGOs towards women empowerment.
- To know the status of women in India
- To know the deeds and dedications of Social workers and NGOs to develop the women society.

**METHODOLOGY**

Explorative research methodology has been used to explore the role of a social workers and NGOs towards empowering the women development in changing the life style scenario on India society. The paper is designed with secondary source, academic articles, online journals, expert's expressions and self observations to comprehend and analyses the new wave of social/ public service buffeting the life style of the weaker sections, down-trodden, orphans etc. in India.

**MEANING OF WOMEN EMPOWERMENT**

Empowerment refers in increasing the spiritual political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their own capacities,

- Involving in the growth process and change that is never ending and self initiated.
  - Ability to learn skills for improving one's personal or group power.
  - Having positive Thinking on ability to make change.
-

- 
- Ability to change others perceptions by democratic means.
  - Having decision-making power.
  - Having access to information and resources for taking proper decision.

**NEED AND IMPORTANCE**

1. Awareness building about women's status, discrimination in rights and opportunities is a vital step towards gender equality.
2. Through empowerment of women it would be possible to develop self-esteem, confidence, realize their potential enhance their collective bar gaining power.
3. Our constitution in its fundamental rights has provision for equality, social justice and protection of women. These goals are yet to be realized women continue to be discriminated, exploited and exposed to inequalities at various levels.
4. Capacity building and skill development, especially the ability to plan, make decisions, organize, manage and carry out activities to deal with people and institution in the world around them.
5. Action to bring about greater equality between men and women.

**ROLE OF SOCIAL WORKER**

1. Social work is a regulated profession in which social workers are uniquely educated and qualified to support individuals and families in meeting some of life's biggest challenges. Social workers play a pivotal and often leading role in safeguarding women's rights, building relationships to support and empower women to make important choices about the direction of their lives.
2. They must have the knowledge, emotional intelligence, analytical skills and authority to work holistically of women. They will have the confidence to confront challenging and complex social and family situations, drawing on research evidence, community resources and the professional contribution of health, housing and other partner agencies so as to safeguard and promote women's well-being. They intervene, using legal powers when applicable, for the protection of women as necessary.
3. Social workers use a distinctive range of legal and social work knowledge and skills to help women to make changes in their lives and get the outcomes needed;
4. They are uniquely skilled in accessing a wide range of practical and emotional support and services to meet each women of society' needs and aspirations;
5. They are a collaborative profession, working alongside other professionals but taking the lead in helping the women to improve and gain control of their lives when their safety or ability to participate in their communities is restricted;
6. To assess, review and provide help to a women, family or career with complex family or social care needs, taking full account of appropriate legal frameworks, policy and guidance. It will involve reference to requirements set out in law or statutory guidance.
7. To analyze risks and plan responses when there is a strong possibility that a woman at risk of abuse or neglect may cause harm to themselves or other people.
8. When care and support arrangements for a women at risk require clear assessment and planning to manage potential disputes among family or careers or others with a legitimate interest in these arrangements.
9. Social workers introduce the national, state and regional Govts facilities to women through NGOs and individual.
10. Social workers take care of SHG in rural area to empower the women in economic.

**ROLE OF NGO TO WOMEN EMPOWERMENT**

1. Women Rights Advocacy NGOs are typically established by leaders with strong feminist ideology or group of people who desire to address one or more aspects of women's rights abuse. Strategies of advocacy environmental NGOs focus on raising public awareness on women rights abuse, their impacts, and other issues in order to prevent them.
2. Women Economic Development NGOs strive to promote financial self sufficiency of women through economic development. They provide direct social service, with missions to address specific needs of women such as education, health care, and income generation within the broad development framework.

3. International Women Empowerment NGOs operate in a variety of areas that address various global-level gender injustice issues, especially such issues faced by women in developing nations.
4. They often develop collaborative partnerships with local and national NGOs to address specific issues that affect women in societies.
5. The good news is that there is a growing number of women advancement related NGO initiatives at local, state-level, regional, national and transnational levels that provide educational, economic and other resources needed to address various aspects of women empowerment.
6. Women's rights groups have been instrumental in various Parliamentary Acts that protect and promote women's constitutional and legal rights. Major Acts that protect women's rights are: The Dowry Prohibition Act of 1961, The Medical Termination of Pregnancy Act of 1971, The Bonded Labor System Abolition Act of 1976, The Family Courts Act of 1984, The Indecent Representation of Women Prohibition Act of 1986, and The Protection of Women from Domestic Violence Act of 2005. NGOs continue to play vital roles in increasing awareness about these Acts and their provisions. They also initiate legal proceedings based on these and other. Acts to address women victims.
7. Other Activities of NGOs

Women Empowerment has been the central agenda for both government and NGO's. Voluntary action promoted by voluntary agencies engaged in development play a significant role at the grass roots level in the India for the success of rural development which is dependent upon the active participation of the people through Non-Government Organization (NGO). The various roles of NGOs are described below for better understanding

- Ensure Women's Participation in their empowerment
- Mobilizing the optimum Resources
- Educating the Rural Women
- Supplementation of Government Efforts
- Efforts Organizing the Rural Women
- Building various Model and Experiment
- Promoting Technology in Rural areas
- Activating the Rural Delivery System
- Providing effective and efficient Training to Rural Women
- Monitoring and Evaluation.
- Impact assessment.
- Planning and Implementation.

### **SUGGESTION**

1. Need more awareness to rural and urban about the entire women scheme provided by government and NGO, through mass media communication.
2. To empower the skills in training require modern infrastructure technology, equipment a according periodically changes.
3. Traditional training process not so effective to the present competition scenario.
4. Special communication trainer requires to rural people and aged group for better improvement for skill development.
5. Weaver women should be aware of free and compulsory education.
6. Women should be made aware of their constitutional an legal rights.
7. The attitude of husband and family members should be changed in favor of weaver women.

### **CONCLUSION**

In weaver women society are facing lot of problems right from their world are India. Women are physically weak, unstable, intellectually poor, mentally unconfident, irrational and hence, women are treated has inferior. Social work today indusial and NGOs through the education and profession have greater responsibility in the

---

process of women empowerment. Support of NGOs in women social-economic, education, political, work skill, training empower through the social work has averring the rights, self motivations, training skill providing the gov-facilities and programs in social workers and NGOs collaborating the women empower in India.

**REFERENCES**

1. Dhavaleshwar C.U. and Umesh T. (2012). Socio Economic Status of Prostitutes and Intervention of Social work." *Thematics Journal of Social Sciences*, 1(4), 102-105.
2. Kilby, P. NGOs in India: *The Challenges of Women's Empowerment and Accountability*. London: Routledge, 2011.
3. Margaret, S., and Kala, N. Study on Impact of NGO Intervention on the Empowerment of Women, *Journal of Business Management and Sciences Research*. 2:3, 1-6, 2013. Retrieved on August 10, 2014 from: [http://borjournals.com/Research\\_papers/Mar\\_2013/1171M.pdf](http://borjournals.com/Research_papers/Mar_2013/1171M.pdf).
4. International Federation of Social Workers (IFSW), *Definition of Social Work, 2000* <http://ifsw.org/policies/definition-of-social-work/>
5. *The Changing Roles and Tasks of Social Work: From service users' perspectives*, Shaping Our Lives, 2007.

---

**CAUSES OF INCREASE IN SEXUAL CRIMES AGAINST CHILDREN IN INDIA AND POSSIBLE REMEDIES FOR REINTEGRATION OF CHILD VICTIMS**

---

**Ravi N. Soneja**Research Scholar, Madhav University, Sirohi, Abu Road, Rajasthan

---

**ABSTRACT**

*No one other than his own parent can raise a child like them. The children are the future of our nation that is a truth but the bitter truth is that in India due to modernization and busy schedule of parents there is social disconnection between parents and children. A child will be like that person who will look after them. So if he/she is raised by a paid nanny then he will be like her not like their parent. This is one of the main reasons that there is an increase in sexual offences against children. The other main reason is an increase in the usage of internet and social networking sites. The world is moving towards digitization and this is the main drawback of it.*

*The orphans and the poor child who are sold by their parent/guardians for money are more prone to become victims of an increase in sexual crimes. There are also increases in gangs and/or groups who kidnap children from home, schools, roads etc and indulge them in these sexual activities for money. This Research paper will concentrate upon the causes of an increase in sexual activities against children and how these child victims again are reintegrated in society.*

*Keywords: Cause, Delinquents, Juvenile, Reintegration, Victims*

---

**INTRODUCTION**

India is a country where the children are considered as national assets. They are the future of our Nation. 40 per cent of Indian population is constituted by the children. But most of the children of our country are suffering with exploitation in one or the other way. The main reason is poverty. Due to poverty, which is the biggest problem of India, there is an increase in the violence and injustice towards our people and mostly in that the Disadvantaged group i.e. Children and Women mostly suffer from that and are exploited. They are sold for money by the dominating men at their home. Child labor is also being practiced that mostly the children of poor families do not study but are indulged in child labor where they are exploited in one or the other way. Sexual offences are at the pitch due to this.

The other main reason of an increase in Sexual offences is Modernization. The parents are busy in fulfilling their goals which is a good thing on one hand but on the other side they consider their children as a burden as they think they are a hurdle in reaching their goals and enjoying their life. For that reason they keep them with a paid nanny. The small children are raised by a paid nanny and not by them. So there is constant social disconnection between children and parents. Due to this the children do not get 'SANSKAAR' and most of them are raised with frustration and negligence. And according to Indian Constitution, Negligence by parents and/or Guardians towards their children is a major reason for Juvenile Delinquency. And thus an increase in Sexual Offences.

Another major reason is the male: female ratio i.e. there are only 933 females over 1000 males in India according to 2011 census. Therefore rape and animal bestiality are common crimes that are increasing day by day in our Country.

**SEXUAL ABUSE OF CHILDREN AND ITS EFFECTS IN INDIA****Effects of Sexual abuse of Children in India**

Bolton and Bolton (1987:93-113) have identified eight possible effects of sexual abuse on children namely, self-devaluation, dependency, mistrust, re-victimization, withdrawal from people, emotional trauma, deviant behavior, and interpersonal problems.

**1. Self-devaluation**

The child victim of the sexual abuse will consider herself/himself as inferior to others and will not mix up easily with people. Even the close relatives and parents will feel social disconnection with the victim as he/she will speak less and will devalue herself/himself and will feel low and inferior from others.

**2. Dependency**

The victim herself/himself will not be independent since then as he/she will feel unsafe even to roam around freely at his/her own home or residence. He/she will be dependent on someone even for the daily routine.

**Mistrust**

The victim will never ever trust anyone ever-after there will be lack of trust on anyone by the victim. This will create a disconnection socially and the victim will become less spoken and introvert.

**3. Re-victimization**

There will be fair chances of the victim to become victim again as the predator will know that the victim is unable to tell the society what is happening with him/her so there will be increase in strength of the predator to again re-victimize the victim as it will be easy and safe target for him. The predator will also convey to his fellows and the victim can be in more danger to become target again

**4. Withdrawal from People**

The victim will not talk to the people of society as he/she will fear that the society will make fun of him/her if they come to know about the incident that is happening with him/her. And also he/she will get in mind that every person is an evil and will abuse him/her sexually. So social disconnection and introvert nature will prevail throughout lifetime

**5. Emotional trauma**

The victim will remain in trauma every time and he/she will think that every person around him/her is an evil or monster and he/she will take disadvantage of him/her and he/she will again be sexually abused by the society.

**6. Deviant behavior**

The victim will never be like before again after like he/she was before the incident happened and the behavior will change and will become deviant and always disconnected.

**7. Interpersonal problems**

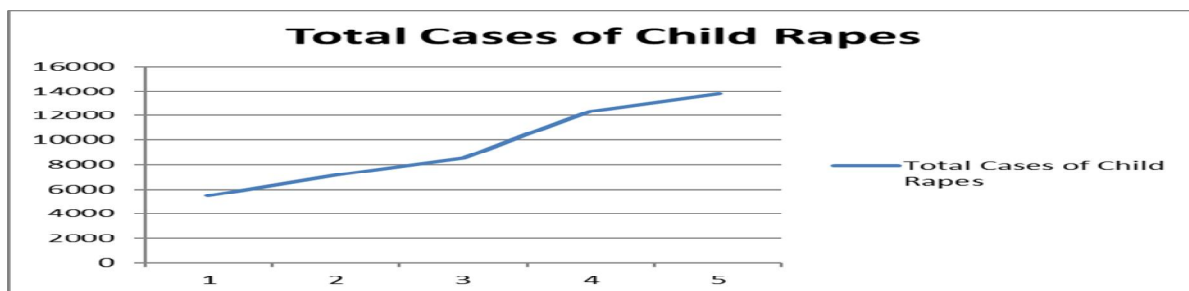
The interpersonal problems include social deviation, problem in marriage, and problem in studies and going to job and other related problems which includes social interconnection with the victim.

**STATISTICS ON CHILD SEXUAL ABUSE IN INDIA**

According to the data taken from NCRB, there is increase in child sexual abuse in our country, below is the table showing the statistics on sexual abuse of children in India.

Year	Total Cases of Child Rapes/sexual assault
2010	5484
2011	7112
2012	8541
2013	12363
2014	13766

Table-1: showing increase in child rapes and sexual assault in India



Graph 1: graph describing increase in Child sexual abuse in India from the year 2010 to 2014

**THE SEXUAL OFFENCES AGAINST CHILDREN AND CONSTITUTION**

**IPC (1860) sec 375-Rape**

A man is said to commit “rape” if he—penetrates his penis, to any extent, into the vagina, mouth, urethra or anus of a woman or makes her to do so with him or any other person; or inserts, to any extent, any object or any other body part, into the private parts of women or forces her to do so with him or any person or applies his mouth to the private parts of her against her will and without her consent.

**POCSO Act, 2012**

**The Protection of Children from Sexual Offences (POCSO) Act, 2012** was enacted to provide a robust legal framework for the protection of children at every stage of judicial process. He framing of the Act seeks to put children first by making it easy to use by including mechanisms for Child-friendly reporting, recording of evidence, investigation and speedy trial of offences through designated Special Courts.

**ITPA, 1956**

**Immoral Trafficking Prevention Act, 1956** defines child as any person who has completed eighteen years of age. It draws the punishment for the unlawfulness of prostitution and for holding a brothel or a any other similar organization, or deciding punishment for a pimp who lives on the wages of pimp and indulges the young girls in this prostitution. It also defines that if any person indulges or forcefully take a child for the business of prostitution then he may be punished for a term not less than five years and which may be extended for life imprisonment. In addition any person attempting to commit trafficking or found in the brothel or visiting the brothel is punishable under this law.

**OBSERVATIONS AND FINDINGS**

The root cause of the sexual abuse of the children is lack of protection or care by the

1) Parents/Guardians

2) Society

3) Government

Child sexual abuse is getting worse day by day in our country, the causes of sexual abuse are complex and difficult to define. Most of the cases of child abuse are not reported this give strength to the wrongdoer to do such ill things again. In almost many cases the real culprit for sexual abuse is a relative or someone who is trustworthy according to that child victim.

Pedophilia is a mental condition where the sufferer of this mental condition has the strong sexual desire for kids or children. These sexual abusers make target the children whom they know. As these children will fear to tell anybody about that ill happening because they think that abuser will hurt them or will kill them if they tell anything about this. Or they will think that this is the serious matter and the parents won't believe them if such thing was done by the relative whom they consider trustworthy. Or they don't want their friends to know as they will make fun of them.

Nowadays the increase in social networking sites and social media usage has increased this kinds of abuses as it makes easy for abusers to find their target children as children are very innocent and they come into their weaved plan much easily. Parents in today's generation are much busy and career oriented. They don't take much care of their children and keep nanny for their care and protection. In many cases paid nanny will take advantage of that and thus the nanny will abuse or make abuse such child in absence of their parents. And the parents will never come to know what happened to the child unless they take due care of them.

The society today is not much in touch even with the neighbors. And even if they come to know about if something is wrong, they won't pay heed but will only gossip about the thing instead of helping that poor child. The Government of India had set up and implemented many laws for children who have low status in society. But the people are unaware of it. Some major steps should be taken such as through media, newspapers and arranging such social programs etc. so that awareness can be increased about such child laws prevailing in our country to eradicate sexual abuse.

**THE REINTEGRATION OF THE CHILD VICTIM IN SOCIETY**

The reintegration and rehabilitation of those children victim can be done in following way:

- 1) Encouraging the child victim to not to hide what happened with them with the parents, the parents should have friendly nature and strong bonding with the children so that they can share each and everything with them.
- 2) The parents should register case at police station. Thus this will make sure that the child abuser is not roaming free. The FIR should be lodged by the police as sexual abuse of children is a cognizable offence and thus strict action should be taken by the police and the abuser should be behind the bars as soon as possible.
- 3) The case should run in Fast track or in fast track courts so that the child victim gets justice as soon as possible. And the child abuser should get rigorous punishment for his ill doing.
- 4) The bills upon child sexual abuse are in much need to be passed or the laws on child sexual abuse are in more urgent need to be amended so that the detailed information can be obtained on what should be done or what punishment should be given to these child sexual abusers so that they don't even think or dare to do such wrong things again.
- 5) An example should be set before the public what is the result of child sexual abuse to the accused so that no one ever dares to do such ill happening again.

- 
- 6) The child who is sexually abused or the child victim should not be isolated or segregated from the rest of the society or the society should not see such child victim with different eye as this will make such victims to feel different from others.
  - 7) The child victims should be eligible to marry in future and also economically they should be allowed to earn by themselves as many such child victims are not acceptable to marry or work in any firm/company by the society. The ill happened to them was not their mistake it was at atrocity done to them by the abuser.
  - 8) If the child victim is vulnerable the government should take care of them and keep such children in children home where they are protected, cared and educated. Live and let others live should be the motto of the life. And then only everyone will live happily ever after.

**REFERENCE**

- Criminal Law (Amendment) Act,2013
- The Protection Of Children From Sexual Offences Act,2012
- Retrived From <http://www.childlineindia.org.In/Immoral-Traffic-Prevention-Act-1986.Htm>
- Bolton And Bolton (1987:93-113)



---

**POLICIES FOR PROTECTING ENVIRONMENT IN TOURISM**

---

**Dr. Shailaja. SM<sup>1</sup> and Neelima. I. M<sup>2</sup>**Associate Professor<sup>1</sup>, Department of PG Studies in Commerce, SSA Govt First Grade (Autonomous) College, Ballari.Research Scholar<sup>2</sup>, Department of PG Studies in Commerce, SGT Group of Institutions, Ballari

---

**ABSTRACT**

*For several decades now, tourism has been a major source of revenue for countries, specifically in the Third World. Its growth has been nothing short of phenomenal. In the 1950's, 25 million people travelled to a foreign destination. In the 1960's, this grew to 70 million. By 1997, 617 million tourists had been reported by the Madrid-based World Tourism Organization to have travelled to foreign countries.*

*The World Tourism Organization has even predicted that by the 21<sup>st</sup> century, tourists arrivals would have reached billions annually. It foresees that by the year 2010, 1 billion tourists would have travelled abroad and by 2020, this would have increased to 1.6 billion. The growth of tourism has got a fillip with the advent of globalization, particularly under WTO system, as a large number of business tourists and professionals are now able to move across borders with much less restrictions and much greater ease. This trends is only likely to strengthen with the strengthening of GATS and other agreements under WTO.*

*Keywords: Ecotourism, Global Policies & Procedures, Laws, WTO*

---

**INTRODUCTION**

For several decades now, tourism has been a major source of revenue for countries, specifically in the Third World. Its growth has been nothing short of phenomenal. In the 1950s, 25 million people travelled to a foreign destination. In the 1960s, this grew to 70 million. By 1997, 617 million tourists had been reported by the Madrid-based World Tourism Organization to have travelled to foreign countries.

The World Tourism Organization has even predicted that by the 21<sup>st</sup> century tourist arrivals would have reached billions annually. It foresees that by the year 2020, 1 billion tourists would have travelled abroad and by 2030, this would have increased to 2 billion. The growth of tourism has got a fillip with the advent of globalization particularly under the WTO system, as large number of business tourists and professionals are now able to move across borders with much less restrictions and much greater ease. This trend is only likely to strengthen with the strengthening of GATS and other agreements under WTO.

**NEED FOR ECOTOURISM**

With the entry of tourists and hotels, the lure of money from tourist-related businesses such as selling of woodcarvings, became more attractive than other traditional activities including subsistence farming in some parts. Some reports suggest that this has left many terraces untended and in danger of deterioration. Commercial production of woodcarvings has also affected nearby forests. Trees have been cut down to support commercial woodcarving activities that cater to foreign as well as domestic tourist demand. This has led to the drying up of water sources much needed for irrigation. Apart from environmental degradation, the influx of tourists has disrupted the tourist places' traditions and practices. The solemnity and sacredness of rituals, such as those relating to the agricultural cycle and passage of life, have been affected due to the presence of curious tourists. Caves, the ancient burial grounds, have been vandalized by graffiti with the ancestral remains in some cases stolen. This problem needs to be addressed. It is in the interest of tourism to 'preserve' through ecotourism indigenous communities and their practices since exotic tribes with exotic practices serve as the main selling point to foreign tourists. There is rarely an acknowledgement- much less support-of indigenous people's struggle for cultural survival, self-determination, freedom of cultural expression, rights to ancestral lands, and control over land use and resource management. This too needs attention.

**MEANING OF ECOTOURISM**

Ecotourism is an alternative activity ostensibly to promote tourism while protecting the environment. This activity involves visiting relatively undisturbed natural areas with the aim of studying admiring and enjoying the scenery, wild plants and animals, as well as any existing cultural aspects. It includes spelunking, mountain climbing, scuba diving, bird-watching and whale watching among others. Ecotourism is commonly thought of as an alternative model as opposed to mass tourism. This is a typical example of an alternative form of development wherein problems are solved using a bottom-up approach as opposed to the traditional top-down approach.

---

**DEFINITION OF ECOTOURISM**

Guide Laws for Ecotourism Department in the Philippines defines ecotourism as: “A low- impact, environmentally-sound and community-participatory tourism activity in a given natural environment that enhance the conservation of biophysical understanding and education and yields socio-economic benefits to the concerned community”.

**SIGNIFICANCE OF ECOTOURISM**

Economic benefits, including entry fees, licenses and concessions often generate substantial funds to support conservation and management of natural environments. In a number of countries, tourist expenditures on lodging transportation, food, guides, and souvenirs are an important source of income for local communities. Employment generated by ecotourism-related jobs is sometimes one of the most significant benefits for local communities, providing supplemental income to rural farmers, women and young people.

**ECOTOURISM IN THIRD WORLD COUNTRIES**

In 1998, Africa was the fastest-growing region for international tourism, now the world's largest growth industry, with no sign of slowing down. International Tourism in Africa increased by 7.5%, with 24.9 million tourists visiting African countries during the year, according to figures compiled by the World Tourism Organization (WTO). UN Economic and Social Council had declared 2002 as the International Year of Ecotourism. Ecotourism in Africa varies widely. Enthusiasts view gorillas in Uganda and Lemurs (nocturnal, endangered mammals) in Madagascar, go tracking in Ethiopia and birding in Botswana, look at rock painting in South Africa, visit rainforests in Ghana, Scuba dive in the Seychelles and enjoy walking and photographic safaris in East and Southern Africa.

The potential for ecotourism based on gorilla viewing led to the establishment of Bwindi Impenetrable Forest National Park in 1991, with gorilla viewing beginning in 1993.

Ranomafana National Park was established in 1986 to protect the Golden Bamboo Lemurs. The number of visitors more than doubled, reaching 6,000 between 1993 and 1996. Half the revenues generated by the park are earmarked for the development of the buffer zone around the park, intensively used for agriculture, including irrigated rice, coffee, horticulture, and shifting cultivation.

The Philippines, a developing country in South East Asia, is faced with the challenges of an increasing population, poverty, inequality, and corruption. Government policies on economic development have reflected this vision of sustainability and poverty reduction. A major part of the governments' economic development plan is ecotourism. Palawan is the second largest province in the Philippines; with a total land area of 16,403.1 square kilometers comprising of 1,768 islands. The area is known as an ideal site for diving, swimming, trekking and island hopping. The Tabon Caves, located in Southern Palawan, are composed of a network of 200 shallow caves where 25,000 year old skeletal remains were found. The St. Paul Subterranean National Park is a well-preserved national park where endemic species of wild life live. Boracay, one of the most popular holiday destinations in the Philippines, is located on the North-Western tip of the island of Panay in Western Central Visayas. Tourists engage in sunbathing, swimming, diving, snorkeling, beach volleyball, boating, parasailing and other water sports. Other natural attractions on the island include a puka shell beach, bat and crystal caves, and a mountain with an observation deck on the summit, and a dead mangrove forest. On Boracay, ecotourism appears to be associated with activities such as spelunking, horse riding, mountain climbing, diving, and the like.

In 1977, the Department of Tourism in collaboration with the Canadian Urban Institute conducted a carrying capacity analysis for Boracay. Ground water quality had been polluted by fecal contamination, waste water discharge, detergents, pesticides, herbicides, fertilizers and salt water intrusion. High chloroform levels in the marine environment were recorded by DENR in 1996 due to excessive nutrient loading brought about by sewage and waste water discharge.

In the Russian Federation's Providenskiy and Tchukogskij regions, home to the indigenous Tchukchi peoples' the development of tourism in the past year has affected their source of livelihood. Known areas of walrus concentration such as those in Rugor's Bay and the ice of Arykamchechen have become ecotourism destinations. Sight seeing tour groups ride on motor boats to walrus' breeding grounds. But a rise in such tours has affected the walrus population. Visitor arrivals have caused stress among the walrus, causing a decline in their population.

In the 1950's the colonial governments of Tanzania and Kenya under the British legalized the hunting and culling of wild animals by 'White settlers', thus paving the way for mass tourism. They set up zones for the

exclusive use of hunters and prevented access to local inhabitants. Lodges and campsites were established near the preserves, making them major revenue earners. In the Masai Mara National Park in Kenya and in the Ngorangoro Conservation Area in Tanzania ,forests adjacent to lodges and camping grounds have been cut down due to the demand for fire hood. The massive influx of tourists and their vehicles have also caused destruction of grass cover, affecting plant and animal species in the area. Hotels have dumped their sewage in Masai settlement areas while campsites have polluted adjacent rivers. Masai culture has further been threatened and commercialized. Negative Western values have influenced the Masai youth, leading to a laws of traditional values, prostitution, and the spread of AIDS.

### **CONCLUSION**

Ecotourism has expanded fast and in a revolutionary way. It is an offshoot wave of environmental awareness. Due to tourism's strong role in the nations and economies of the world, the need for tourism research is imperative. The movement towards ecotourism in India is at once a threat and an opportunity to create more sustainable tourism. By diverting tourist traffic to ensure that the carrying capacity of any destination is not exceeded, by planning for regeneration of natural resources, and by generating awareness in the host community whereby they are prepared to deal with the negative impact of mass tourism are the ways of attaining sustainability. International tourists would want to travel to environmentally sound destinations. As ecotourism grows in popularity there are a number of challenges that need to be faced. For eliminating weaknesses mentioned in this thesis, a planned approach is needed. Ecotourism has the capacity to deliver a lot of economic benefits to traditional cultures. However, whether those benefits are realised depends on how well the ecotourism is managed. There is an urgent need for improved analysis of ecotourism issues as part of the ecotourism planning and development process.

### **REFERNCES**

- Assael H (1987) Consumer Behaviour and Marketing Action 3<sup>rd</sup> Edition, Boston PWS Kent.
- Burton R (1995) Travel Geography, 11nd ed. Pitmann; London pp, 61-138
- Goswami B K and Reveendran G (2003) Text Book of Indian Pilgrim Tourism.
- Kaur (1985) Himalayam Pilgrim And Neo Tourism Himalayan Books, New Delhi.
- Shrivastava M (2006) National and State Tourism Marketing, Kanishka Publication, New Delhi.
- A World Travel Trends Report (2007) ITB Berlin.pp.21-22
- Annual Reports of HPTDC, (1990-91 to 1999-2000)
- Asian Economic News 2005
- Travel Trends Today 2006, Vol-22
- WTO Report 2000
- WTCC Report 2000-2001
- Choduary 2006 Sustainable Tourism by Building Human Resource, pp, 43
- Butler R W 1980 The Concept of Tourism Area Cycle of Evolution, "Canadian Geographer", Oxford pergaman Press Ltd Vol-24, pp 5-12.

---

**INTERACTIVE TEACHING STRATEGIES**

---

**Shivaprakash K M.**Assistant Professor, TMAE Society's College of Education, Gangavathi

---

**ABSTRACT**

*Interactive teaching is a means of instructing whereby the teachers actively involve the students in their learning process by way of regular teacher-student interaction, student-student interaction, use of audio-visuals, and hands-on demonstrations. The students are constantly encouraged to be active participants. Interactive Teaching is the formal name given to the approach to education developed in the 1980's at Waikato University as part of the Learning in Science Project. That project's research along with the last twenty years of human cognitive function studies have come a long way in providing us with an understanding of the way the human mind learns.*

*Interactive teaching plays an **important** role in the life of students with different abilities. Furthermore, as the interactive teaching culture is introduced and followed in classrooms, it helps students enjoy various learning styles, and this gives the chance to help match the individual requirement of each student. Interactive learning is a hands-on approach to help students become more engaged and retain more material. With or without a form of technology, **interactive learning** helps students strengthen problem solving and critical thinking skills.*

*Education, like almost every other area of our society, has evolved in leaps and bounds in recent years. Traditional teaching techniques, based mainly on a teacher explaining a topic and students taking notes, may still be useful on occasion, but education today revolves more around **encouraging the student** to awaken their curiosity and desire to learn. A number of the different teaching techniques have emerged due to this change in education.*

---

**INTERACTIVE TEACHING STRATEGY****INTRODUCTION**

Interactive teaching is a means of instructing whereby the teachers actively involve the students in their learning process by way of regular teacher-student interaction, student-student interaction, use of audio-visuals, and hands-on demonstrations. The students are constantly encouraged to be active participants. An interactive strategy is an integral aspect of the overall marketing strategy that involves addressing issues such as channel choice, design aspects that suit various channels, technology and outreach constraints within the overall plan, usability aspects among other issue.

**CREATE A STIMULATING CLASSROOM ENVIRONMENT**

What does having a stimulated classroom environment mean? Does it mean the way a classroom is set up, the way students interact with their work and one another, or does it mean the way teachers deliver daily lessons? A **stimulated classroom environment** is a combination of all of these things; it refers to the way students' minds are stimulated while in their learning environment. This can come from:

- Visuals throughout the classroom
- Hands-on activities with physical movement
- Multi-modal means of learning each new concept
- Opportunities for higher-order thinking/questioning
- Exciting and stimulating teachers

Think about a time you had to learn something boring; would the above examples have made your learning experience more stimulating?

**INTERACTIVE TEACHERS****Why am I seeing this page?**

The website you are visiting is protected and accelerated by Site Lock. Your computer may have been infected by malware and therefore flagged by Site Lock network.

**What should I do?**

Just click the **I'm not a robot** checkbox to pass the security check. SiteLock will remember you and will not show this page again. We recommend you run a virus and malware scan on your computer to remove any infection.

**UNDERSTAND THE ART OF QUESTIONING**

Of all the skills discussed in this section, questioning, according to many science educators, is one of the most important. Teachers ask sometimes over a hundred questions in a class session to encourage student thinking. Do science teacher's questions facilitate critical and creative thinking?

**CATEGORIES OF QUESTIONS**

Examine the following list of questions. Can you assign each question to one of two categories? Please identify the criteria you used to name the categories.

1. Are all the fruit flies alike for each feature?
2. What is weathering?
3. What do you predict will happen if a jar is put over a candle?
4. How many elements are in the periodic table?
5. Which planet is largest: Mars, Venus, or Mercury?

There are many systems that teachers use to classify questions. Upon close observation, in most systems questions are typically classified into two categories. Various terms are used to describe these two categories.

**CATEGORIES OF QUESTIONS**

Category 1	Category 2
Factual Closed Convergent Lower level Low order Low inquiry	Higher cognitive Open Divergent Higher level High order High inquiry

What kinds of questions do teachers ask in the classroom. Gall reports that 60% of teachers' questions require students to recall facts, about 20% require students to use higher cognitive processes, and the remaining 20% are procedural.

Low Inquiry vs High Inquiry Questions. One way to classify questions is to determine whether they are low inquiry (closed or convergent) or high inquiry (open or divergent).

**LOW INQUIRY QUESTIONS.** These questions focus on previously learned knowledge in order to answer questions posed by the teacher which require the students to perform ONE of the following tasks:

1. Elicit the meaning of a term.
2. Represent something by a word or a phrase.
3. Supply an example of something.
4. Supply a summary or a review that was previously said or provided.
5. Provide a specific, predictable answer to a question.

**HIGH INQUIRY QUESTIONS**

These questions focus on previously learned knowledge in order to answer questions posed by the teacher which require the students to perform ONE of the following tasks:

1. Perform an abstract operation, usually of a mathematical nature, such as multiplying, substituting, or simplifying.
2. Rate some entity as to its value, dependability, importance, or sufficiency with a defense of the rating.
3. Make a prediction that is the result of some stated condition, state, operation, object, or substance.
4. Make inferences to account for the occurrence of something (how or why it occurred).

Low inquiry questions tend to reinforce "correct" answers, or focus on specific acceptable answers, whereas high inquiry questions stimulate a broader range of responses, and tend to stimulate high levels of thinking.

High inquiry questions encourage a range of responses from students and tend to stimulate divergent thinking. Figure 2 summarizes the differences between low and high inquiry questions.

**Differences Between Low and High Inquiry Questions**

Type of Question	Student responses	Type of response	Examples
Low inquiry (convergent)	<ul style="list-style-type: none"> <li>• Recall, memorize</li> <li>• Describe in own words</li> <li>• Summarize</li> <li>• Classify on basis of known criteria</li> <li>• Give an example of something</li> </ul>	Closed	How many... Define... In your own words...state similarities and differences... What is the evidence...? What is an example...?
High inquiry (divergent)	<ul style="list-style-type: none"> <li>• Create unique or original design, report, inference, prediction</li> <li>• Judge scientific credibility</li> <li>• Give an opinion or state an attitude</li> <li>• Make value judgements about issues</li> </ul>	Open	Design an experiment... What do you predict...? What do you think about...? Design a plan that would solve...? What evidence can you cite to support...?

**WAIT TIME.** Knowledge of the types of questions, and their predicted effect on student thinking is important to know. However, researchers have found that there are other factors associated with questioning that can enhance critical and creative thinking

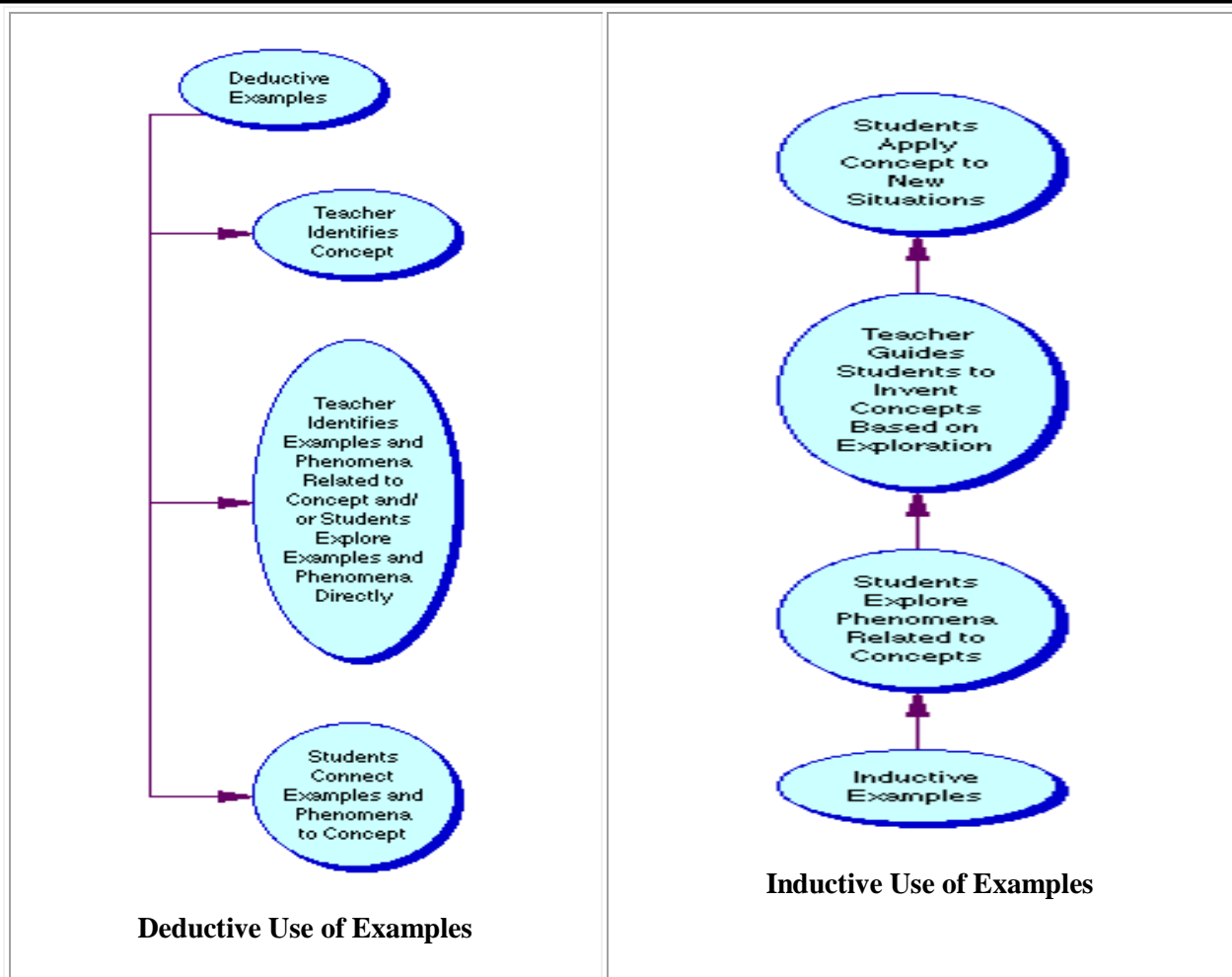
1. Increasing the period of time that a teacher waits for students to construct a response to a question.
2. Increasing the amount of time that a teacher waits before replying to a student response.
3. Decreasing the pattern of reward and punishment delivered to students.

**USE EXAMPLES TO HELP STUDENTS UNDERSTAND CONCEPTS:**

Examples can be used deductively or inductively in helping students understand concepts. However, it is important to keep in mind what we have discussed about the learning cycle and the generative model of learning.

- household chemicals
- fertilizer
- muddy water
- vegetables
- flowers
- building materials
- paper products
- playground rocks
- food items
- dishware
- eye glasses and lenses
- biodegradable plastic bags
- balloons
- oil and other viscous fluids

In the deductive approach of using examples, learning begins with the idea, principle or concept, and is then followed by an exploration of examples and phenomena. The process culminates in relating the concept to the examples



In the inductive approach, which is closer to the constructivist notion of how students learn concepts, students begin with an exploration of ideas and phenomena, followed by a teacher directed activity to facilitate the "invention" of the science concepts.

**CREATE A POSITIVE LEARNING ENVIRONMENT:**The psychologist Carl Rogers has shown that student attitudes are an integral aspect of student learning. The science teacher must foster a classroom climate that projects and supports this cognitive perspective. Such environment is characterized as follows:

- The teacher projects an image to the students which tells them: I am here to help you build your character and your intellect.
- The teacher conveys the idea that all students can accomplish work, can learn and is competent.
- The teacher expects high standards of values, competence and problem solving ability.
- Teachers convey, through their own behavior, a character of authenticity.
- The teacher conveys high ethical standards by establishing a high degree of private or semi-private communication with students..

**CLOSURE AND TRANSITIONAL SKILLS**

Closure is the complement of advance organizers. Closure acts as a cognitive link between past knowledge and the new knowledge, for example from a pre-lab session to the laboratory activity itself.. Three are identified below.

**1. Drawing attention to the completion of a lesson or a part of the lesson.**

The teacher can provide a consolidation of concepts and elements which were covered before moving to a subsequent activity. It is extremely helpful to relate the lesson back to the original organizing principle

**2. Making connections between previously knowledge and the new science concepts.**

Teachers find it helpful to review the sequence which has followed in moving from previous knowledge to the new ideas. The learning cycle or generative model emphasizes this general sequence.

**3. Allowing students the opportunity to demonstrate what they have learned.**

It is a much more powerful technique if students can suggest ways that demonstrate closure. One technique that researchers and teachers have found effective is concept mapping.

**INTERACTIVE TEACHING STYLES USED IN THE CLASSROOM**

- Great teachers are nimble, observant, and responsive, always keeping an open mind about how to best engage their students and get them excited about learning—and that means considering trying out different interactive teaching styles in the classroom.
- Interactive teaching is also beneficial for you as the teacher in a number of ways, including:
- Flexibility in teaching: Applying training methods that involve two-way communications will enable you to make quick adjustments in processes and approaches.
- Practice makes perfect: Interactive instruction enhances the learning process.
- Student motivation: Two-way teaching dispels student passivity, and when more students are engaged, you'll have much more fun too.

**Applying interactive education**

- Whereas students often lose interest during lecture-style teaching, interactive teaching styles promote an atmosphere of attention and participation. Make it interesting. Make it exciting. Make it fun. As you well know, telling is not teaching and listening is not learning.
- The ARMA International Center for Education offers the following guidelines to express the focus of interactive educational teaching styles:
- Encourage student participation.
- Use teaching aids that press for answers, and capture/hold the student's attention.
- Set up a workgroup environment.
- Involve yourself as well as the student.

**CONCLUSION**

Critical and creative thinking require that students be actively engaged in learning science, as opposed to the more traditional, yet typical approach in which the student is on the receiving end of a lecture. The interactive classroom is one in which communication patterns involve students to teacher, teacher to students, and students to students. The interactive classroom is a stimulating place in which students have been motivated to learn, and are given the freedom to explore, discover and inquire. Regardless of the type of activity that the teacher selects, there appears to be at least six specific strategies that teachers use to create an interactive science classroom.

**REFERENCES**

- Cavanaugh, M. (2011), Students' experiences of active engagement through cooperative learning activities in lectures. *Active Learning in Higher Education*, 12, 23-33.
- Cotten, S.R., & Wilson, B. (2006), Student-faculty interactions: Dynamics and determinants. *Higher Education*, 51, 487-519.
- Denker, K.J. (2013), Student Response Systems and Facilitating the Large Lecture Basic Communication Course: Assessing Engagement and Learning. *Communication Teacher*, 27, 50-69.
- Gray, T., & Madson, L. (2007), Ten Easy Ways to Engage Your Students. *College Teaching*, 55, 83-87.
- Remedios, L., Clarke, D., & Hawthorne, L. (2008), The silent participant in small group collaborative learning contexts. *Active Learning in Higher Education*, 9, 201-216.
- Shimotsu-Dariol, S., Mansson, D.H., & Myers., S. A. (2012).
- Students' Academic Competitiveness and Their Involvement in the Learning Process. *Communication Research Reports*, 29, 310-319



---

**GREEN ENTREPRENEURSHIP: A MISSING LINK IN GOA**

---

**Priya Sharad Kudav<sup>1</sup> and Adnan Durwesh<sup>2</sup>**Assistant Professor<sup>1</sup> and Student<sup>2</sup>, Dnyanprassarak Mandal's College and Research Centre Assagao, Bardez

---

**ABSTRACT**

*"Be the change what you want to see in the world". Entrepreneurs are individuals who conceive new business opportunities, and who take on the risks to convert those ideas into reality. Entrepreneurs bring about change and new opportunities both for themselves and for the society they belong to. Green Entrepreneurship is emerging commerce which is equally profit and nature orientated, and might possibly solve ecological problems throughout its business activity. Goan entrepreneurs are investing talent, technology and loads of cash to kick start green businesses. Such sustainable oriented and environmentally concerned entrepreneurs are branded as Ecopreneurs, or Green Entrepreneurs. In this paper an attempt is made to introduce the concept of green entrepreneurship; and what is the feasibility to start different green business in Goa.*

*Keywords: Green Entrepreneurship, Feasibility, Sustainable*

---

**INTRODUCTION**

An entrepreneurial is an act to optimize the returns on Economic, Social and Environmental Capital Invested Green Entrepreneurship. The process of wealth creation through optimal use of natural or man-made resources by ensuring minimization of green house gas emissions and waste generation to reduce air, water and solid waste pollution thereby increasing profitability while enhancing an overall positive impact on humanity.

Goa is rich in cultural and natural resources. Creativity is inborn in Goan way of life. Goa is one of the most popular tourism destinations of India. Goa is working towards becoming plastic free. There is scope of promoting green entrepreneurship in sectors like infrastructure and logistics, waste management, agriculture, responsible tourism and pollution control. There is a tremendous scope of revitalizing the rich cultural heritage of Goa through supporting grass-root green entrepreneurship in creative industries. Goan crafts like coconut shell artworks, lacework, macramé, Lavo, woodcarving, shell work, bamboo work are facing challenges of diversity, quality and access to market. Craft stores in popular beaches lack local art and craft products. The rich and diverse music and dance traditions of Goa and its villages can be promoted to open up new vistas of cultural tourism. Instead of only focusing on beach areas, tourism may offer unique experiences of the lifestyle, art and culture of different communities of Goa. Diversity enables both creativity and scaling up across communities of interest for sustainability. Tourism footfalls create pressure on the environment. Goa is working towards becoming plastic free and pollution free, and there is scope of promoting Green entrepreneurship in sectors like waste management and pollution control. Goan youths are quite enthusiastic about other creative fields including Digital World and Sports and entrepreneurship may be another important area that we may like to look at from institutional human agency and social network perspectives.

**OBJECTIVES**

1. To study the concept of green Entrepreneurship.
2. To study the feasible start of Green Entrepreneurship in Goa.

**LITERATURE REVIEW**

- **(Purushottam N Vaidya & D.V. Honagannavar 2017)** In this paper an attempt is made to introduce the concept of green entrepreneurship; briefly discuss importance of green entrepreneurship and to communicate the readers list of successful green entrepreneurs in India.
- **(Lídia Simão and Ana Lisboa 2016)** The paper analyze and investigate the link between sustainability and firm management, introducing green marketing and brand management as a relevant and integral element of this relationship. Additionally the research paper has investigated the case of Toyota as the example of a brand that has incurred in an acknowledged effort of sustainability, and has assumed a worldwide prominent position as a green brand.
- **(Margareta Nadanyiova, Eva Kicova & Martina Rypakova 2015)** The paper in brief presents the results of the marketing survey that was focused on finding how chosen Slovak companies applied principles of green marketing and used green marketing tools within their business activities.
- **(Yeow Kar Yan & Rashad Yazdanifard 2014)** The paper focuses on the concept of green marketing and green product development, the different consumer consumption in regards to green marketing and green

product development, and lastly examines the problems that firms have faced when they have failed to implement green marketing and green product development

- **(Swati Agarwal 2014)** The study shows the history of "green marketing" and to provide a critique of both theory and practice in order to understand how the marketing' discipline can contribute to progress towards greater sustainability. It also emphasizes the impact of environment on business, the opportunities to capitalize on the demand for green products, As the more innovative companies will reap benefits, and those who are re-thinking' products and processes will be the leaders of the future.

### **RESEARCH METHODOLOGY**

The Period of the Study is from January 2010 to December 2018. The study undertook the secondary data for analysis. Secondary data is collected from already existing data which is available through magazines, website, print media journals, pamphlets, publications, books and articles.

### **SCOPE OF THE STUDY**

Present study tries to find out the possible opening of Green Entrepreneurship in Goa for the period of 2010 to 2018.

### **ANALYSIS OF STUDY**

#### **Feasible start of Green Entrepreneurship in Goa**

A Green business has those policies and processes which enhance the financial, environmental, societal, human and other resources on which the company involved depends for its long-term health. In Goa there are different possibilities to open Green Entrepreneurship. They are as follows:

#### **1. ARCHITECTURES**

Goa is tourist destination so many hotels, new buildings and construction, new infrastructure is been there so the construction companies, architects, designers and contractors can and should specialize in green building. This way they can build homes that are eco-friendly. Even if entrepreneur are not in the construction market, you can participate in this business with green products like water-saving toilets, rooftop solar panels, or even after-installation servicing.

##### **For example like:**

Electric hand dryers or cloth towel rack instead replaces paper towels or otherwise, have paper recycle bin near exit. Than have low flow or waterless toilets, motion detector on faucets. Prevents water from being left on, Report water leaks right away.

Start the buildings with investment in renewable sources of energy like wind, solar, geo-thermal, Reduces costs, risks, and seasonal fluctuations. Install a green roof by cuts heating and cooling bill looks great.

If this Green entrepreneurship starts in Goa than tourist will get more attracted also there will be less pollution and renewable sources will be used. The Green construction will be adopted by the people also.

#### **2. CLEANING**

Detergents used to clean clothes, dishes and even our cars are extremely polluting. At a time when environmental issues are catching the world's attention, people are growing more reluctant to use these types of products and are becoming extremely environmentally conscious. So in Goa it's a great idea to invest in Eco-friendly cleaning goods. Using only eco-friendly cleaning products in cleaning business could give entrepreneur a competitive edge. If entrepreneur want to take this idea in another perspective, he can also produce and sell eco-friendly cleaning products.

#### **3. CNG TRANSPORTATION**

Capital of India, New Delhi was being polluted at a Very fast pace. To decrease pollution, a directive was issued to completely adopt CNG in all public transport systems to curb pollution. In Goa replacing ones car for a more eco-friendly solution is a great way to go green and for reducing their carbon-footprint. If not being able to replace the car then one can try to use it fewer times. In the coming years, electric and gas scooters and electric bikes are going to increase in popularity. Entrepreneur can come up with good range of green vehicles, including mopeds, scooters and electric bikes, and they offer franchises.

#### **4. ECO-PRODUCTS PRODUCTION**

In the business context, it is possible to invest in the food market in order to resolve the situation. In fact, growing food is one trend that's only going to get bigger. Worm farming and organic compost sales are other green gardening business ideas that might work for you. One solution would be to invest in garden-parks. Create small tray potted plants to fit within a balcony, in order to enable people to grow their own food. If we think on a larger scale, Entrepreneurs can create true eco-friendly gardens on rooftops to supply entire

communities. This is a marketable and scalable idea with a good application. Entrepreneur could also develop a green business focusing on products that will help people grow plants, such as greenhouses suitable for residential homes or ecological pest controls.

### 5. CUSTOM / STYLE

Goan life style is been totally different as compare to different states. Fashion for Goan people is been mixed as because of Portugal impact can be seen so Entrepreneur can use organic cotton, reused fabric scraps and even plastic bottles to start a green fashion line. Further, can create silk screen artwork for eco-friendly T-shirts, or Designer handbags and accessories made of recycled materials. Be creative and design specific line of eco-friendly clothes. This will attract more of foreign tourist and people from Goa also.

### 6. COMPOSTING TOILETS

Goa is famous for beaches so entrepreneur can start with bio-toilets near beach because rarely there are public toilets. A composting toilet is the most economical, convenient and environmentally friendly way to process your toilet wastes when you can't connect to a sewer or septic system, or in areas of water shortage. One Pint Flush Central Composting Toilet Systems use a Sea land toilet in your bathroom with the composting chamber located below in a crawl space or basement or outside the building. Waterless Central Composting Toilet Systems use a Sun-Mar dry toilet in your bathroom with the composting chamber located directly underneath in a crawl space or basement.

### CONCLUSION

In Goa there are incubation centers, CIBA and different government schemes are there, so they have to also promote Green Entrepreneurship. In order to increase the awareness of society that is related to green entrepreneurship, social responsibility projects can be prepared together with role models. Regional development agencies and incubators play vital role for Green Entrepreneurship. This supports can be opportunity for green businesses and local entrepreneurs. However green entrepreneurship could not be brought to desired level in country because of causes such as created enough information about green entrepreneurship, reached the desire levels of regulation. Owing to collaboration between universities and industry, environmental technology should be improved and in addition green entrepreneur must gain this technology with low cost. If Green business starts in Goa than there will be more employment generation created and more Goa will be pollution free and plastic free.

### REFERENCES

1. Ameet Sao (May 2014) Research Paper on Green Marketing. [https:// www.iosrjournals.org](https://www.iosrjournals.org)
2. Kemp, R. (2011). Ten Themes of Eco-Innovation Policies in Europe. S.A.P.IE.N.S. (Surveys and Perspectives Integrating Environment & Society) vol 4.2 <http://sapiens.revues.org/1169>
3. Margareta Nadanyiova, Eva Kicova & Martina Rypakova (2015) Green marketing and its exploitation in Slovak companies. <https://www.elsevier.com/locate/procedia>
4. Purushottam N Vaidya & D.V. Honagannavar (2017) Green entrepreneurship towards sustainable environment. <https://www.managejournal.com>
5. International Labour Organization (2012). Green jobs becoming a reality. Progress and outlook 2012. ILO, Geneva ([http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/documents/publication/wcms\\_168068.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_168068.pdf))
6. Swati Agarwal (April- 2014) Green Marketing In India In 21<sup>st</sup> Century – Role and Opportunities. <https://www.ijesrr.org>
7. Silverthorne, S. (2011). The Untold Story of 'Green' Entrepreneurs. HBS Working Knowledge, Cambridge MA (<http://hbswk.hbs.edu/item/6561.html>)
8. World Trade Organization (2011). Harnessing trade for sustainable development and a green economy. *WTO, Genev*  
([http://www.wto.org/english/res\\_e/publications\\_e/brochure\\_rio\\_20\\_e.pdf](http://www.wto.org/english/res_e/publications_e/brochure_rio_20_e.pdf))
9. Yeow Kar Yan & Rashad Yazdanifard (March–April, 2014) The Concept of Green Marketing and Green Product Development on Consumer Buying Approach.
10. <https://www.researchgate.net/publication/268747494>

---

**FACTORS AFFECTING PRECAUTIONARY SAVING MOTIVE: A MICRO ANALYSIS**

---

**Dr. Shilpa Samant**Associate Professor, Department of Economics, Miramar, Panjim, Goa

---

**ABSTRACT**

*This article proposes to empirically investigate the effect of demographic, social and economic factors on the precautionary motive at household level. Chi square analysis is used to find out association and influence of various factors on the motive. The study considers four main aspects of precautionary motive for analysis. They are saving made in case of uncertainty arising out of emergencies like Sickness and Accident, Saving for Old age, Uncertain income and Uncertain future expenditure. The study finds that age, family size, dependency ratio, education, profession. Employment status and wealth 2 affects certain sub motives of Precautionary saving motive.*

---

**I. INTRODUCTION**

Household saving has been subject to extensive theoretical and empirical research. In spite of that, households' motivations for saving are still only partially explained and understood. Economists have realized significance of saving long ago. But systematic study on the determinants of saving motive an under researched topic which needs more attention to tap household savings for productive purpose. Saving motives are the reasons to save and are broadly classified in to Life-cycle, Precautionary and Bequest saving motives. This study proposes to empirically investigate the effect of Demographic factors like age, gender, locality, family size and dependency ratio, Social factors like profession and education and Economic factors like income, wealth and employment status on Precautionary saving motive of households.

India is one of the emerging economies of the world today and the second fastest growing economy too. One important fact needs to be noticed here is that the household saving contribute a major part of domestic saving in India since individual's saving is considered as a virtue at micro level. In India after new economic policy and globalization, economic situation changed influencing the people and their behaviour. Goa is considered as an emerging state of India with high propensity to save at household level. The study is carried out using household data collected from Goa. In the current study four aspects of precautionary motive are taken in to consideration. They are saving in case of Sickness & Accident, for Old age, to protect oneself from Uncertain income and Uncertain future expenditure.

**II. THEORETICAL FRAMEWORK**

Defining this concept, individuals save out of their current income to smooth the expected consumption stream over time, the impact of the saving for precautionary motive is realized through its impact on current consumption, as individual differ their current consumption to be able to maintain the utility level of consumption in the future if income drops. Some examples of events that create the need for precautionary saving include health risk, business risk, unavoidable expenditures and risk of labour income change, saving as a contingency fund for retirement etc.

Existence of saving for precautionary motive was realized by Friedman (1957) and later by Ando and Modigliani (1963) in their seminal work on permanent income hypothesis.

Barlow, Brazer and Morgan (1996) studied motives across different income categories and found that precautionary motive to be stable across income groups.

The empirical literature shows mixed evidence on the significance of the precautionary motive for saving. Numerical simulations suggested the possibility of precautionary saving ranging from 20% to 60 % of all savings. The estimates of the importance of precautionary motive show large variations, which most likely stem from different ways of measuring uncertainty or parameters chosen for the estimation. Carroll and Samwick (1995) reported that between 39% to 46% of the wealth in their sample (The Panel Study of Income Dynamics) is attributable to income uncertainty. They also find that the fraction of wealth attributable to income uncertainty is higher among low income households. Dardanoni (1991) used consumption and income data from Britain and estimated that more than 60% of saving is a precaution against future income risk. Guiso, Jappelli and Terlizzese (1992), on the other hand, stated that precautionary saving in Italy accounts for only two percent of the household's net worth. Lusardi (1993) re-analyzed the Italian data and estimated the precautionary accumulation in Italy to be about 13%. She used occupation as a proxy for income risk. In general, she found that subjective earnings variance was small because of measurement error and employer insurance. Dynan

(1993) found very little support for the precautionary motive using expenditure variability as a measure of uncertainty.

Arthur B. Kennickell and Annamaria Lusardi (2005) find that a precautionary saving motive exists and affects virtually every type of household. Even though this motive does not give rise to large amounts of wealth for young and middle age households, it is particularly important for two groups: older households and business owner

Every individual faces uncertainty in various forms throughout his/her life- cycle. By nature human beings like to foresee future and plan accordingly. Uncertainty faced in life can be of various types; viz, uncertain income and expenditure in future, risk of sickness or accident, life longevity, etc. Saving done by the individuals keeping in mind this uncertainty factor is called Precautionary saving or saving done under precautionary motive. The main objective of this study is to identify factors affecting this saving motive, taking in to account the Demographic, Social and Economic factors.

In the current study the following aspects of Precautionary motive are taken in to consideration.

**Sickness and Accident:** There are some certainties in life, like for example every person who is born will die one day but the time of death is uncertain. Similarly it is almost certain that sickness is inevitable but the time of sickness is unknown. So in order to secure oneself to face such uncertainties individual makes arrangement through saving by preparing a sort of invisible contingency fund. Similarly there are some unforeseen circumstances like accident of oneself or family member. The saving done keeping in mind this is one important aspect of precautionary motive.

**Saving for Old age:** During the working age of an individual, there is continuous supply of money through income earned but after retirement this supply decreases or comes to an end. Hence the provision is made in order to take care of oneself in case of sickness, regular checkups, etc, in old age in the form of saving throughout the working period. Such a saving is also an important aspect of precautionary motive.

**Uncertain income:** This type of uncertainty is mainly faced by the individuals, who do not have regular income, for example seasonally employed people and entrepreneurs or business people. At the same time job certainty is not available in all the professions. So saving done in order to safeguard oneself from these ups and downs of income earning capacity is the third aspect of precautionary motive.

**Uncertain expenditure:** With ever increasing prices of goods and services it is difficult to foresee the exact increase in future expenditure. Every individual likes to maintain a particular lifestyle so it is felt that there is a need to make provision for ever increasing future expenditure. The saving done for this purpose is the fourth aspect of the precautionary motive.

### III. METHODOLOGICAL FRAMEWORK

This research is a micro level study and the data is collected from the respondents through questionnaires by personal visits to the households. The sample for the main study consisted of 300 households in Goa (India). 'Test -Retest' method has been used to test the validity and reliability of the instrument since the questionnaire included the scale to gauge respondent's preference towards various saving motives. In order to ensure randomness, a multistage random sampling technique is used to select the sample.

The study calculated the wealth index by using principle component analysis. Two components of wealth were extracted by using principle component analysis and these two components are used for analysis. The first component includes the type of house the respondents stay in and the number and type of vehicle they own. This wealth can be called as 'Economic Status wealth' since these two things depict the economic status of the people and is called 'Wealth 1' in the study and second component takes in to consideration agricultural land ownership, Plot/s owned besides their residence and its location. This component is considered as 'Asset wealth' since this type of wealth is an asset and is referred to as 'Wealth 2' in the study. Chi square Analysis is used in this study to know the association of various factors with the components of Precautionary motive.

### IV. DEMOGRAPHIC, SOCIAL AND ECONOMIC FACTORS AND PRECAUTIONARY MOTIVE

#### i. Age and Precautionary Motive

Precautionary motive is considered as one of the most important motive of household saving as compared to bequest and life-cycle motive. Many researchers identified this motive as a prime motive behind household saving through their studies. People irrespective of their economic conditions, education, profession, age, gender, locality etc save in order to safeguard their future needs based on uncertainty. In the literature it is well

---

known that uncertainty on account of income fluctuation, unemployment, illness, accidents, natural disaster, sickness and longevity risks results in greater saving because of precautionary motive. At the younger age it may be uncertainty of income, job and future expenditure, at the middle and old age it may be a reserve for sickness, accident, and longevity risk. Hence age can affect the different components of this saving motive.

**ii. Gender and Precautionary Motive**

Precautionary motive as said earlier is important for every household irrespective of locality, age, etc. Hence may be there is a less possibility of it to be gender biased. Both males and females identify the importance of saving for precautionary motive equally well but their reasons of precautionary savings might differ.

**iii. Locality and Precautionary Motive.**

People residing in rural and urban areas are subject to different living conditions. It is usually noticed that uncertainty on account of job is more severe in urban area as compared to rural area. At the same time there is more security on account of joint family system, ancestral house and property in the form of land, etc in rural areas as compared to urban area. For these reasons there may be a difference in importance given to saving done for different aspects of precautionary motive.

**iv. Family size and Precautionary Motive**

Family size depends on number of individuals staying together under the one roof and sharing food from the same kitchen. Family size decides the total income, expenditure and also saving of a household unit. It may also affect the various saving motives in different manner. Larger households are more likely to hold emergency funds so saving for certain components of precautionary motive can be predominant here.

**v. Dependency ratio and Precautionary Motive**

Dependency ratio depends on the number of dependents on the income earners in the family. It is expected that larger the dependency ratio higher will be the need for saving for different aspects of precautionary motive. It is well known that higher dependency ratio at household level will reduce the quantum of saving for them. There would be much expenditure on daily needs since dependents needs have to be satisfied. No doubt they would like to save for precautionary motive as in case of any other household, being concerned about their future but higher dependency ratio may not permit such households to undertake savings specifically under precautionary motive as such neglecting other motives. Since their general saving quantum itself will be small the saving for different motives will be there but in proportion to the earning capacity and only after satisfying the daily expenditures.

**Social factors and Precautionary Motive.**

Education and profession are the two social factors considered in the present study.

**i. Education and Precautionary motive**

Education increases earning capacity of an individual more over much depends upon the profession chosen by the individual after getting qualification in a particular field since one of the important aspect of the precautionary motive is saving to safeguard oneself from uncertainty of income. Education is also expected to make individual aware of investment under precautionary motive for example medical insurance, life insurance etc. So the effect of education on components of precautionary motive may not be straight forward since researcher needs to take many things in to consideration like profession chosen, certainty of job, possibility of increase in future income etc.

**ii. Profession and Precautionary motive.**

Profession of an individual is identified as the important determinant of the precautionary motive by some of the researchers as income certainty or uncertainty associated with different profession is assumed to affect the saving for precautionary motive. It is also found that precautionary motive is stronger in those households where there is more income uncertainty.

**Economic factors and Precautionary Motive.**

Income, employment status and wealth are the economic factor considered in this study.

**i. Income and Precautionary motive.**

Income being an important determinant of household saving needs to be studied in detail with respect to its influence on the components of Precautionary saving motive.

Higher the income higher is the saving capacity of the individual may it be for any sub motive. It is already found by earlier researchers that saving for precautionary motive is influenced by income uncertainty. But it is

also true as mentioned earlier that Barlow, Brazer and Morgan (1996) studied motives across different income categories and found that precautionary motive to be stable across income groups.

**ii. Employment and Precautionary motive.**

Employment status is another factor which may affect the precautionary motive. Based on earlier studies it is noticed that uncertain income creates a demand for precautionary savings and certainty of income depends upon the employment status of the individual.

**iii. Wealth and Precautionary Motive**

Wealth is another economic factor considered in the current study since it may be possible that wealthy people prefer to save for a certain specific component whereas lesser wealthy people might prefer to save for some other aspect of precautionary motive.

**V. RESULT AND DISCUSSION**

The study finds that Precautionary motive is indeed considered as the most important motive by the respondents as compared to Life Cycle and Bequest saving motives.

Following are the mean scores of the four components of Precautionary motive considered in the study.

Following are the mean scores of the four components of Precautionary motive considered in the study.

**Table – 1: Components of Precautionary Motive**

N=300	Sickness & Accident	Old age	Uncertain income	Uncertain future expenditure
Mean	4.42	3.95	3.45	3.57

As mentioned earlier, in the present study, precautionary motive is identified as the most important motive by the respondents. A closer look at precautionary motive in the table 1 shows that saving for sickness and accident (4.4) is the most preferred component of precautionary motive followed by old age (3.95), uncertain future expenditure (3.57) and uncertain income (3.45).

**Chi square Analysis of components of precautionary Motive and Demographic Factors**

The table 2 shows the chi square values of various demographic factors considered in the study with ten sub components of precautionary motive.

The first demographic factor considered is age and the table reveals that chi square values of two statements pertaining to uncertain expenditure (to help children/ relatives if they face sudden financial difficulties in future) and uncertain income (Due to loss of his/ her job or business) and age are statistically significant.

**Table-2: Chi square analysis of Components of Precautionary Motive and Demographic factors**

Statements/ Components		Age	Gender	Locality	family size	Dependency ratio
Financial self reliance in case of difficulties.	Chi square value	8.858	0.287	5.219	42.49	114.85***
	P value	0.342	0.991	0.266	0.909	0.006
Ever increasing future expenses.	Chi square value	7.817	4.441	0.697	38.241	63.207
	P value	0.452	0.35	0.952	0.967	0.916
Risk of Sickness	Chi square value	9.957	4.731	5.15	19.488***	80.037
	P value	0.268	0.316	0.272	0.012	0.478
Unforeseen expenses like accidents.	Chi square value	7.681	4.508	6.093	60.977	28.527*
	P value	0.465	0.342	0.192	0.302	0.097
For one’s old age support.	Chi square value	7.401	6.01	4.633	38.094	43.119***
	P value	0.494	0.198	0.327	0.968	0.002
Risk of possible decline in the future income.	Chi square value	7.516	4.52	2.897	53.052	33.058**
	P value	0.482	0.34	0.575	0.587	0.033

<b>Help dependents in financial difficulties.</b>	Chi square value	18.26**	4.589	6.206	72.039*	89.97
	P value	0.019	0.332	0.184	0.073	0.209
<b>Ever increasing prices of daily goods.</b>	Chi square value	2.494	2.105	1.24	56.56	111.87***
	P value	0.926	0.716	0.872	0.454	0.011
<b>Overall economic recession has made one think twice before spending.</b>	Chi square value	9.979	7.82*	9.213**	54.52	34.69**
	P value	0.266	0.098	0.056	0.531	0.022
<b>Loss of job or business.</b>	Chi square value	27.13**	4.571	7.629	38.311	74.611
	P value	0.001	0.334	0.106	0.966	0.649

\*\*\* Significant at 0.01 level, \*\* Significant at 0.05 level, \*Significant at 0.1 level.

It signifies that there exists an association between age and saving done under precautionary motive taking in to consideration two aspects of future uncertainty in income as well as future expenditure needs.

It can be also noticed that gender is associated to savings due to uncertain future income on account of over- all economic recession during the last few years.

Locality is found to be associated with uncertainty in future income due to over-all economic recession during the last few years whereas family size influences savings for sickness and saving to make provision for future increase in expenditure.

Six statements pertaining to all four sub motives of precautionary motive that is sickness and accident, saving for old age, uncertain income, uncertain expenditure show an association between dependency ratio.

**Chi square analysis of Social Factors and Precautionary Motive**

Social factors in this study include education level of the respondents and profession.

It can be seen from the table 3 that education is associated with savings to help children/ relatives in sudden financial difficulties and saving to safeguard future uncertainty in income due to over- all economic recession for last few years.

The values in the table also show that profession too show an association with the above mentioned two components of precautionary motive and it is also found that saving to fulfill one’s requirements in case one loses his/ her job or business is associated with the profession.

**Table-3: Chi square analysis of Social Factors and Components of Precautionary Motive**

Statements/ Components		Education	Profession
<b>Financial self reliance in case of difficulties.</b>	Chi square value	11.152	7.105
	P value	0.8	0.13
<b>Ever increasing future expenses.</b>	Chi square value	17.406	0.856
	P value	0.36	0.933
<b>Risk of sickness.</b>	Chi square value	18.674	5.692
	P value	0.286	0.223
<b>Unforeseen expenses like accidents.</b>	Chi square value	20.163	2.346
	P value	0.213	0.672
<b>Support oneself in the old age.</b>	Chi square value	9.611	3.721
	P value	0.886	0.445
<b>Decline in the future income.</b>	Chi square value	15.493	7.364
	P value	0.489	0.118
<b>To help Children/relatives in sudden Financial difficulties.</b>	Chi square value	26.694**	14.379***
	P value	0.045	0.006
<b>Ever increasing prices of daily goods (inflation)</b>	Chi square value	13.78	2.499
	P value	0.615	0.645



<b>Overall economic recession has made one think twice before spending.</b>	Chi square value	34.31***	9.696**
	P value	0.005	0.046
<b>Loss of job or business.</b>	Chi square value	17.314	7.858*
	P value	0.366	0.097

\*\*\* Significant at 0.01 level, \*\* Significant at 0.05 level., \*Significant at 0.1 level.

**Chi square Analysis of Economic Factors and Components of Precautionary Motive**

Economic factors in this study include income, employment and wealth. Two components of wealth are taken for the analysis as mentioned earlier.

It can be noticed that savings for managing future uncertain expenditure on account of inflation and uncertainty of future income on account of job uncertainty is associated with income levels of the individuals.

**Table-4: Chi square analysis of Economic factors and components of Precautionary Motive**

Statements/ Components		Income	Employment	Wealth 1	Wealth 2
<b>Financial self reliance in case of difficulties.</b>	Chi square value	16.697	20.936	10.32	35.837
	P value	0.405	0.181	0.588	0.658
<b>Ever increasing future expenses.</b>	Chi square value	13.488	15.508	6.66	55.65**
	P value	0.637	0.488	0.879	0.051
<b>Risk of sickness.</b>	Chi square value	18.225	12.62	11.108	49.796
	P value	0.311	0.7	0.52	0.138
<b>Unforeseen expenses like accident.</b>	Chi square value	20.397	20.971	19.731*	37.344
	P value	0.203	0.18	0.072	0.59
<b>Support oneself in the old age.</b>	Chi square value	22.206	25.226*	11.061	34.277
	P value	0.137	0.066	0.524	0.725
<b>Decline in the future income.</b>	Chi square value	18.082	24.949*	13.617	45.656
	P value	0.319	0.071	0.326	0.249
<b>To help Children/relatives in sudden Financial difficulties.</b>	Chi square value	23.029	19.085	6.904	34.431
	P value	0.113	0.264	0.864	0.719
<b>Ever increasing prices of daily goods (inflation)</b>	Chi square value	24.825*	15.633	7.827	44.325
	P value	0.073	0.479	0.798	0.294
<b>Overall economic recession has made one think twice before spending.</b>	Chi square value	8.811	27.92**	15.728	28.631
	P value	0.921	0.032	0.204	0.91
<b>Loss of job or business.</b>	Chi square value	25.625*	37.785***	12.263	42.72
	P value	0.060	0.002	0.425	0.353

\*\*\* Significant at 0.01 level, \*\* Significant at 0.05 level,\*Significant at 0.1 level

It is found that saving to support oneself in old age, to cover the risk of possible decline in future income, future uncertain expenditure and risk of losing a job or business is associated with the employment status. Wealth 1 is found to be associated with saving to cover the risk of unforeseen expenses like accident whereas wealth 2 is associated with savings to cover the ever increasing future expenses.

**VI. CONCLUSION**

The study finds that savings for Sickness & Accident is the most important sub motive of precautionary motive.

It identifies certain factors influencing various components of precautionary motive.

---

Demographic factors like age, family size and dependency ratio are identified as the main factors influencing some components of precautionary motive.

Saving to help dependents in financial difficulties and saving to safeguard oneself in case of loss of job or business is influenced by age, whereas family size and dependency ratio determine the saving to face risk of sickness and for one's old age support and uncertain income in future respectively.

Similarly education status and profession of the individuals are found to influence mainly savings to safeguard children/relatives in times of difficulties and overall economic recession and uncertain future.

Economic factors like Employment status and wealth<sup>2</sup> found to affect mainly saving due to overall recession and uncertainty on account of possible loss of job or business and due to ever increasing future expenses respectively.

#### **REFERENCES**

- Ando A and Modigliani F (1963): 'The Life-cycle Hypothesis of Saving: Aggregate Implicates and Tests', American Economic Review, Vol. 53, pp. 55-84, September.
- Barlow R, Brazer H and Morgan J (1966): 'Economic Behavior of the Affluent', The Brooking Institution, Washington D.C.
- Carroll Christopher D and Samwick Andrew A (1998): 'How important is the precautionary savings?', The Review of Economics and Statistics, Vol. 80 (3), pp. 410 - 419 Aug.
- Dynan Karen E (1993): 'How Prudent are Consumers?', The Journal of Political Economy, Vol.101(6), pp. 1104-1113, December.
- Friedman M (1957): 'A Theory of the Consumption Function', Prinston N J, Prinston University Press.
- Guiso L, Jappelli T and Terlizzese D (1992b): 'Saving and capital market imperfections: The Italian experience', Scandinavian Journal of Economics, Vol. 94, pp. 197-213.
- Kennickell Arthur and Lusardi Annamaria (2005): "Disentangling the importance of Precautionary Saving Motives", Brooking Papers on Economic Activity.

---

**EFFECTS OF STRESS, COPING AND DEMOGRAPHIC FACTORS ON THE PSYCHOLOGICAL WELL BEING OF WOMEN PROFESSIONALS**

---

**Cedila Pereira e Gomes**Assistant Professor, Department of Psychology, M.E.S. College of Arts & Commerce, Zuarinagar, Goa

---

**ABSTRACT**

*Women professionals are generally busier and more stressed. Working women who are stressed are affected mentally and physically. Learning to use appropriate coping styles to meet the demands of stress can lead to enhanced psychological well being especially in a demanding job. Demographic factors like age, number of work hours, social support etc. also help to maintain good psychological well being. The present study examines the role of perceived stress and coping styles on the psychological well being of women professionals. The sample consisted of 100 women professionals working in both public and private sector within the age group of 25- 55 years. Participants were administered the Perceived Stress scale, Coping Style Inventory and Psychological well being scale. The results indicated a negative correlation between perceived stress and psychological well being among women professionals. There was positive correlation between coping style and psychological well being among women professionals. A significant difference between demographic factors and perceived stress among women professionals was noted. There was a significant difference between demographic factors and psychological well being among women professionals. Thus, when women professionals learn to cope with their stress, it trickles down to their behavior, leading to increased enthusiasm in their work, their relationships with others and greater satisfaction in life.*

*Keywords: Stress, coping styles, psychological well being, demographic factors, women professionals.*

---

**INTRODUCTION**

The role of women worldwide is undergoing a dramatic change. Working women are no longer a rarity and are now accepted as an integral part of the working force. Indian organizations have experienced a steady increase in the number of women employees and this pattern is bound to continue in the future as well. Major road blocks for women who aspire to achieve and succeed in organizations are the presence of social and role of constraints imposed upon them by society, the family and women themselves. Women often have to deal with the complexities of the dual role as working women and mother. Work –life balance can lead to efficiency at work and improve mental health.

**Perceived stress** is the feelings or thoughts that an individual has about how much stress they are under at a given point in time or over a given time period.

**Coping** means to invest own conscious effort, to solve personal and interpersonal problems, in order to try to master, minimize or tolerate stress and conflict.

**Psychological well-being** refers to how people evaluate their lives. According to Diener (1997), these evaluations may be in the form of cognitions or in the form of affect.

**REVIEW OF LITERATURE**

Researchers like Dunkel Schetter, (2017) have stressed on the importance of close relationships as being integral to health and hence improving social relationships is crucial for the benefit of physical and mental health of individuals. Thus, social connection and social disconnection have implications on our health (Pietromonaco & Collins, 2017).

However, maintaining social relationships can be a daily hassle that has implications for the stress process, depending on how often an individual's transition, or "switch" between various social roles and social settings throughout the day (Cornwell, 2013). This study reveals that individuals who switch more frequently in different social roles reported higher levels of stress and switching dynamics were found to be disproportionately stressful for women.

Chawla and Sondhi (2011) studied work-life balance in women professionals were evaluated on six sub-scales - job autonomy, fairness of rewards, organizational commitment, work exhaustion, perceived work over load, work-family conflict. Their results indicated that organizational commitment, job autonomy and perceived work overload are strong contributors to a sense of balance for an employee.

**RESEARCH PROBLEM**

To investigate the effect of perceived stress, coping styles, demographic factors on psychological well being on women professionals. The study verified the following hypotheses:

**Ha1:** Perceived stress is significantly related to psychological well being among women professionals.

**Ha2:** Married women professionals will prefer an emotion focussed coping style as compared to single women.

**Ha3:** Single women professionals will prefer a problem focussed style as compared to married women professionals.

**Ha.4:** Stress levels experienced by married women professionals will be higher than single women professionals.

**Ha.5:** The psychological well being of unmarried women professionals will be better than married women professionals.

**Ha6:** Demographic factors such as like age, years of experience, occupational status, marital status, family type, number of work hours, time spent in household work, number and age of children and child care resources is significantly related to perceived stress and psychological well being among married women professionals.

**METHOD**

**Sample:** The sample consisted of 80 women professionals working in private sector banks belonging to the age group of 25- 55 years.

**Measures Used: Personal Data Sheet:** It included the personal information of women professionals such as age, years of experience, occupational status, marital status, family type, number of work hours, time spent in household work, number and age of children and child care resources and spouse support.

- 1) **Perceived Stress Scale:** The perceived stress scale (PSS) by Sheldon Cohen (1988) is the most widely used psychological instrument for measuring the perception of stress. It is a measure of the degree to which situations in one’s life are appraised as stressful.
- 2) **COPE Inventory:** The COPE Inventory developed by Carve (2013), is a multidimensional coping inventory consisting of 60 statements to assess the different ways in which people respond to stress.
- 3) **Carol Ryff’s Psychological Well Being Scale (1989)-Medium form:** It consists of a series of 42 statements reflecting the six areas of psychological well being: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life and self acceptance.

**RESULTS AND DISCUSSION**

**TABLE NO-1: SHOWING CORRELATION MATRIX OF THE RELATIONSHIP BETWEEN PERCEIVED STRESS AND PSYCHOLOGICAL WELL BEING**

Variables	1	2	3	4	5	6	7
1. Perceived Stress	1	.119	.097	-.123	-.035	.114	-.161
2. Autonomy		1	.618**	-.194	.310**	.396**	.097
3. Environmental Mastery			1	.115	.450**	.400**	.216
4. Personal Growth				1	-.119	-.112	.270*
5. Purpose In Life					1	.298**	.313**
6. Self Acceptance						1	-.207
7. Positive Relations							1

\*\*p< 0.01 level (2-tailed).

\* p< 0.05 level (2-tailed).

With respect to the first hypothesis, there exists a significant relationship between stress and psychological well being of women professionals.

With respect to the second and third hypothesis, the results revealed that 86.9% of married women professionals preferred an emotion focussed coping style, while 88% of single women professionals preferred a problem focussed coping style.

Marital status	N	Mean	SD
Married	46	30.20	3.798
Single	34	23.06	3.601
Total	80		

**Table 2 : Perceived Stress experienced by married and single women professionals**

With respect to the fourth hypothesis, the perceived stress experienced by married is higher than that of single women professionals, thus proving our hypothesis.

**Table no-3: Psychological well being of married and single women professionals**

Marital status	N	Mean	SD
Married	46	71.72	14.994
Single	34	104.65	16.863
Total	80		

With regards to the fifth hypotheses, the psychological well being of single women professionals will be better than married women professionals was proved,

**Table no-4: Correlation Matrix of the relationship between demographic factors, perceived stress and psychological well being in working professionals**

	1.	2.	3.	4.	5.	6.
1. Age:	1	.629**	-.331**	-.014	.043	-.017
2. Years of experience:		1	-.236*	.166	-.155	.063
3. Number of work hours per day:			1	.104	-.101	.028
4. No of hours of Sleep per day				1	-.005	.091
5. Perceived Stress					1	.033
6. Psychological Well Being						1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

The above table reveals that there exists a positive correlation between age, years of experience and number of work hours per day.

**CONCLUSION**

Thus, stress does affect the psychological well being of working women. The stress experienced by married women professionals is greater than the stress experienced by single women professionals. The psychological well being of single women professionals is better than that of married women professionals. Demographic factors affect the stress levels and psychological well being of married women professionals.

**REFERENCES**

- Koole, S., Schwager, S., & Rothermund, K. (2015). Resilience is more about being flexible than about staying positive. *Behavioral and Brain Sciences*, 38, E109. doi:10.1017/S0140525X14001599
- Pietromonaco, P. R., & Collins, N. L. (2017). Interpersonal mechanisms linking close relationships to health. *American Psychologist*, 72(6), 531.

- 
- Shockley, K. M., Shen, W., DeNunzio, M. M., Arvan, M. L., & Knudsen, E. A. (2017). Disentangling the relationship between gender and work–family conflict: An integration of theoretical perspectives using meta-analytic methods. *Journal of Applied Psychology*, *102*(12), 1601.
  - Dettmers, J., Vahle-Hinz, T., Bamberg, E., Friedrich, N., & Keller, M. (2016). Extended work availability and its relation with start-of-day mood and cortisol. *Journal of Occupational Health Psychology*, *21*(1), 105.
  - Cornwell, B. (2013). Switching dynamics and the stress process. *Social psychology quarterly*, *76*(2), 99-124.
  - Duffy, R. D., Blustein, D. L., Diemer, M. A., & Autin, K. L. (2016). The psychology of working theory. *Journal of Counseling Psychology*, *63*(2), 127.

**ROLE OF ORMAS IN HANDICRAFTS MARKETING - SPECIAL REFERENCE TO SABAI CRAFTS****Dr. Kalpana Panigrahi<sup>1</sup> and Madhusmita Bhuyan<sup>2</sup>**Assistant Professor<sup>1</sup> and Research Scholar<sup>2</sup>, North Orissa University, Odisha.**ABSTRACT**

*In 2017, Govt of India felicitated Odisha Rural Development & Marketing Society (ORMAS) being No-1 in the country during FY 2016-17 for all round implementation of India's flagship skill development program (DDU-GKY) Deen Dayal Upadhyaya Grameen Kaushalya Yojana (ORMAS report-2017). About 10 years ago ORMAS started promoting Sabai crafts and the sales and profit have been increasing gradually after the interference of ORMAS. The present research is an attempt to study the marketing strategy of Sabai crafts and role of ORMAS in marketing of Sabai crafts. The research has been conducted over four blocks of Mayurbhanj district of Odisha as large number people are engaged in Sabai industry because in this district Sabai grass are found growing naturally and abundantly. For the research objective a structured questionnaire has been used for collecting response from craftsmen and artisans. Descriptive statistical methods and t-test were used to analyse the collected data.*

*Keywords: ORMAS, marketing strategy, Sabai crafts.*

**1. INTRODUCTION**

Odisha Rural Development & Marketing Society (ORMAS), an autonomous professional body under the aegis of Panchayati Raj Development, Government of Odisha. The autonomous body was established in the year of 1991 under society registration Act 1860 with an objective to support the rural producers/ artisans to promote their handicrafts and implement skill development programme for them. ORMAS has used exhibition as promotional tool for the handicrafts of rural producers/artisans/craftsmen. It gave a platform to rural craftsmen/artisans not only to sell their handicrafts but also to interact with the urban customers for knowing their taste and preference.

The present research has been conducted in the tribal-dominated Mayurbhanj district of Odisha state, India as good many craftsmen and artisan in Mayurbhanj are engaged in making Sabai crafts because Sabai grass (*local name: Bobei Ghasa*) are found here growing naturally and abundantly. Sabai crafts (utility and decorative items such as ropes, mats, carpets, lamp covers, window screens, flower vases and wall hangings) have a huge demand in both within and outside the state. With the support of ORMAS, antician were trained from National Institute of Design (NID) in 2016. With initiative of ORMAS poor rural craftsmen/artisans/SHGs engaged in making Sabai crafts are increasing the product range due to the tremendous export potential of these crafts. Thus more researches on marketing of Sabai crafts are desirable but few studies have been conducted. The purpose of the research was to study the marketing strategy of Sabai crafts and role of ORMAS in marketing of Sabai crafts.

**2. ROLE OF ORMAS IN PROMOTING SABAI CRAFTS**

The District Supply and Marketing Society (DSMS), Mayurbhanj was registered under Societies and is a district unit ORMAS. The self help groups/producer groups/craftsmen/artisans, who are engaged in production or value addition service in products/product developments in sabai grass takes benefits from DSMS. DSMS acts as a facilitator for the tie ups with the local market, institutional sale, sales out let of DSM for direct sales. To give the maximum output for the sabai grass products DSMS make them participate in PALLI SHREE MELA and apart from it the DSMS works as a contact point for them to participate in different MELAS promoted by the different state govt. in different parts of India as well as similar marketing channel opportunities provided by the Central govt. ministries namely SARAS which is arranged by the Ministry of Rural Development.

After identifying people involved in the Sabai activities clusters were formed then the producer groups by ORMAS with financial support under Odisha Livelihood Mission (OLM). It is evident from the table 1 that currently 12 producer groups (PGs) are involved In Sabai crafts, 21 PGs in making Sabai rope, 4 PGs in cultivating Sabai crafts.

**Table-1: Total No. of Sabai Product in Mayurbhanj District**

Sl. No.	Type of Product	Total No. of Producer Group involved
1	Sabai Crafts	12
2	Sabai Rope	21
3	Sabai Grass	4

(Source: MPR (Monthly progress report) of ORMAS)

**Table 2: Sales of Sabai Products**

Sl. No.	Name of the Product	Year	Sales(Rs.)	Income(Rs.)
1	Sabai Crafts	2015-16	2434154	1463830
		2016-17	4868309	2927660
		2017-18	8851470	5323018
2	Sabai Rope	2015-16	8859486	5632154
		2016-17	11074358	7040193
		2017-18	14765810	9386924
3	Sabai Grass	2015-16	321308	228924
		2016-17	401635	286156
		2017-18	617900	440240

Source: MPR of ORMAS

It is evident from the table 2 that, after promotional initiatives taken by ORMAS, sales of Sabai crafts have increased over the years. Similarly sales of both Sabai rope and grass have also increased as they have entered into various markets within and outside the state. Hence the income of PG members involved in Sabai activity has increased. Now in Mayurbhanj District 37 PGs are involved in Sabai handicraft activities.

### 3. LITERATURE REVIEW

Sharma and sezhiyan (2014) have undertaken a research with the objective to understand the problems faced by the producers for marketing their handicrafts in Sikkim. They found in their research that the handicrafts sector has suffered due to poor infrastructure, transport facilities, low capital, and poor exposure to new technologies. The study concluded that there is a need to introduce new technologies and design, advertisement of products and logistics management.

Jamir and Natarajan (2014) made a research with an objective to study the different marketing strategies of bamboo handicrafts and to identify and understand the critical factors are faced while marketing bamboo handicrafts products in Dimapur district of Nagaland. They found in their research that problem faced by entrepreneur while dealing with the bamboo was due to its vast variety of species and different size. Their application need to be carefully analyzed before using for handicrafts as innovative design required different variety and size of bamboo. Further lake of market information, inadequate finance and price fluctuation are the main problem faced by the handicrafts traders. The study concluded that bamboo handicrafts should be advertised frequently. Further training and financial support should be given by the government to the entrepreneurs for upgrading machinery.

Mohanty and sahu(2016) conducted a research with an objective to study the role of ORMAS in marketing and promotion of rural products through exhibitions in Odisha. They found in their research that it has almost become a trend in Odisha that during important local festivals, ORMAS exhibition is regularly held to attract both SHGs/producers and buyers to meet and strengthen their relationship for a good product.

### 4. OBJECTIVE OF THE STUDY

- ❖ To study the marketing strategy of Sabai crafts; and
- ❖ To study the role of ORMAS in marketing of Sabai crafts.

### 5. SCOPE AND METHODOLOGY:

For the purpose of study secondary data are collected from articles in journals and govt. reports. For collecting primary data a structured questionnaire comprising closed-ended questions have been used. 5 point Likert scale anchored on 1 'strongly/disagree' to 5 'strongly agree' has been used as a scaling technique in the questionnaire. With lot of pasuasion and follow up response of 80 craftsmen and 40 artisans from 8 producer groups from four blocks of Mayurbhanj district of Odisha state, India were considered for final analysis and data interpretations.

### 6. DATA ANALYSIS AND INTERPRETATION

Table-3 reveals the response of craftsmen/artisans to the questions regarding marketing strategy under the heads of product, price, place, promotion which were measured on a 5 point Likert scale. Discussions with the craftsmen/artisans of different PGs revealed that, they are creating innovations and variety in the product, combining classical and modern designs, and adding or subtracting products in product line depending on firm's cost structure as these statements are having mean value of 4.667, 4.116 & 4.083 and SD of 0.475, 0.323 & 0.278 respectively. Further craftsmen/ artisans are not designing products according to cultural features as this statement has a mean value of 1 and SD of 0.504. To promote sales of Sabai crafts, craftsmen/artisans are



giving discounts as this statement has a mean of 4.083 and SD of 0.278. Sometimes craftsmen/artisans setting Sabai crafts price considering market acceptance and cost but not based on price offered by master craftsmen, dealers and co-operative societies as these statements are having mean value of 2.783, 2.583 & 1.933 and SD of 0.415, 0.617 & 0.311 respectively. Discussion with craftsmen/artisans revealed that they are forming handicraft marketing co-operatives for disposal of the finished Sabai crafts as the statement has mean value of 5 and SD of 0.375. Craftsmen/artisans are also selling Sabai crafts directly to customers and through online shopping sites as these statements have mean value of 4.5 and SD of 0.504. For promotion of Sabai crafts craftsmen/artisans are participating in domestic and international exhibition, creating handicraft villages in the appropriate regions and putting hoardings in important places to attract customers as these statements are having mean value of 4.5 and SD of 0.504. The t-test result shows that responses of craftsmen/artisans regarding fourteen out of eighteen statements are statistically significant at 1% level and 5% level as mentioned in the table 3.

**Table-3: Marketing Strategy of Sabai Crafts**

4Ps	Statements	Mean	SD	t-test	p-value
Product	1. Designing products according to interest of the customers	1.641	0.810	8.491	1.608
	2. Designing products according to cultural features	1.000	0.504	9.279	1.324
	3. Creating innovation and variety in the product	4.667	0.475	8.048	2.095
	4. Combining classical and modern designs	4.116	0.323	8.048	2.095
	5. Adding or subtracting products in Product line depending on firm's cost structure	4.083	0.278	7.395**	0.000
Price	6. Cost based pricing	2.583	0.671	7.015**	0.000
	7. Based on the price offered by master craftsmen, dealers and co-operative societies.	1.933	0.311	6.993**	0.000
	8. Based on market acceptance	2.783	0.415	6.545**	0.000
	9. Special discount in sales	4.083	0.278	5.789**	0.000
Place	10. Selling directly to customers	4.500	0.504	2.926	0.061
	11. Selling through online Shopping site	4.500	0.504	3.535*	0.017
	12. Forming handicraft marketing cooperatives	5.000	0.375	2.886*	0.045
	13. Depend mostly upon dealers and co-operative societies for disposal of finished products	2.000	0.504	3.420*	0.014
	14. Selling through handicraft shops in the shopping malls	1.000	0.504	3.535*	0.017
Promotion	15. Participation in domestic and international Exhibition	4.500	0.504	5.036**	0.002
	16. Creating handicraft villages in the appropriate regions	4.500	0.504	4.285**	0.005
	17. Hoardings in important places and centers to tourist interest	4.500	0.504	3.535*	0.017
	18. Advertising through official website	1.000	0.905	3.890*	0.018

Source: Field Survey Note: \*\* 1% level of significance, \* 5% level of significance, SD- Standard Deviation

**Table-4: Role of ORMAS in marketing of Sabai crafts**

Sl. No.	Statements	Mean	SD	t-test	p-value
1	ORMAS helps in procurement of raw materials	3.800	0.819	17.316**	0.000
2	ORMAS helps in providing Market Intelligence services	4.500	0.504	14.368**	0.000
3	ORMAS helps in providing Market for Sabai crafts	4.650	0.481	13.447**	0.000
4	ORMAS helps in higher profit margin for Sabai crafts	4.117	0.324	11.658**	0.000
5	ORMAS helps in providing support against competition	4.017	0.390	9.827**	0.000
6	ORMAS helps in providing financial support for improvement in tools (in purchasing of new tools)	2.600	0.694	11.459**	0.000
7	ORMAS helps in providing support for technology adoption	3.917	1.211	8.924**	0.003
8	ORMAS helps in providing support for Designing of Sabai crafts	2.817	0.504	29.900**	0.001
9	ORMAS Product Promotion Programme helps Sabai crafts in marketing	4.083	0.279	11.459**	0.000
10	ORMAS organize Marketing workshop programme helps for marketing Sabai crafts .	4.500	0.504	9.472**	0.002
11	ORMAS Exhibitions helps in marketing of Sabai crafts	4.500	0.504	7.967*	0.015

Source: Field Survey Note: \*\* 1% level of significance, \* 5% level of significance, SD- Standard Deviation

Table 4 reveals the response of craftsmen/artisans to the questions regarding role of ORMAS in marketing of Sabai crafts which were measured on a 5 point likert scale. Discussion with the craftsmen/artisans of different PGs revealed that, they are getting much support from ORMAS for marketing of Sabai crafts. ORMAS helping the artisans in the form of providing market intelligence services, providing market, increasing profit margin, support against competition, product promotion programme for sabai craft, marketing workshop programme and organizing exhibitions as these statements are having mean value of 4.5, 4.65, 4.117, 4.017, 4.083, 4.5 & 4.5 and SD of 0.504, 0.481, 0.324, 0.89, 0.279, 0.504 & 0.504 respectively. The t-test result shows that responses of craftsmen/artisans regarding all the statements are statistically significant at 1% level and 5% level as mentioned in the table 4.

## 7. SUGGESTIONS

- ❖ For better exporting foreign designers should be invited to give ideas to the craftsmen/artisans.
- ❖ Craftsmen/artisans should be provided with financial support for improvement in tools and training for adoption of new technology.
- ❖ Frequent advertisements should be done through different media to create awareness among the potential customers from within and outside the country.
- ❖ Craftsmen/artisans should be encouraged to open sabaicrafts shops in shopping malls to increase customer base.

## 8. CONCLUSION

While concluding it can be said that ORMAS's innovative promotional initiative have been proved successful over the last decade by establishing a link between craftsmen/artisans of Sabai crafts and customers for designing need and choice based products. Every craftsmen/artisans of sabai industry have a huge potential for expanding the product range and improving quality of sabai crafts. While participating in ORMAS promotional programmes craftsmen/artisans are showing interest in making Sabai crafts which can be boosted by conducting frequent promotional activities and providing financial supports.

## REFERENCES

### Journals

1. Jamir, I. & Natarajan P. (2014). Marketing of Bamboo Handicraft Products in Dimapur, Nagaland-Trader's Perception. *Journal of Management Research*. 2(1), 271-288.
2. Khan, W.A. & Zeeshan, A. (2013). Study of Handicraft Marketing Strategies of Artisans in Uttar Pradesh and Its Implications. *Research Journal of Management Sciences*. 2(2), 23-26.
3. Mohanty, J.P. & Sahu, S. (2016). Role of ORMAS in Marketing and Promotion of Rural Products through Exhibitions in Odisha: A brief Overview. *International Journal of Research in Economics & Social Sciences*. 6(7), 39-47.
4. Sharma, S. & Sezhiyan, T. (2014). Marketing of Handicrafts in Sikkim. *International Journal of Economic and Business Review*, 2(10), 138-144.

### Periodicals

1. Monthly progress report of ORMAS(2015), *Odisha Rural Development & Marketing Society, Panchayati Raj Development, Government of Odisha*.
2. Monthly progress report of ORMAS(2016), *Odisha Rural Development & Marketing Society, Panchayati Raj Development, Government of Odisha*.
3. Monthly progress report of ORMAS(2017), *Odisha Rural Development & Marketing Society, Panchayati Raj Development, Government of Odisha*.
4. Monthly progress report of ORMAS(2018), *Odisha Rural Development & Marketing Society, Panchayati Raj Development, Government of Odisha*.

**TRAUMA, LITERATURE AND ACTIVISM****Dr Zeenat Khan**

Associate Professor and Head, Department of English, Shri Shahu Mandir Mahavidyalaya, Pune

Literature seems to originate in trauma. It is a powerful rendering of the deeply felt pain – may it be physical, psychological, emotional, intellectual, actual, imaginary, individual or social. Perhaps Wordsworth too meant this when he talked of deep and long meditation resulting in feelings powerful enough to overflow spontaneously. It is the traumatic life experiences within and around us which bring out real literature. Besides, composing literature itself is an experience of trauma. The process of writing is painful. It is an art resulting from labour. It is an act of producing, creating, giving birth to something new from the deep fathoms of one's being. Without this traumatic force within and without literature cannot be. For literature is but an experience and expression of trauma.

With this assumption, the present paper would try to evaluate a short poem composed and sung by a hardcore dalit poet-activist fighting against caste discrimination in India, particularly in Maharashtra. Vaman Kardak in his folk poetry gives voice to the pain felt by the 'untouchables' at the hands of the discriminatory social system. In his literature one finds not a mere melodramatic presentation of the pathetic and miserable dalit life and experiences but a very positive attempt at creating awareness among the masses about the horrifying reality of the 'backward' life and suggesting some solutions for redemption and thus instigating them to action. The song under consideration for this paper too reflects this trait. In that, it presents the pathos of a dalit woman begging for the basic necessity and naturally abundant water and at the same time it has profound implications in the social context and in the context of two important mass movements viz. the dalit movement and the women's movement in India and particularly in Maharashtra. The paper proposes to bring out this significance while conveying the role of trauma in its composition and content.

It would be fruitful to read this song/ poem before one proceeds. The phonemic rendering of the song would make its reading easier for the non Marathi readers. The paper would proceed with its rough translation before it is analysed for the present concern.

पानी वाढ गं माय, पानी वाढ गं  
अगं लई नाय मागत  
भर माझं इवलुसं गाडगं  
पानी वाढ गं माय, पानी वाढ गं

The speaker here is a dalit woman pleading with an upper caste, Brahmin woman to give her some water. In a very urging tone she says she doesn't want too much of it but just enough to fill her very little pot and repeats her request.

सा-यांच्या पडले पाया  
आली न कुनाला माया  
तापली उनानं काया  
धर तरी तुझी तू छाया  
अगं कर्माचा वा धर्माचा एक पोहरा काढ गं  
पानी वाढ गं माय, पानी वाढ गं

She says she requested everyone around but no one showed mercy on her. Everyone turned her down. She says she won't stand there for shadow though the sun outside is too warm and is burning the skin. She urges the woman to give her some water in the name of 'Karma' or 'Dharma' suggesting thereby that any true religion or religious theory (here the 'karmasiddhanta') lies in being sympathetic to and empathising with the fellow human beings without any discrimination.

गाईला हिरवा चारा  
गवताचा मोठा भारा  
जळनाचा लाकुडफाटा  
मी आनून देईन सारा

अगं करीन सारं काम तुझं अन झाडीन वाडगं

पानी वाढ गं माय, पानी वाढ गं

Here the woman shows her willingness to work in return for some water suggesting thereby that she is not a beggar and doesn't want water as alms.

धरी तान्हा फुटला पान्हा

स्तन तटाटले गळताना

भिजली गं माझी चोळी

या उनामधे जळताना

अगं बन माता बन आता तरी मन माझं ताड गं

पानी वाढ गं माय, पानी वाढ गं

In this stanza the woman evokes the addressee woman's maternal sensitivities and makes an appeal to empathise with her as a mother.

बांधून शिदोरी पाठी

पान्याच्या घोटासाठी

दलितांचा वामनदादा

आला गं इहिरिकाठी

अगं दु रून आल्या मुशाफिराला जल्दी धाड गं

पानी वाढ गं माय, पानी वाढ गं

Here the appeal is in the name of hospitality. She tells the woman that along with her there is Vamandada of the dalits waiting for some water. She asks the addressee woman to make haste to give them water.

The poem evokes various orders/layers of sympathy. Here is a woman addressing another woman, a dalit addressing a Brahmin/Savarna, a dalit woman addressing a non dalit woman, a mother addressing another mother and above all a human being addressing another human being. This is not just an aspect of literary beauty nor is it just to evoke sympathy but a deliberation on the part of the poet who in this otherwise unnoticed incident reads significant meanings and uses it to bring in various issues together and shows how they could be related.

The poem is undoubtedly a comment on the caste system and its victimisation to the extent of making the underprivileged beg for their necessities. However the poet shows some hope in the incident which the poem presents. The underprivileged speaker of the poem is aware of her individuality and human status. She asks for water but does not want the addressee woman to pity her or consider her a beggar. She speaks not of pity but affection. She offers to work in return for the water and equates herself with the addressee woman as a mother. There is hope in it.

The last stanza too constitutes hope. The tired traveller, Vamandada, in search of water comes to this same well. The words in the song suggest that he is standing just next to this thirsty woman and both wait for the addressee woman to quench their thirst. This association of Vamandada, described as 'dalits' Vamandada', with a woman who too is dalit expecting help from another woman who being a woman is underprivileged but in terms of caste privileged is symbolic.

In presenting an underprivileged woman expecting help from a privileged woman who is seemingly not averse to her and binding them in terms of 'motherhood' Vamandada sees hope in women. He seems to hope that women can bring about the expected transformation 1) in the act of the privileged and the underprivileged coming together and 2) both in their roles as mothers could mould and shape a new generation which could be more egalitarian and free from the oppressive discrimination between human beings on the basis of caste and gender. One is reminded here, of Katherine Mansfield's story 'The Doll's House' where the silent communication the privileged Kezia and the underprivileged our Else is symbolic of this same kind of unforced, voluntary alliance between the haves and the have nots. Their coming together is full of hope and so is it here if dalit and non dalit women supported by underprivileged men, here represented by Vamandada, fight a common battle.

The song is not sung in the provoking manner as the other songs by the folklorist. However it has tremendous potential for a revolutionary thought. It puts forth a possible agenda for the existing endeavours of the Dalits

and women to free themselves from all sorts of discriminations and asserting their status as human beings. Vaman Kardak shows hope in presenting the possibility of the upper caste woman empathising with the other woman's sufferings first as a woman and then as a human being which is suggested in the association of the dalit man with the woman. Her sympathy would grow from feminine to human when she first gives water to the thirsty woman and then to the man who is a dalit. In this act three issues are brought together - the caste issue, the women's issue and these two issues together. The folksinger Vamandada is remarkable in his sharp internalisation of a woman's victimisation and his acute awareness of how she suffers. He calls himself as (one) 'of the dalits'. There is an obvious firsthand experience on his part of what it is to be a dalit. It is exceptional that the pain of being a dalit makes him visualise and internalise the pain of being a woman - a doubly jeopardised dalit woman. His act of associating himself with the woman therefore is suggestive and symbolic. It symbolises the coming together of the dalit and women and suggests that the issues of caste and gender should be taken up together in order to move towards egalitarianism in the true sense of the term. It is a serious mistake on the part of the left activists to segregate the two issues and separate the two movements. Here the reference is to the general attitudes of the activists. In spite of the fact that Mahatma Phule and Dr B R Ambedkar considered these issues together their followers do not seem to address the problems of women and caste in the same manner. Mahatma Phule was the only man in the 19<sup>th</sup> Century not only to support Tarabai Shinde, who wrote *Stree Purush Tulana* (A Comparison of Men and Women) for which she was condemned to be insane, but even got influenced by her views. Dr Ambedkar too clearly claimed that slavery of women is a gateway to the maintenance of the caste system. In his deliberations on these issues he seems to prioritise women's emancipation which could make the fight against caste discrimination easier. However it is observed as a matter of fact that the caste issue and the gender issue are compartmentalised especially by the fighters for the former. In fact the gender issue is considered as outside the domain of the strife against caste issues. This lacuna in the understanding of the activists is indirectly pointed out by Vaman Kardak in his own association with the urging dalit woman in the last stanza of the song. He seems to have a complete awareness of where the two movements in India, particularly in Maharashtra, fall short in actual practice. Their joining hands with each other could serve their common purpose of social emancipation.

The song is an expression of trauma, not just of a single individual but of an entire ex communicated section of society. It gives vent to the traumatic life experiences of this whole social stratum. On the one hand, it presents trauma and on the other it indirectly suggests a resolution to this individual and social trauma. The folklorist in his attempt at presenting both is a witness to the traumatic experiences of the ex communicated social stratum as well as that of women. He not only has witnessed trauma of the Dalit life but being a Dalit has gone through it. As for the woman's trauma he shows the capacity to internalise the pains of the doubly jeopardised existence. This attempt at de-gendering on part of Vaman Kardak is significant in the expression of the experience of trauma. It is only on account of such attempt that he could think of a possible resolution of the issue in terms of and in compatibility with the Phule and Ambedkar thought. The song can be seen as an instance of how the experience of trauma can be used as a tool of activism through literature. Vaman Kardak successfully uses his literary means to sensitise the masses and provoke them to think about the issues and instigate them to thoughtful action. He uses the common trauma of the Dalits and women as a tool for his kind of activism. There are many instances of literature being used as a successful medium of bringing about social change. Literature as an experience of the writer's personal trauma and a representation of social trauma can be a very effective means of social transformation and activism. The song considered in this paper could be cited as an example of this.

---

**THE CHANGING SCENARIO OF PDS- AN EVALUATION**

---

**Shanand K. P.<sup>1</sup> and Dr. Dileep A. S<sup>2</sup>**Research Scholar in Commerce<sup>1</sup>, Kerala University Library, ThiruvananthapuramAssistant Professor<sup>2</sup>, Department of Commerce, Mahatma Gandhi College, Thiruvananthapuram

---

**ABSTRACT**

*Food Security is the foundation of the development of human resource of every nation. Sufficient nutritious and dietary food intake is necessary for a healthy life and to enhance the productivity of human being. In India Public Distribution System (PDS) is considered as an important means for implementation of food security programs. The performance of PDS as a poverty eradication measure is now in question because of its inefficiency to reach the poor. Information Technology is considered as one of the efficient measures to ensure that the policy decisions are executed and implemented properly. It also ensures transparency and accountability in the operation of welfare schemes. Computerization of PDS is introduced across the states and Union Territories of the country with a view to rectify the existing challenges in PDS. This study made an attempt to evaluate the end to end computerization of PDS across the states of India.*

*Keywords: Food security, Public Distribution System (PDS), Computerization of PDS, National Food Security Bill (NFSB)*

---

**INTRODUCTION**

Public Distribution System (PDS) is the flag ship safety net programme of Government of India towards ensuring food security. PDS was first started in 1939 as a war time measure. The British government first introduced it in Bombay and later extended to the six other cities and a few regions. Until 1960 PDS is mainly concentrated on urban areas only. In the beginning the coverage of PDS was universal with no discrimination between the poor and non-poor. As a result of green revolution there is growth in buffer stock with Government and from 1978 there is a steady growth in quantity of food grains distributed through PDS. In 1991 Government of India decided to adopt an area approach covering the all people living in disadvantaged areas. As a result a new scheme Revamped Public Distribution System (RPDS) was introduced in 1992. This was introduced in around 1750 blocks tribal, hilly, drought prone areas. Targeted Public Distribution System (TPDS) was launched in June 1997. The methodology adopted was to divide the households in to two categories i.e. Below Poverty Line (BPL) and Above Poverty Line (APL). Mid-Day-Meal-Scheme (MDMS) to provide nutritional support to the primary school children's was introduced in the year 1995. In order to protect the poorest of the poor two schemes namely Antyodaya Anna Yojana (AAY) and Annapurna (AP) were introduced in the year 2001. The coverage of PDS changed widely during the period and new schemes were introduced but still it is criticized for its inability for ensuring food security. The National Food Security Bill (NFSB) 2013 was passed by government of India on September 12, 2013. It seeks to provide cheap food grains to 82 crore people in the country and perhaps the largest food security program in the world. NFSB depends on existing PDS network for delivery of food grains so it provides for complete revamp of PDS through PDS computerization.

**OBJECTIVE**

The purpose of this study is to examine the progress of the end to end computerization introduced in Public Distribution System (PDS) in India.

**METHODOLOGY**

The Present study is descriptive in nature and based on secondary data. The secondary data required for the study has collected from various books, publications and websites relating to the topic.

**DIMENSIONS OF PDS COMPUTERIZATION**

The department of Food & Public Distribution, Government of India provides a detailed guideline for PDS computerization. It specifies the following four areas in which computerization are needed :

- 1) Creation & Management of digitized Beneficiary Database
  - 2) Supply-Chain Management of PDS commodities from Food Corporation of India (FCI) to Fair Price Shops (FPS)
  - 3) Sale of PDS commodities at Fair Price Shops including identification and authentication of beneficiaries and recording of transactions.
  - 4) Transparency and grievance redressal mechanism.
-

**FINANCIAL OUTLAY**

The plan scheme for PDS computerization works on a cost sharing basis between central and state Governments with a ratio of 90:10 for North Eastern States and 50:50 for remaining States/UTs. The total outlay of the project was estimated at Rs.4273.47 crore. A total of Rs.261.51 has been released up to 31.05.2015 details of which are given in the following table.

**Table-1: details of fund released for PDS computerization**

States/UTs	Fund released up to 31.05.2015 (In Rs.crores)
Andhra Pradesh	20.61
Arunachal Pradesh	7.11
Assam	19.73
Bihar	17.89
Chhattisgarh	3.35
Goa	1.87
Himachal Pradesh	4.24
Jammu & Kashmir	6.11
Jharkhand	9.47
Kerala	7.30
Lakshadweep	1.40
Madhya Pradesh	17.34
Maharashtra	20.92
Manipur	4.24
Meghalaya	5.51
Mizoram	4.91
Nagaland	5.53
Odisha	11.08
Punjab	7.79
Puducherry	1.40
Rajasthan	13.89
Tamil Nadu	11.83
Tripura	5.85
Uttarakhand	5.24
Uttar Pradesh	30.99
West Bengal	15.17
Daman & Diu	0.74
<b>Total</b>	<b>261.51</b>

Source: Department of Food and Public Distribution Government of India

The extent of fund released is higher towards Uttar Pradesh. It is rationale because UP having highest number of FPSs and known for the high rate of leakage and inefficiency of PDS. The computerization will result in a more effective PDS.

**CURRENT STATUS OF PDS COMPUTERIZATION**

An assessment of the progress of state wise PDS computerization is given in the following table.

States/UT	Digitization of Ration Cards	Aadhaar Seeding in RCs	Online Allocation of Food grains	Computerization of Supply Chain Management	Transparency Portal	Online Grievance Redressal	Toll Free Helpline Numbers	Total No. of Fair Price Shops	No. of FPSs with Operational ePoS
Andaman & Nicobar Islands	100%	100%	Implemented	Implemented	Yes	Yes	Yes	28,663	28,663
Andhra Pradesh	100%	100%	Implemented	Implemented	Yes	Yes	Yes	482	373
Arunachal Pradesh	100%	45%	-	-	Yes	-	Yes	1,731	0
Assam	100%	0%	Implemented	-	Yes	Yes	Yes	38,238	0
Bihar	100%	82%	Implemented	Implemented	Yes	Yes	Yes	41,483	59
Chandigarh	100%	99%	NA	NA	Yes	Yes	Yes	0	0
Chhattisgarh	100%	99%	Implemented	Implemented	Yes	Yes	Yes	12,299	11,899
Dadra and Nagar Haveli	100%	97%	Implemented	Implemented	Yes	Yes	Yes	62	62
Daman and Diu	100%	100%	Implemented	Implemented	Yes	Yes	Yes	51	51
Delhi	100%	100%	Implemented	Implemented	Yes	Yes	Yes	2,254	90
Goa	100%	100%	Implemented	Implemented	Yes	Yes	Yes	446	42
Gujarat	100%	97%	Implemented	Implemented	Yes	Yes	Yes	17,209	17,209
Haryana	100%	89%	Implemented	Implemented	Yes	Yes	Yes	9,491	9,491
Himachal Pradesh	100%	93%	Implemented	Implemented	Yes	Yes	Yes	4,928	4,888
Jammu& Kashmir	100%	56%	Implemented	-	Yes	Yes	Yes	5,970	0
Jharkhand	100%	97%	Implemented	Implemented	Yes	Yes	Yes	23,356	23,115
Karnataka	100%	100%	Implemented	Implemented	Yes	Yes	Yes	20,334	16,143
Kerala	100%	99%	Implemented	-	Yes	Yes	Yes	14,335	0
Lakshadweep	100%	98%	-	NA	Yes	Yes	Yes	39	0
Madhya Pradesh	100%	91%	Implemented	Implemented	Yes	Yes	Yes	22,469	22,469
Maharashtra	100%	87%	Implemented	Implemented	Yes	Yes	Yes	52,505	51,079
Manipur	100%	31%	Partial	-	Yes	Yes	Yes	2,154	0
Meghalaya	96%	0%	-	-	Yes	Yes	Yes	4,651	0
Mizoram	100%	73%	Implemented	-	Yes	Yes	Yes	1,247	0
Nagaland	100%	33%	-	-	Yes	Yes	Yes	1,691	0
Orissa	100%	90%	Implemented	Implemented	Yes	Yes	Yes	13,306	13,306
Puducherry	100%	100%	NA	NA	Yes	Yes	Yes	0	0
Punjab	100%	97%	Implemented	-	Yes	Yes	Yes	16,657	0
Rajasthan	100%	98%	Implemented	-	Yes	Yes	Yes	25,928	25,793
Sikkim	100%	85%	Implemented	-	Yes	Yes	Yes	1,421	44
Tamil Nadu	100%	100%	Implemented	Implemented	Yes	Yes	Yes	34,773	34,773
Telangana	100%	100%	Implemented	Implemented	Yes	Yes	Yes	17,159	11,339
Tripura	100%	98%	Implemented	Implemented	Yes	Yes	Yes	1,807	25
Uttar Pradesh	100%	85%	Implemented	-	Yes	Yes	Yes	80,457	13,186
Uttarakhand	100%	90%	Implemented	-	Yes	Yes	Yes	9,212	8
West Bengal	100%	63%	Implemented	Implemented	Yes	Yes	Yes	20,278	0
	100%	81.75%	30	20	36	35	36	5,27,086	2,84,107

**Digitization of ration card data**

Complete digitalization of the ration card data has been carried out in all the states and among UTs except in the case of Meghalaya. In the case of Meghalaya 96 percent of the ration cards were digitalized.

**Aadhaar seeding in ration cards**

In total 81.75 percent of the ration card completed the Aadhaar seeding in India. The Aadhaar seeding in ration cards have been completed in Andaman & Nicobar Islands, Andhra Pradesh, Daman and Diu, Delhi, Goa, Karnataka, Puducherry, Tamil Nadu and Telangana. In the case of Assam Aadhaar seeding of ration card is not started till the date.

**Online allocation of food grains**

Online allocation of food grain is implemented in all the states and UTs except in the case of Arunachal Pradesh, Chandigarh, Lakshadweep, Meghalaya, Nagaland and Puducherry

**Computerization of Supply chain management**

All over India 16 states and 4 UTs implemented computerisation of supply chain management . The other states and UTs not implemented the supply chain computerization so far.

**Transparency portal**

All the states and UTs having online transparency portal to disseminate information. The relevant information relating to the PDS operations has been circulated among the general public.

**Online grievance redressal**

All the states except Arunachal Pradesh have implemented online grievance redressal mechanism to looks after the complaints of the beneficiary households. Arunachal Pradesh depends on conventional mechanism of grievance redressal.



**Toll free number**

The entire states and UTs have implemented a toll-free number for registering complaints and to clarify the doubts with ministry of food and civil supplies.

**FPSs with operational ePoS machines**

Out of the 5,27,086 FPSs in India 2,84,107 (53.90 percent) FPSs having operational ePoS machines to carrying out the distribution of commodities. The states and UTs including Andaman & Nicobar Islands, Gujarat, Dadra and Nagar Haveli, Daman and Diu, Haryana, Madhya Pradesh, Orissa and Tamil Nadu having 100 percent of the FPSs with ePoS machines.

**CONCLUSION**

The success of every social security scheme depends on the extent to which it reaches the intended beneficiary. The Public Distribution System which feeding India is in doubt about whether it reaches the needy. The adaption of technology in delivery mechanism will help in condense the corruption. The PDS computerization among Indian states is an appreciating initiative in this regard. It is found that the computerization is almost completed in all states but in some areas more progress is needed . National Food Security Bill a right based food security scheme has the capacity to eradicate the problem of malnutrition and hunger through an improved Public Distribution System (PDS). But for making it a success story transparent, accountable and efficient political and executive system at all levels were required.

**REFERENCES**

- Priyesh C.A. (2006), Economic Reform and Public Distribution System with Special Reference to Kerala, Ph.D. Thesis Submitted to University of Kerala.
- Mishra, Prachi. (2013).The Food Security Act (FSA), Fiscal Implications: 2013-14 to 2015-16. *Yojana*, 57.
- Madhura Swaminathan (2013), Implementing the Food Security Act. *Yojana*, 57.
- Vinay Babbar (2013). India's Food Security Bill: An imperative for improving Public Distribution System. *International Research Journal of Commerce Arts and Science*, 5.
- [http://www.thehindu.com/multimedia/archive/01404/National\\_Food\\_Secu\\_1404268a.pdf](http://www.thehindu.com/multimedia/archive/01404/National_Food_Secu_1404268a.pdf)
- <http://dfpd.nic.in/>

---



---

**CHALLENGES OF POWER LOOM ENTREPRENEURS: AN EMPIRICAL VALIDATION FROM GADAG DISTRICT**


---

**Rangappa Yaraddi<sup>1</sup> and Virupaxayya Kulkarni<sup>2</sup>**

Faculty<sup>1</sup> and Student<sup>2</sup>, Karnataka State Rural Development and Panchayat Raj University, Gadag

---

**ABSTRACT**

*Internal entrepreneurial issues are those issues which are inside the control of a business visionary. The internal issues are like Structure of the association, production channel, dispersion channel, specialized learning, preparing modern relations and deficiency of administration. The internal issues for the power loom entrepreneurs are training, industrial relations and inadequacy of management skills to manage the firm etc. Thus, an endeavor is made in this paper to study and understanding the internal issues of power loom business in Gadag region of Karnataka state*

*In this study, the standard questionnaire was used to collect the primary information from the respondents who own and operate at least one power loom unit in Gadag District. The respondents were asked to respond for different questions. These questions are related to adoption of marketing strategy, easy availability of raw material, availability of working capital management and economic conditions of the power loom entrepreneurs.*

*The study was concluded during the month of January 2019. A well designed questionnaire was self administered during the process of data collection. A total of 40 samples are collected and considered for the study. Five point likert scales was used in this study. The collected data was analyzed using SPSS. A one sample T-test was used to analyzed the collected primary data with significance level of 0.05 as P value.*

*Keyword: power loom, entrepreneurial challenges, marketing challenges in power loom, challenges of power looms etc.*

---

**INTRODUCTION**

The Indian textile industry consists of three distinct sectors representing broadly three levels of technology and Organization, namely, mills, Power looms and handloom. India manufactures 5% of cloth through organized sector, 20% through Handloom sector, 15% through knitting sector and 60% of Indian cloth is produced through decentralized power loom sector. The decentralized power loom sector is one of the most important segments of the Textile Industry in terms of fabric production and employment generation. It provides employment to 57.44 Lakh persons and contributes 62 percent to total cloth production in the Country. The readymade garments and home textile sectors are heavily dependent on the power loom sector to meet their fabric requirement.

Karnataka has a significant presence of power looms. there are about 120000 looms engaged in weaving of silk and cotton. Power looms are mainly concentrated in Belagavi, Bagalkote, Tumkur, Gadag, Bangalore Urban and Rural Districts. The thrust of the department is to modernize the power looms and support them. Karnataka State Textile Infrastructure Development Corporation (KSTIDC) has been set up with main focus on development of Power looms.

In Gadag district there are many power loom Entrepreneurs are running power looms in Gadag-Betageri, Narasaour, Shigli and Gajendragad by making various saris, such as Pure Cotton sari, Poly cotton sari, Gas cotton sari, Silk sari and Semi Silk sari etc.

**Cotton Sari:** Cotton saris are made by Pure cotton and these saris will get high demand in summer season.

**Poly cotton sari:** Poly Cotton saris are made by mixture of cotton and polyester and these saris will get moderate demand in all season.

**Silk sari:** Silk saris are made by Pure silk and these saris will get high demand Marriage season.

**Semi Silk sari:** Semi Silk saris are made by silk and other materials and these saris will get moderate demand in all season.

These entrepreneurs are following many Traditional marketing strategies such as

1. Sales through middleman.
  2. Sales through merchants.
  3. Seasonal sales through their own firm.
-

This power loom Entrepreneurship is helping the Indian economy to come out of the vicious circle of poverty. But poor marketing and even poorer organisation means most weavers do not get enough sales to sustain their livelihood.

### **OBJECTIVE OF THE STUDY**

To study and understand the major entrepreneurial challenges such as marketing of finished goods, availability of quality raw material, working capital etc of power loom sector in Gadag District.

- a. To study the different marketing strategy adopted by power loom entrepreneurs for their finished product.
- b. To study the availability of raw material at right time to the power loom entrepreneurs.
- c. To study the working capital and its influencing factors in power loom sector.
- d. To study the economic conditions of the power loom entrepreneurs.

### **HYPOTHESIS OF THE STUDY**

**H1:** Power loom entrepreneurs have adapted more profitable marketing strategy for their finished goods.

**H2:** Quality raw material is available on timely and easily to the power loom entrepreneurs.

**H3:** Power loom entrepreneurs have sufficient working capital for their day to day operations.

**H4:** Economic conditions of the power loom entrepreneurs are good and stable.

### **SCOPE OF THE STUDY**

This study was conducted in GADAG district of Karnataka State. The scope of the study is limited to power loom sector of GADAG district.

### **METHODOLOGY AND DATA COLLECTION**

This study is based on primary and secondary sources of data. This includes well structured questionnaire, research journals and websites. The questionnaire was self administered to collect the primary data from the power loom entrepreneurs in Gadag District.

**Primary Data:** The primary data is collected through interaction with power loom entrepreneurs of GADAG district during the study.

**Secondary Data:** Secondary data has been collected from suitable research articles, journals, websites etc.

**Sample Size:** The population for this study is selected from power loom sector of GADAG district in Karnataka state that owns and operates the power loom units. The sample size is 40 and the power loom entrepreneurs were asked to respond to the self administered questionnaire.

**Questionnaire:** The data collection tool consisting of 17 different variables. The variables are including the factors like 'economic conditions', 'marketing strategies', 'easy availability of raw material', and working capital for the power entrepreneurs' etc was self administered and filled during the interaction with the respondents of power loom entrepreneurs.

### **Description of the data collection tool**

Part I- Personal details of the respondents.

Part II- factors which affect the power loom unit directly or indirectly.

**Statistical Analysis:** The primary data collected in this study was analyzed using SPSS tool. A simple statistical analysis tests such as one sample T-test and analysis of mean etc has been used in this study.

### **ANALYSIS OF THE DATA**

**H1: Power loom entrepreneurs have adapted more profitable marketing strategy for their finished goods.**

The hypothesis testing H1, H2, H3 and H4 are carried out as, if the probability value of one sample t-test is less than 5% level of significance then alternate hypothesis will be accepted. If not null hypothesis can be accepted. The hypothesis tested in this study using one sample T- test as shown in the following table 1.1(b), table 2.1(b), table 3.1(b) and table 4.1(b).

Table 1.1: One sample T-test for “Power loom entrepreneurs have adapted more profitable marketing strategy for their finished goods”

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
V4	40	4.62	.740	.117
V6	40	4.40	.632	.100
V7	40	4.32	.764	.121
V8	40	4.15	.770	.122
V15	40	4.48	.679	.107
V16	40	4.60	.496	.078

Table 1.1(a)

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
V4	13.882	39	.000	1.625	1.39	1.86
V6	14.000	39	.000	1.400	1.20	1.60
V7	10.966	39	.000	1.325	1.08	1.57
V8	9.450	39	.000	1.150	.90	1.40
V15	13.741	39	.000	1.475	1.26	1.69
V16	20.396	39	.000	1.600	1.44	1.76

Table 1.1(b)

From the above table 1.1(b) it is very clear that the significance value of one sample T-Test is zero in all variables. Hence H1 (Power loom entrepreneurs have adapted more profitable marketing strategy for their finished goods.) will be rejected and alternative hypothesis will be accepted.

**H2: Quality raw material is available on timely and easily to the power loom entrepreneurs.**

Table 2.1: One sample T-test for “Quality raw material is available on timely and easily to the power loom entrepreneurs”.

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
V5	40	1.55	.783	.124
V13	40	4.62	.490	.078
V14	40	1.62	.490	.078

Table 2.1(a)

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
V5	-11.715	39	.000	-1.450	-1.70	-1.20
V13	20.962	39	.000	1.625	1.47	1.78
V14	-17.737	39	.000	-1.375	-1.53	-1.22

Table 2.1(b).

From the above table 2.1(b) it is very clear that the significance value of one sample T-Test is zero in all variables. Hence H2 (Quality raw material is available on timely and easily to the power loom entrepreneurs) will be rejected and alternative hypothesis will be accepted.

**H3: Power loom entrepreneurs have sufficient working capital for their day to day operations.**

Table 3.1: One sample T-test for “Power loom entrepreneurs have sufficient working capital for their day to day operations”.

**One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
V2	40	1.78	1.143	.181
V5	40	1.55	.783	.124
V6	40	4.40	.632	.100
V11	40	4.45	.639	.101
V12	40	4.60	.545	.086
V14	40	1.62	.490	.078

Table 3.1(a)

**One-Sample Test**

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
V2	-6.777	39	.000	-1.225	-1.59	-.86
V5	-11.715	39	.000	-1.450	-1.70	-1.20
V6	14.000	39	.000	1.400	1.20	1.60
V11	14.363	39	.000	1.450	1.25	1.65
V12	18.555	39	.000	1.600	1.43	1.77
V14	-17.737	39	.000	-1.375	-1.53	-1.22

Table 3.1(b).

From the above table 3.1(b) it is very clear that the significance value of one sample T-Test is zero in all variables. Hence H3 (Power loom entrepreneurs have sufficient working capital for their day to day operations.) will be rejected and alternative hypothesis will be accepted.

**H4: Economic conditions of the power loom entrepreneurs are good and stable.**

Table 4.1: One sample T-test for “Economic conditions of the power loom entrepreneurs are good and stable”.

**One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
V2	40	1.78	1.143	.181
V3	40	3.45	.932	.147
V6	40	4.40	.632	.100

Table 4.1(a)

**One-Sample Test**

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
V2	-6.777	39	.000	-1.225	-1.59	-.86
V3	3.053	39	.004	.450	.15	.75
V6	14.000	39	.000	1.400	1.20	1.60

Table 4.1(b).

From the above table 4.1(b) it is very clear that the significance value of one sample T-Test is less than five percent in all variables. Hence H4 (Economic conditions of the power loom entrepreneurs are good and stable) will be rejected and alternative hypothesis will be accepted.

**FINDINGS**

1. The findings revealed that there is a significant need and importance of adopting the new marketing strategy in power loom industry in Gadag district.
2. Another finding revealed that management skills to manage the power loom firm are major challenge in power loom sector.

**FUTURE SCOPE OF RESEARCH**

The study was limited to four factors only. But there are added factors which also influence the power loom sector, which can be taken for the further study. The study was restricted to Gadag district. The future study can be extended to other geographical areas and other industry verticals.

**CONCLUSION**

The study has given empirical evidence which helps to conclude that the power loom industry in Gadag district have a major challenges such as, adopting a profitable marketing strategy for its finished goods, easy availability of raw material and economic condition of power loom entrepreneurs etc. These aspects are to be considered significantly in power loom sectors in Gadag district to encourage the power loom entrepreneurs.

**REFERENCE**

1. IRACST – International Journal of Commerce, Business and Management (IJCBM), ISSN: 2319–2828 Vol. 6, No.5 Sep-Oct 2017
2. International journal of trade economics and finance, vol.2, No. 3 June 2011.
3. International journal of business and economics research 2014: 3(4) 140-149

Annexure -1

Abbreviations: SA-Strongly agree. A- Agree. N-Neutral. D-Disagree. SD-Strongly Disagree. Please mark your choice.						
S.N		SD	D	N	A	SA
1	I am an independent power loom unit entrepreneur.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	The income which is generated by my power loom unit is sufficient to full fill the basic needs of my family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Along with power loom business, I am also engaged with other profession.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Most of the time I will sell my power loom products through middle man or agents.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	I am purchasing the raw material required for my unit on credit basis.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	I am selling the finished products of power loom on credit basis.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	I feel, I have a tough competition from my competitors from the same field.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	I feel, My competitors have adopted better marketing strategy than me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	I strongly recommend the need of training programs from government and allied bodies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	I have an awareness of different government schemes and programmes of power loom sector.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	According to me, working capital is a major challenge for power loom entrepreneurs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	According to me, Skilled labour is a major challenge for power loom entrepreneurs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	According to me, availability of raw material is a major challenge for power loom entrepreneurs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	According to me, working capital is a major challenge for power loom entrepreneurs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	According to me, lack of marketing strategy is a major challenge for power loom entrepreneurs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16	According to me, lower product price is a major challenge for power loom entrepreneurs due to intervention of middle man or agents.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	I am a benefiter of least one power loom related scheme from the government.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CULTURAL TRANSITION IN NWAPA'S *Efuru*

Namdeo Sakharam Warake

Research Student, Department of English, Shivaji University, Kolhapur

Africa was the land of rich cultural heritage. In Africa, there lived diverse ethno-linguistic groups of people maintaining their traditional values, beliefs, morals, social norms, and so on. But Africa encountered with White people and they faced the cultural clash during the colonial period. It was the transitional period which played a crucial role in the lives of Africans. The effects of transition were both positive as well as negative. G. Gulam Tariq has rightly said: "In African situation, cultural transition is carried on by word of mouth. The literacy has brought new cultural elements, new beliefs and moral values, new attitudes, new technological skills, new aspirations, new ideologies, and new outlook which disturbed peace and harmony in traditional society..." (Tariq 2006: 74). The transition in African society was brought into light through literary discourse by the writers like Chinua Achebe, Flora Nwapa, Wole Soyinka, Timothy Aluko, Cyprian Ekwensy, etc. lived in the colonial period. Flora Nwapa has explored the Ibo culture and the changes in the period through her fictional works with great extent. Her novels *Efuru*, *Idu*, *Never Again*, *One Is Enough*, and *Women Are Different* focus the culture transition. Hence, the intent of the paper is to focus the cultural transition depicted in *Efuru* by Nwapa.

The term 'transition' has broader sense when it is used in terms of culture. *Oxford English Reference Dictionary* defines the word 'transition' as: "a passing or change from one place, state, condition, etc. to another" (Pearsall, 2003: 1530). In cultural point of view, it transfers old values to new ideologies, age-old traditions to new ways of living, changes beliefs, attitudes, behaviors, morals, and outlook too. This change has been observed by Nwapa through bird's eye and reflected in her novel *Efuru*.

In the novel, three female characters *Efuru*, the protagonist, her mother-in-law, Ugwunwa and Ajanupu, the sister of Ugwunwa are portrayed respectively. *Efuru* is a young and beautiful girl represents budding generation of Ibo society. She is tangled between the two cultures indigenous Ibo and colonized White culture chronologically. So, she cannot decide either to follow the age old traditional Ibo culture or adopt the new way of life, which is fascinated by White people and their ways of living. *Efuru*'s appearance in the novel is neither a submissive woman nor a new and completely changed woman. It is, in fact a transition of indigenous Ibo people from their own culture to White culture as they are in flux to adopt it or retain their own.

*Efuru* is a young and rebellious woman, who shows her transition through her behavior and action. When she remains late at night out of home and doesn't care "if it is being told to her father" (7), she doesn't feel sorry for it. Nwashike's (*Efuru*'s father) agitation towards the young women of those days that there is something wrong with them, underlines the transition. According to Ibo tradition, a young girl of coming of age should return before darkness. It is in fact, culture transmits from one generation to another and henceforth changes with new adaptations. It is proved when *Efuru* elopes with Adizua, who doesn't pay the dowry. According to Ibo custom, the bridegroom has to pay the price of bride to her father otherwise she is supposed to be not virtuous.

*Efuru* wants to restore the tradition of dowry on one hand and on the other dares to break it saying: "Leave that to me. I shall settle in myself" (8). *Efuru*'s elopement without paying price brings disgrace to her parents. When Nwashike sends a group of young men to settle the matter and get back *Efuru* home, she leads the front and says: "Tell my father that I shall be the last person to bring shame on him..." (9-10) yet her father does not respond but accepts saying: "Things are changing fast..." (11).

Traditionally, Ibo woman accepts husband's way of living after marriage. Though Adizua is a farmer, *Efuru* refuses to help him in farm. Instead "she wishes to make trade" (12). It is, in fact Ibo women are tradeswoman. The community allows women to make trade. *Efuru* does not only reject to go to farm but also change Adizua's view towards farming and appeals him to join trade with her. She says: "You have to wait until the harvest and after that you can come to town. Both of us can trade together" (13). Even, they are first to discover new "trade of yam which they paddle a canoe from their town to the tributary of the Great River and thence to Agbor. There they bought yams and other things rare in their town and sold them at a profit" (21). This focuses on their view towards life which is transferred from age-old traditions to modern one. Moreover, when the Yam trade goes bad, they trade in dry fish and crayfish which give them hundred percent profits.

Out of profit, *Efuru* and Adizua pay dowry. This helps to retain the custom of Ibo community on one hand and on the other changes the view of Nwashike Ogene. First, he becomes angry for the disobedience of the children, but other people console: "not to be angry with young people, they are young and youth intoxicates

like our home-made-gin” (23). He accepts everything happened in the past. Here, the gap of generation is underlined pointing towards the views of both; the old and the new generation.

The death of Ogonim, the daughter of Efuru, pushes Efuru into flux. She cannot decide either to leave Adizua’s house and marry another person or stay with Ugwunwa, whose dismal story is as same as Efuru because Adizua has left before eight months and the death of his only daughter couldn’t bring him back as his father had left too and hence, his mother has to suffer throughout her life. She doesn’t dare to change her state and remains blaming her fate and ancestors. This situation creates havoc and helps for cultural transition. Efuru is tangled between two situations: One, she should follow the way that her mother-in-law has accepted or Second, to leave Adizua’s house and marry again, as she is young and beautiful, having no mean to stay there losing her only daughter Ogonim. She respects to the advice to wait for a year for Adizua’s return by her father, mother-in-law and Ajanupu, her sister. When Ajanupu asks: “A young beautiful woman like you cannot sit down with folded hands and wait indefinitely for a husband, who ran away with another woman; a husband who did not think it fit to come and bury in only child” (83) underlines the nature of Ibo women in general and Efuru’s in particular, who is a decisive woman, can change her life on her own.

Efuru’s attitude towards life is positive. When she returns her father’s compound, she encounters with an old woman, who says: “Old I hear, you have left your husband? Don’t say that we say that a woman has left her husband, but never say that a husband left his wife. Wives leave husbands not the other way round” (90) shows her firmness in tone and temperament.

Efuru’s transition seems to be more idiosyncratic, when she takes Ogea’s father to get operated to White doctor instead of to Dibia, the local enchanter. It is, in fact of her trading ushers her for transformation of Ogea’s mother who believes: “You (Nwosu) won’t have this operation... I don’t trust these doctors... They will first of all kill you, then they do the operation, and after if they know they cannot cure you, they give you poison” (98). On the other hand, Efuru replies: “I don’t want to persuade your husband not to have the operation” (101). Her outlook towards life helps to change the outlook of Ogea’s parents as well because when Nwosu gets cured and returns home, the words of Nwobata tells: “these White people are great, they are deep” (102) about her adaptation of new things in life.

Similarly, Nnona, one of the neighboring women of Efuru, is suffering from the knee pains; Efuru hospitalizes her and gets operated. This incident changes the Nnona’s view towards life. After recovery, Nnona visits Efuru’s house, meets her father and says: “... the White men are little gods” (131). The words of Nnona, an old Ibo woman underline the change. The traditional Ibo people are adopting the White people and their ways which suit them to live comfortably. This belief is confirmed when Efuru’s carrying is questioned by Eneberi’s mother. She thinks that the White doctor is the only person, who helps her in this matter. As she doesn’t believe on the local dibia, she does not want to go to him on the one hand and on the other, her mother-in-law wants to see him. Even Eneberi agrees that Efuru should see the doctor without losing time. Here, Eneberi (Gilbert) also seems to be aware of medical problem and its help.

Another important character in the novel is Ajanupu, who has better view towards life but does not show courage to transmit from traditional Ibo culture to new life style. She has good knowledge of herbal medicines to be used culturally and other cultural practices. Even she knows how to tackle the problem in life. She is one of the aggressive women. Her handling of family problems and helping her sister Ugwunwa shows her nature as a good conductor of traditional culture of Ibo society. Yet, there is not complete submission, sometimes, there arises rebelliousness.

Ajanupu’s advice to the old woman, the messenger, who talked the wrong words to Efuru and citing good example of another messenger, shows the consciousness of cultural woman. Her consoling of Efuru seems to be much practical and focuses on her view towards life, which is changed in the course of time. After losing Ogonim, Efuru becomes silent in plight, she consoles: “Don’t worry. Give Adizua, Efuru’s husband one year, just year and if he does not come back to you and you have an offer of marriage from another man, with a good background and wealth, leave him and marry the man” (83). This entails of future perspectives to Efuru underlines Ajanupu’s changed outlook.

On the other hand, the literacy of modern life style changed the life of Adizua very badly. Since, he had been a good farmer; he did work throughout the days in the farm. Even after his marriage, he wanted Efuru, his wife to help him in farm. But Efuru’s outlook towards modern life changed his too and he turned towards trade. During the time, he visited City for trade along with Efuru. Initially, he was a poor farmer, who didn’t have money to pay the bride price but as soon as he got enough money, he eloped with a woman of bad temper to city and did not come back even after the death of his only daughter Ogonim. His attraction towards city life shattered his



---

traditional healthy and peaceful life. He could not bridge the gap between the city life and the village. During the transition, the people like Adizua, who migrated to city, were brought into nothing but illusion, disappointment and frustration. They became the victims of city life as they lacked real concern for traditional values.

Transitional period had also brought some advancement in the life of African people. For instance, they started taking medical help and caring for their health instead of following superstitious beliefs. Even, they started to look for the jobs. In the novel, Gilbert's (Eneberi), Efuru's second husband, friend Sunday had joined the Army. "His parents wept the day he said good-bye to them. His mother could not get over it. She wept and nagged her husband who was as foolish as to send her son to school" (186). The literacy changed the life of traditional Africa.

Thus, in almost all the walks of African life, the transition came into being during the colonial period. This is reflected in African literature especially, in the works of Achebe, Aluko, and Nwapa. Nwapa's *Efuru* brings into notice these changes thoroughly. The transition into values, outlook, attitude, moral, and traditional practices have been observed by Nwapa to a great extent in the novel *Efuru*. These changes helped Africans to develop their way of life.

#### **REFERENCES**

- Nwapa, Flora. *Efuru*, London: Heinemann Educational Books Ltd. 1979. Print.
- Pearsall, Judy. And Trumble Bill. *Oxford English Reference Dictionary*, 2<sup>nd</sup> Ed. Revised, Oxford University Press. 2003. Print.
- Tariq, G. Gulam. *Contemporary African Novel*, Prestige Books: 2007. Print.

---

**NATURE AND NUMBER OF BANK TRANSACTIONS AND INTENTIONS TO USE INTERNET BANKING: STUDY OF USERS AND NON USERS**

---

**Dr. Prisca I. Braganza**

Associate Professor, S. S. Dempo College of Commerce and Economics, Cujira, Goa.

**ABSTRACT**

*Internet banking is a technological innovation provided by the banks and financial institutions, allowing their customers the ease and convenience to access banking facilities. However the adoption and usage of internet banking depends on various factors. This study aims at understanding the influence of nature and number of bank transactions on the intentions to adopt and use internet banking. Also the study intends to know whether the relationship between nature and number of bank transactions and intentions to use internet banking differs between the users and non users. Structured questionnaires were administered to 400 bank customers not using internet banking and 400 bank customers using internet banking. The results of the study revealed that there is no significant relationship between the nature and number of bank transactions and intentions of the non users to adopt and use internet banking. The results also showed that nature and number of bank transactions has a significant positive influence on the intentions of the users to continue using internet banking and to increase their usage of internet banking in future. It was found that the relationship between nature and number of bank transactions and intentions to use internet banking differs between the users and non users of internet banking.*

*Keywords: Internet Banking, Nature and Number of bank transactions, Intentions, Users, Non Users*

---

**INTRODUCTION**

Technological developments have brought about a paradigm shift in the working of banks. Bank customers have been offered different forms of electronic banking which saves their effort, time and cost. However the intentions of the customers to start using electronic banking services and to increase their usage of these services depends on various factors. Past research has found the influence of various factors such as perceived benefits, perceived risks, awareness, demographics and attitude on the bank customer's intentions to adopt and use internet banking. This study tries to understand the relationship between nature and number of bank transactions and the intentions to use internet banking and also to know if this relationship differs between the users and the non users of internet banking.

**LITERATURE REVIEW**

Studies have found varying influence of different factors on the intentions of the users and non users of internet banking. Ease in performing banking transaction, safety and security, low service charges, and updated information available online are felt to be the prime reasons why the customer use the internet banking channel (Geetika, Nandan, & Upadhyay, 2008). The security concerns, lack of technological knowledge and awareness were found to be obstacles to the adoption of internet banking services and the factors convenience, no need of carrying cash, usefulness and satisfaction were important factors in the adoption of internet banking services (Mirza, Beheshti, Wallstrom, & Mirza, 2009).

Lichtenstein and Williamson (2006) found that non adoption of internet banking is influenced by factors such as; lack of awareness of the benefits of internet banking, security and privacy issues and distrust of the internet banking channel, low levels of accessibility to the internet, lack of proficiency in the technology, convenience of current banking method and habituated preference for face-to-face banking services.

Demirdogen et al. (2010) found that the risk perceptions of financial risk, psychological risk and safety risks was significantly higher among the non users of internet banking than those using Internet banking. Mirza, Beheshti, Wallstrom, & Mirza (2009) found that people with higher personal computer self efficacy are more readily prepared to use the internet banking services.

The intentions of the users to continue using internet banking in future and to increase their usage of internet banking are significantly influenced only by their gender. Whereas the intentions of the non users of internet banking to start using internet banking in future is significantly influenced by their age, marital status and occupation (Braganza, & Mekoth, 2018). Xue, Hitt, & Chen (2011) found that customers with a higher demand for banking services gain more from adopting Internet banking and hence adopt Internet banking faster. The volume of transactions has a significant effect on the perceived usefulness and adoption of internet banking (Ramayah et al., 2003). However the findings contradict the study by Santouridis and Kyritsi (2014) who observed that the bank customers who are usually involved in transactions which are more complex and of higher volume would prefer branch banking.

**OBJECTIVES OF THE STUDY**

- To understand the influence of nature and number of bank transactions on the intentions to use internet banking.
- To analyse the differences in the relationship between nature and number of bank transactions and intentions to use internet banking between the users and non users.

**METHODOLOGY**

This study is based on the data collected on the nature and number of bank transactions and intentions to use internet banking from 400 bank customers using internet banking and 400 bank customers not using internet banking. The data were collected by administering a structured questionnaire and convenience sampling method was adopted for the survey. A five point likert scale with responses ranging from Strongly Disagree (1) to Strongly Agree (5) was used to measure the nature and number of bank transactions and Intention to use internet banking services. Cronbach’s Alpha scores for the nature and number of bank transactions was 0.700 for the non users and 0.727 for the users and for the intention to use internet banking, the Cronbach’s Alpha score was 0.895 for the non users and 0.841 for the users which suggests good reliability (>0.7) of the scale items. The significance of the relationship between nature and number of bank transactions and the intentions to use internet banking is examined by using one-way analysis of variance (ANOVA) and by comparing means. The hypotheses were checked at 0.05 level of significance.

**Research Model**

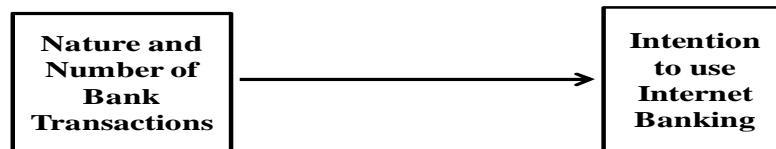


Figure-1: The Proposed Research Model

The research model studies the influence of nature and number of bank transactions on the intentions to use internet banking for the users and the non users of internet banking. The nature and number of bank transactions is measured by 3 scale items and the intentions to adopt and use internet banking is measured by 2 scale items for the non users and 4 scale items for the users.

**Table-1: Scale Items measuring Nature and number of Bank Transactions**

Sr. No.	Scale Items
1.	I perform most of my transactions on cashless basis (using debit card, credit card, cheque, fund transfers, etc.).
2.	I perform a large number of bank transactions in a month.
3.	I deal with huge amount of money in banking transactions.

**HYPOTHESES**

**H1** There is a significant relationship between nature and number of bank transactions and intentions to adopt and use internet banking for the non users of internet banking.

**H2** There is a significant relationship between nature and number of bank transactions and intentions to use internet banking for the users of internet banking.

**H3** The relationship between nature and number of bank transactions and intentions to use internet banking differs between the users and non users of internet banking.

**DATA ANALYSIS AND INTERPRETATION**

**1. Sample Profile**

The demographic characteristics of the bank customers interviewed showed that most of the respondents, 67% of the non users and 76% of the users were in the age group of 20 to 39 years, 19% non users and 17 % users were in the age group 40 to 49 years and 14% non users and 7 % users were 50 years and above. 56% of the non users were females and 44% were males, whereas 34% of the users were females and 63% were males. Regarding their marital status 57% non users were married and 43% were single, whereas 58% users were married and 42% were single.

42% of the non users respectively have graduation and post graduation as their highest qualification followed by 10% respondents having HSSC as their highest qualification. For the users most of the respondents (51%) are

graduates followed by 39% who are post graduates and 10% users have HSSC as their highest qualification. As regards their occupation most of the non users (68%) are in service followed by 14% who are professionals and 71% of the users are in service and 7% are professionals.

**2. Relationship between nature and number of bank transactions and intentions to adopt and use internet banking for the non users of internet banking.**

**Table-2: Nature and number of bank transactions and Non User’s intentions to use internet banking**

Sr. No.	Intentions of Non Users	F Value	Sig.
1	I would like to start using internet banking services in future.	1.172	.323
2	I intend to use Internet banking for handling my banking transactions.	2.079	.083

The analysis of Variance (ANNOVA) results show that there no significant relationship between nature and number of bank transactions and intentions to adopt and use internet banking for the non users of internet banking. Hence hypothesis **H1** is not supported.

**3. Relationship between nature and number of bank transactions and intentions to use internet banking for the users of internet banking.**

**Table-3: Nature and number of bank transactions and User’s intentions to use internet banking**

Sr. No.	Intentions of Users	F Value	Sig.
1	I would like to continue using internet Banking in future.	8.112	.000
2	I would like to use internet Banking more often in future.	8.185	.000
3	I would like to use internet Banking for additional services in future.	8.907	.000
4	I would like to increase my usage of internet Banking.	11.639	.000

The analysis of Variance (ANNOVA) results show that there a significant relationship between nature and number of bank transactions and user’s intentions to use internet banking in future. Hence hypothesis **H2** is supported.

**4. Intentions of the users to use internet banking in future at different levels of nature and number of bank transactions.**

**Table-4: levels of nature and number of bank transactions and Intentions to use internet banking.**

Nature and Number of bank transactions	Mean of Intentions of the Users				
	Intention 1	Intention 2	Intention 3	Intention 4	Total Intention
1.00	3.6667	3.6667	3.6667	3.0000	3.500
2.00	4.3333	4.1484	3.9067	3.8000	4.0471
3.00	4.4945	4.1733	4.0714	3.9341	4.1683
4.00	4.6639	4.4958	4.3866	4.3025	4.4622
5.00	4.9048	4.8571	4.7619	4.8095	4.8333

The analysis by comparing means shows that the intentions of the users regarding internet banking usage in future varies at different levels of nature and number of bank transactions. It is observed that there is a positive relationship between the nature and number of bank transactions and Intentions to use internet banking in future for the users of internet banking. It is found that when the nature and number of bank transactions are low, the intentions to use internet banking are also low and when the nature and number of bank transactions are high, the intentions to use internet banking in future are also high.

These findings further state that when the users of internet banking perform most of their transactions on cashless basis, perform a large number of bank transactions in a month and deal with huge amount of money in banking transactions, their intentions to continue using internet banking and to increase their usage of internet banking is high.

While the results show that there is no significant relationship between the nature and number of bank transactions and intentions to adopt and use internet banking for the non users of internet banking, there is found to be a significant positive relationship between the nature and number of bank transactions and user's intentions to use internet banking. Therefore hypothesis **H3** which states that the relationship between nature and number of bank transactions and intentions to use internet banking differs between the users and non users of internet banking is supported.

### CONCLUSION

The survey results and analysis shows that there is no significant relationship between the nature and number of bank transactions and intentions of the non users to adopt and use internet banking. The findings reveal that for the non users, the amount of transactions performed by them on cashless basis, the number of bank transactions performed by them in a month and the amount of money involved in their banking transactions has no influence on their intentions to start using internet banking. However for those bank customers who are using internet banking, the nature and number of bank transactions has a significant positive influence on their intentions to continue using internet banking and to increase their usage of internet banking in future. It is found that when the nature and number of bank transactions are high, the intentions of the users to use internet banking are also high and when the nature and number of bank transactions are low, their intentions to use internet banking in future are also low. These findings further state that when the users of internet banking perform most of their transactions on cashless basis, perform a large number of bank transactions in a month and deal with huge amount of money in banking transactions, their intentions to continue using internet banking and to increase their usage of internet banking will be high.

The results of the study also reveal that the relationship between nature and number of bank transactions and intentions to use internet banking differs between the users and non users of internet banking. The findings of the study are useful to the bankers in promoting internet banking extensively among the users who perform a large number of bank transactions mostly on cashless basis and who deal with huge amount of money in banking transactions as these bank customers have higher intentions of increased usage of internet banking in future.

### REFERENCES

1. Braganza, P., & Mekoth, N. (2018). Demographic Variables and intentions to use internet banking: Differences between Users and Non Users. *Proceedings of the International Conference on Fostering Innovation in Financial Inclusion, Strengthening Responsible Finance in the Digital Economy*. ISBN: 978-93-5291-881-2. pp 19-30.
2. Demirdogen, O., Yaprakli, S., Kemal, M., & Husain, J. (2010). Customer Risk Perceptions of Internet Banking – A Study in Turkey. *The Journal of Applied Business Research*, 26 (6), 57-68.
3. Geetika, Nandan, T., & Upadhyay, A. K., (2008). Internet Banking in India: Issues and Prospects. *The Icfai Journal of Bank Management*, VII (2), 47-61.
4. Lichtenstein, S., & Williamson, K. (2006). Understanding consumer adoption of internet banking: An interpretive study in the Australian banking context. *Journal of Electronic Commerce Research*, 7(2), 50-66.
5. Mirza, A. P., Beheshti, M. T. H., Wallstrom, A., & Mirza, O. P. (2009). Adoption of Internet banking by Iranian Customers: An Empirical Investigation. *Journal of Applied Sciences* 9(14), 2567-2575.
6. Ramayah, T., Jantan M., Nasser, M., Noor, M., Ling, K. & Razak, R. C. (2003). Receptiveness of internet banking by Malaysian consumers: the case of Penang. *Asian Academy of Management Journal*, 8 (2), 1–29.
7. Santouridis, I., & Kyritsi, M. (2014). Investigating the Determinants of Internet Banking Adoption in Greece. *Procedia Economics and Finance*, 9, 501–510.
8. Xue, M., Hitt, L. M., & Chen, P.-Y (2011). The Determinants and Outcomes of Internet Banking Adoption. *Management Science*, 57(2), 291 – 307.

---

**INTRODUCTION TO THE CONCEPTS OF STATE AND NATION**

---

**Devendra Pai**Course Director, Indian Institute of Democratic Leadership IIDL

---

**1. SOCIETY**

The term society has been derived from the Latin word *socius* meaning “association or companionship.” (<https://en.oxforddictionaries.com/>) AW Green defined society as “the largest group in which individuals have relationships.” (Saraswati Experts, 2013) MacIver defined society as “a web of complex social relationship, which is ever changing.” (Saraswati Experts, 2013) Thus society means a large group of individuals who are associated with each other. Thus we can say that, the individual is at the heart of the society. The interaction among individuals leads a group. The interaction between several groups leads to the formation of a society. The society consists of a large number of individuals, families, group and institutions. The early political thinkers considered both state and society as one.

**2.1 Society Predates State**

Society is a very broad concept which predates the State (Sarmah, 2007). Human beings lived together even before formal institutions were born but merely individuals staying together cannot be called as society. Society is a web formed by various types of relations like social, economic, cultural, political, moral, religious, and others; that emerge and develop among the people who have common need, interests and aspirations and thus become members of the society.

**2.2 Society and the Individual**

The human child is endowed with some latent capacities. Initially the human child depends on one's parents and others for its survival and growth. The inherent capacities of the child like capacity to learn language, enquire and think, play and work, help or harm others, etc. are developed in human society only. The ultimate goal of society is to promote good and happy life for its individuals. It creates conditions and opportunities for the all-round development of individual personality. Society ensures harmony and cooperation among individuals in spite of their occasional conflicts and tensions. If society helps the individuals in numerous ways, individuals also contribute to society by their wisdom and experience.

Society and individuals are bound by an intimate and harmonious bond and the conflicts between the two are apparent and momentary (Hossain, F.M.A. and Ali, Md. K, 2014). In a well-ordered society, there would be lasting harmony between the two. Thus, human nature and needs impel them to live in a society which takes care of its members in a cradle to grave arrangement.

**2.3 Man is a Social Animal**

Aristotle said “Man by nature and necessity is a social animal.”

In his book *Politics*, Aristotle goes ahead to say “he who lives without society is either a beast or God”. Human Being is born in society lives in society and dies in society. Society is indispensable for humans. Humans cannot live as humans, without society. Isolation from society is regarded as a punishment. Solitary life is unbearable for humans. Social life is necessary for the all-round development of humans as one cannot develop into a normal person in isolation.

**2.4 Society Shapes Individual Identity**

Humans are social as they depend on social heritage which is a mixture of customs beliefs and ideals etc. Society preserves social heritage and transmits it from one generation to another. Social heritage moulds man's attitudes, beliefs, morals and ideals. Human beings are born with some inborn potentialities. It is the social heritage, which determines the manner in which his innate potentialities express themselves in society. (<http://www.preservearticles.com>) Emotional development, intellectual maturity is not possible without society. Therefore, society determines human being's mental equipment. It shapes our identity, our thought and our emotions.

**2.5 Society is Dynamic**

The society isn't passive but dynamic. It keeps evolving and changing with time. What is considered right today may or may not be held right tomorrow!

**2. STATE**

The State lays the heart of study of politics. JW Garner says, “political science begins and ends with the State.” (Gaub, 2009) State is a word that has been derived from the Latin word ‘Status’, which means ‘status’ or ‘condition’

According to Aristotle, “State represents the highest form of human association.” And goes on to add, State is not an artificial organisation but a natural organisation like family. (Jayapalan, 1999)

The Oxford English Dictionary defines a state as “a nation or territory considered as an organized political community under one government.” (<https://en.oxforddictionaries.com>)

Prof. Harold Laski defines State in his book, Grammar of Politics as, “a territorial society divided into government and subjects claiming within its allotted physical area, a supremacy over all other institutions.”

A sovereign state in international law is a nonphysical juridical entity that is represented by one centralised government that has sovereignty over a geographic area. International law defines sovereign states as having a permanent population, defined territory, one government, and the capacity to enter into relations with other sovereign states.

We can identify four elements which are essential to make a State. These are

- i. Population
- ii. Territory
- iii. Government
- iv. Sovereignty

**3.1 Elements of the State**

As stated above, the State has four elements

- i. **Population:** It is the people who make the State. A fixed population is the basic element of the State. This fixed number of people is called as “citizens” of the State.
- ii. **Territory:** Just as a State is incomplete without a population, a State cannot exist without territory. People need territory to live and organise themselves socially and politically. Territory of the State includes land, water, and air space.
- iii. **Government:** Without government, State is directionless. Government is the working agency of the state. If State is a ship then we can safely say that government is the captain which steers the ship. The form of government can be different from state to state. The government makes law, punishes law breakers, and promotes welfare of people.
- iv. **Sovereignty:** The word ‘sovereignty’ means supreme and final legal authority above and beyond which no legal power exists. Scholars believe that sovereignty is the soul of state. Before 15th august 1947, India had territory, population and government. But it did not have sovereignty. It shows the importance of sovereignty.

Sovereignty has two aspects: internal sovereignty and external sovereignty

- i. **Internal sovereignty:** Internal sovereignty means the State has ultimate, unlimited power within its territory. It enjoys final control over all people, associations and other things.
- ii. **External sovereignty:** External sovereignty means the State is free from external control. It can enter into international treaties.

State refers to an autonomously governed political unit with a fixed territory and population - with a capital ‘S’ it is a sovereign unit like a country (like India) whereas with a small ‘s’ it is a dependent unit of the sovereign (like Maharashtra) but not without a government.

**3.2 Difference between State and Society**

	<b>State</b>	<b>Society</b>
1.	State came into existence after the origin of the state.	Society is prior to the origin of the state
2.	The scope of the state is much limited.	The scope of society is much wider.
3.	State has fixed territory	Society has no fixed territory
4.	State is a political organisation	Society is a social organisation
5.	State exercises its authority by making and enforcing laws.	Society exercise its authority through customs and traditions

---

---

### 3. NATION

Nation is a relatively new concept when it comes to politics. We often use the terms State and Nation interchangeably. For example, when say ‘European nations’ or ‘African nations’, we do not mean nations but States.

The word ‘nation’ has been derived from the latin word, ‘natio’, which means a ‘birth’ or ‘origin’. Nation stands for a group of people who share a sense of belongingness and unity. When people belonging to a nation politically organise themselves under an independent State of their own it is a **Nation-State**.

Loyalty and devotion towards one’s nation is called as **Nationalism**.

#### 4.1 Nation is an Emotion

State is a political organisation which fulfils the security and welfare needs of its people. It is concerned with external human actions. It is a legal entity. On the other hand, a nation is a united unit of population which is full of emotional, spiritual and psychological bonds. A nation has little to do with the physical needs of the people.

*For example: During a cricket match, an average Indian heart beats for the Indian team to win the match.*

#### 4.2 Possession of Territory is not essential for a Nation

It is essential for each State to possess a fixed territory. But for a nation territory is not an essential requirement. A nation can survive even without a fixed territory. Love of a common motherland acts as a source of unity.

*For example: The Jews were a nation even before 1948 when they had no fixed territory of their own or for instance the case of present day Tibet.*

#### 4.3 There can be two or more Nations living in one State

There can be two or more than two nations within a single

*For example: It can be said before 1947 there were two nations staying within India.*

#### 4.4 A Nation is a result of evolution:

A nation is a unity of the people which emerges slowly and steadily. No special efforts go into the making of a nation. A State can be created with conscious endeavours of the people. Physical elements play an important role in the birth of a State.

*For example: After the World War II, Germany got divided into two separate states West Germany and East Germany. But Germans remained emotionally as one nation. Ultimately in October 1990 the Germans again got united into a single state.*

#### 4.5 Nation boycotts, State punishes

In the end one can say that, a nation survives on the power of sense of unity of the people. A nation appeals whereas the State orders; a nation persuades while the States coerces; and the nation boycotts, the State punishes.

*For example: Recently, in the wake of the Pakistani attacks on the Indian Army, the popular sentiment among the people of India led to the boycott of Pakistani artists. It is important to note that the actors weren’t banned by the Indian State but boycotted by the people.*

#### 4.6 Nationalism leads to self-determination

Self-determination is the process by which a group of people, usually possessing a certain degree of national consciousness, want to form their own state (i.e. nation-state) and choose their own government.

*For example: Post World War II, many African and Asian countries sought self-determination and new nation-states were formed.*

#### 4.7 Factors which give Birth to a Nation

There are several factors that give birth to a nation, they are as follows,

- i. **Race:** Race or ethnicity has been one of the most important factors giving birth to nationalism and driving nations to form nation-states.

*For example: Hitler believed that all German speaking people belonged to the superior Nordic Aryan race and wanted to unify all German speaking territories under a greater Germany.*

- ii. **Language:** Language plays an important role in binding people together. Common language means common thought-process and literature. It therefore, brings together and promotes like-mindedness.

*For example: The formation of Bangladesh is an apt case of language giving birth to nation-state.*



- iii. **Religion:** Religion is always responsible for building strong bonds of unity among the people. Religious unity implies unity in the basic ideas and ideals of the people and thus can facilitate the creation of a nation.  
*For example: The formation of United States of America was on Christian principles as the people were divided by different parent colonies but held together by common religious beliefs.*
- iv. **Geography:** Geographical unity is considered to be very essential for the formation of nationalities and nations. Geographical unity is Nature's attempt to design separate entity of ascertain country.  
*For example: Sri Lanka's geographical location makes it a fit case for a nation-state created because of geography*
- v. **History:** Common history has proved to be an important source of unity. Common past invokes an inspiration in the people and binds them together. Historical calamities sometimes give a chance to the people to develop national sentiments.  
*For example: After the division of Germany, it could unite back because of a common history.*
- vi. **Culture:** Culture in its broad sense means a way of life. People having common customs and common way of life can easily develop into a nation.  
*For example: The case of India which has a variety of languages spoken, and religions practiced; one can see there is still that thread of culture which ties the vast and diverse country together.*
- vii. **Civilization:** At times civilisational unity helps develop a bond of belongingness among the people.  
*For example: Historically China was never one political entity. But like India, China had civilisational unity. It is under the garb of civilisational unity that People's Republic of China is one.*
- viii. **Ideology:** A common socio-economic-political ideology also makes way for the creation of a nation-state because of likeminded views.  
*For example: The end of World War II saw Korea being divided into two nation-states – A Soviet backed Communist North Korea and a West backed Democratic South Korea.*
- ix. **Collective Political Aspiration:** Several times a forced rule of a foreign regime is responsible for the people to feel sense belongingness against a common enemy.  
*For example: The collapse of USSR led to the creation of 14 smaller nation-states like Kazakhstan, Tajikistan, and Azerbaijan as the people living in these regions didn't like the USSR ruling them.*
- x. **Individual Political Ambition:** History is a witness to the fact that individual interests have also led to creation of nation-states.  
*For example: Mohammed Ali Jinnah's personal political ambition is also to be blamed for the partition of India which saw the birth of Islamic Republic of Pakistan on religious grounds when in reality Jinnah wasn't a religious man.*

**4.8 Critique of Nationalism**

Though Nationalism at occasions may help unite the people and motivate them to rise above caste based and linguistic differences, but it has also been felt that nation-states have also created barriers between people of two different states and rather than serving as a cause to unite, the idea of self-determination has encouraged many secessionist movements not just across the world but closer home in India. The creation of new nation-states has no end and in the extreme case it ends up promoting tribalism.

*For example: India has dealt with several secessionist movements post-independence – right from Dravidistan movement to the movement to create a Khalistan or for that instance even the present unrest in Kashmir.*

**4.9 Difference between State and Nation**

	State	Nation
1.	State is an ancient concept	Nation is a relatively new concept
2.	State is a physical concept	Nation is an psychological concept
3.	State has fixed territory	Nation has no fixed territory
4.	State is a legal and political construct	Nations is a cultural and emotional construct

5.	State is inhabited by heterogeneous group of people	Nation is inhabited by homogenous group of people
6.	State can be created	Nation is a result of evolution

**REFERENCES****Books**

1. Saraswati Experts (2013), *Me n Mine Health and Physical Education*: Saraswati House Pvt Ltd (ISBN 9789350410004, 9350410001)
2. Sarmah, DK (2007), *Political Science (+2 Stage), Volume 1*: New Age International (ISBN 8122411053, 9788122411058)
3. Aristotle (2015), *Politics*: Jazzybee Verlag (ISBN 3849648397, 9783849648398)
4. Gauba (2009), *An Introduction to Political Theory*: Macmillan (ISBN 0230638880, 9780230638884)
5. Jayapalan N (1999), *Aristotle*: Atlantic Publishers and Dist (ISBN 817156853X, 9788171568536)
6. Laski Harold Joseph (2005), *Grammar of Politics*: Anamika Pub & Distributors (ISBN 8179750345, 9788179750346)

**Journals**

1. Hossain, F.M.A. and Ali, Md. K, 2014) *Relation between Individual and Society*. Open Journal of Social Sciences

**Web sites**

1. <https://en.oxforddictionaries.com/definition/socius> as retrieved on 12-02-2019
2. <https://en.oxforddictionaries.com/definition/state> as retrieved on 12-02-2019
3. <http://www.preservearticles.com/201104306137/why-man-is-called-as-a-social-animal.html> as retrieved on 12-02-2019

---

**HUMANISM IN SELECT POST WAR ENGLISH NOVELS**

---

**Chintamani Yashwantrao Jadhav**Associate Professor and Head, Department of English, Doodhsakhar Mahavidyalaya, Bidri, Kolhapur.

---

As Literature is a part of man's social and aesthetic experience, it always shows concern for humanism in its multiple forms. Different writers express humanistic thoughts in their works on the basis of their understanding and experience. Their understanding of humanism finds expression in their writings in different forms. The term humanism found various modifications and transformations since the time of its inception. Different socio-cultural, political and philosophical developments have affected this change.

Today, when much is talked about globalization and liberalization, it is very much necessary to understand different cultures, ideologies, traditions and trends all over the world. After the two World Wars in 20<sup>th</sup> century, the world became aware of the devastations, cruelty and its effects on the human beings. Man started realizing his mistakes and the urgent need of correcting the world. By making use of his intellect, man is enjoying comforts, and luxuries created by the scientific advancements on the one hand, and on the other hand, the same scientific advancements are taking the whole world towards its horrifying end. Human being needed to be treated as human beings. Such type of need has always been there from the ancient times, but it was seriously felt on the background of the two World Wars in 20<sup>th</sup> century.

Due to the industrial revolution, the human life has undergone tremendous changes. Luxuries and comforts created by the machine age affected man on the larger scale. Modern advancements made the world smaller for man. Similarly men also become small, selfish and self-centered. Literature being the mirror of the society reflected this entire changing panorama. Human concern became the focus in the writing of 20<sup>th</sup> century.

The present paper is an attempt to explore the nature of humanistic concerns in the select post-war novels. The relationship between literature and philosophy cannot be denied. Basically philosophy is meant for better understanding of the human life and literature also has the same end. Most of the novelists try to glorify man as the crown of creation. It seems that they believe, "Only Religion is the Religion of man in which the infinite is defined in humanity" (Tagore, 1963: 83). They believe that if the Divine is real, it must be human. Humanity, for them, is a necessary factor in perfecting the divine truth. Their concept of religion and God is also based on broad humanism.

Humanism is a way of viewing things by relating them to man's concerns. It centers round man and asserts that the capacities, the character and the qualities of man have to be given fullest expression. Humanism means love of man. It means bringing co-ordination and harmony in human life. It is the fight between the human nature and animal nature that is between ideals and facts. Humanism emphasizes always the dignity of man. A man's ideals, values and behavior are determined by his sense of humanism. Without certain element of humanism, neither personal relationships nor cultural growth is possible. Thus, humanism is the most important factor in the formation and cultural development of community.

In the West, the loss of faith has led to a predominance of materialism in human affairs. This trend is spreading fast. The advanced civilizations are looking towards something that will give peace. In such a situation humane consideration are not only relevant, but also necessary. Societies always remain divided on racial, communal and linguistic lines. Internationalization of politics, human rights, and the promotion of human values as the panacea for social maladies has radically changed the thinking of the newly literate masses. So, the novelists after Two World wars have expressed their vision to bring about harmony in a society uphold the values of non-violence and seek to build up social balance in their novels. On the background of World War II, humanism is reflected in literature.

So we will take a review of the humanism expressed in select post war English novels. Lessing and Wilson come from Britain, Buck comes from America (and even represents China), Alan Paton comes from South Africa, Khushawant Singh comes from India. Thus the selection of the novels represents the global canvas. The novels also represent the major cultures of the world. The writers selected here enjoy the world recognition. The carefully selected novels *A Passage to India*, *Pavilion of Women*, *Cry, the Beloved Country*, *Hemlock and After*, *The Golden Notebook* and *Train to Pakistan* are the representative novels of the respective authors.

Angus Wilson has presented ample liberal humanist values in his *Hemlock and After* through his hero Bernard Sands, a successful writer and self-declared anarchic humanist. Bernard Sands is the artistic humanist temperament. Bernard Sands is one of those who hates the forces of power, whether capitalism or State tyranny and finds their solution in man's own natural goodness. His characters are happy in making their relationships

with other human beings in a humanistic way. They are always willing to accept some sort of pleasure principle in life. The comprehensive study of the novel reveals him essentially as a humanist – an agnostic humanist as he thinks that man is the essential centre of the world as we understand it. In the novel he is satirical about his many characters but ultimately he is on the side of liberalism. In *Hemlock and After* he has shown an accurate understanding of English society and a sympathetic sense of the problems of the modern humanist. Although, in *Hemlock and After* Wilson uses all his intelligence to find new ways of satisfying conduct for the humanist, he often suggests that true humanism is dying, its representativeness growing old and being replaced by a younger generation, whose values he deprecates.

Pearl S. Buck's *Pavilion of Women* analyses the novel in the light of religious humanism. Her humanism is a fusion of classical wisdom and Christian faith. Buck's faith keeps Madam Wu in touch with God and prevents her from succumbing to her lower nature. *Pavilion of Women* focuses upon Madam Wu, aspiring to the higher realm of divinity, staying free from the bestial level by imposing ethical control upon her wild impulses. She recognizes her position she occupies in the scheme of nature after her encounter with Brother Andre, a Christian priest. Buck believes that successful relationships are built by respecting others and by paying proper attention to the people around. She also believes that one should pursue his/her 'Way of religion' for the welfare of mankind. Pearl Buck's idea of religion is all-inclusive and human. It defines her humanist convictions. She believes that love is the force that transforms and improves men. Love and humanity makes man to forget himself.

According to Pearl Buck want of sympathy, love; understanding and consideration are the basic tenets of humanism. The novel reveals Pearl Buck a great votary of human uplift and emancipation. She loved and served man because she accepted the reality of a true super Spirit. As a humanist, she cherishes man's ideals and aspirations because man is the replica of the Divine Spirit. In the novel Divinity itself acquires a new meaning. If the Divine is real, it must be human. Humanism is a necessary factor in perfecting the Divine truth.

Alan Paton's *Cry, the Beloved Country* is the best example of Philosophical humanism. As a humanist Alan Paton emphasizes the dignity of man and his perfectibility, human dignity, individual freedom and social justice. The novel shows that welfare of man is his central concern. The novel made Paton a leading philosophical humanist in South Africa on corrective institutions. Paton tried to promote brotherhood through his own version of humanism. In the novel he talks of the "sense of duty" and his commitment to a sense of social responsibility and a pursuit of those oppressed by society. Through Jarvis and Kumalo, the novelist brings out to the fore of the human value, inherent in a very sad and serious human situation. Mr. Jarvis and Kumalo are the children of the light, surrounded by personal and national tragedy. They never fail to inspire us with their courage and service to humanity. In their fight with adverse fate, they bleed, but their heads are unbowed. Through these characters Paton suggests that there are good men to rebuild society in terms of justice, equality and generosity. It clearly shows that Paton is one of those novelists who stand with the unfortunates. His example of individual conscience, Rev. Stephen Kumalo, has become a character that we mentally lift from the novel and incorporate into our own lives as a reference point of humanism.

Now let us see Khushwant Singh's *Train to Pakistan* in the context of humanism. In the novel Khushwant Singh goes deeper and deeper in ethical humanism. It shows how human love, compassion and brotherhood can assuage the wounds caused by man's hatred for his fellow men in times of great divides. Khushwant Singh's *Train to Pakistan* is one of the finest humanistic novels to emerge out of the trauma of partition. It examines with clinical intensity the harsh facts of inhuman bestialities of life and shows how human love can transcend all man-made barriers and boundaries to confront and overcome such catastrophe. Khushwant Singh attacks the narrow concept of religion and upholds the values of human life such as love, affection and brotherhood. Singh emphasizes human dignity, individual freedom, social justice and cultural values. This defines his humanistic bent of mind. Khushwant Singh's *Train to Pakistan* is an epoch-making novel which describes not only the terror and tumult at the time of partition of the country, but also lays stress on the values dear to human beings. These values come into focus in Jugga's final act of sacrifice. Jugga's struggle and ultimate death to save the train is truly noble act of humanism. In doing so Jugga's authentic or real self grasps the transcendent reality. This gives a decisive meaning to his life and destiny.

According to Radhakamal Mukerjee, transcendence ... pins man's faith to cosmic goodness, love and reverence. Jugga's act of self-sacrifice and humanism is his own choice and not imposed by anyone. His enlightened self-interest can be said to have his inspiration for moral human behaviour. Jugga's struggle and ultimate death to save the train is truly noble act of humanism.

The study of *The Golden Notebook* reveals that the relationship between a humanist and a novelist is very close. As a modern humanist she believes in naturalistic philosophy. She rejects all supernaturalism. She relies primarily upon reason. In *The Golden Notebook* Lessing's 'free women', Anna and Molly decide for themselves 'their human needs' and 'design their lifestyles' in accordance with their wishes. They are "free women", they both "live the same kind of life- not getting married" (5). They are "a completely new type of women" (Ibid), and refuse the traditions as Anna says, "they still define us in terms of relationship with men" (Ibid). They are able to live "free" of men and marriage. *The Golden Notebook* reflects upon the innate goodness of human beings. The great ethical problem of Lessing's humanism is how to get rid of the boredom, tedium and meaninglessness of life and the consequent tension and anxiety in modern advanced cultures. In *The Golden Notebook* Lessing suggests certain strategies for the betterment of the individuals and the universe with humanistic outlook.

To conclude, the study reveals that each civilization has developed a humanism characterized by the human person, values and social milieu. Each has nourished a characteristic historical pattern of truths, values and myths, embodying the human person's and society's integration with mankind and cosmos as a whole. All the writers of the present study believe that true humanism rests on the moral and spiritual communion of man with fellow-man. Their humanism seeks to rehabilitate man through basing his moral decisions and standards on the foundations of love and reverence rather than those of reciprocity, prudence and equity. They believe that true reverence for life and cosmos is the unfading, perennial flower of humanism.

#### REFERENCES

- Buck, Pearl, S. *Pavilion of Women*. New York. 1946.
- Forster, E. M. *A Passage to India* England: Penguin Group. 1924.
- Paton, Alan. *Cry, The Beloved Country* New York : Macmillan. 1948.
- Lessing, Doris. *The Golden Notebook*. London: Flamingo, 1993.
- Singh, Khushwant. *Train to Pakistan*. New Delhi: Times Books International. 1981.
- Wilson, Angus. *Hemlock and After*. London: Faber and Faber. 1979. Bandiste, D. D. *Humanist Thought in Contemporary India*. Delhi: B. R. Publishing Corporation. 1999.
- Davis, Tony. *Humanism*. London: Routledge. 1997.
- Deshpande, H. V. *Literature and Literary Criticism: Indian and Western Perspectives*. Jaypur : Shruti Publications. 2006.
- Faulkner, Peter. *Humanism in English Novel*. London: Pemberton. 1975.
- Tagore, Rabindranath. *The Religion of Man*. George Allen and Unwin Ltd, 1963.

---

**A STUDY OF LEARNING DISABILITIES IN SECONDARY SCHOOL STUDENTS**

---

**Sharadabai. D. Manami**Research Scholar, Department of Education, Akkamahadevi Women's University, Vijayapura

---

**INTRODUCTION**

Learning disabilities, such as dyslexia, affect a person's ability to understand or use language, to do math calculations, to coordinate movements, or to direct attention. They are usually diagnosed in children once they start school. A learning disability is a neurological disorder. In simple terms, a learning disability results from a difference in the way a person's brain is "wired." Children with learning disabilities are as smart as or smarter than their peers. But they may have difficulty reading, writing, spelling, and reasoning, recalling and/or organizing information if left to figure things out by them or if taught in conventional ways. A learning disability can't be cured or fixed; it is a lifelong issue. With the right support and intervention, however, children with learning disabilities can succeed in school and go on to successful, often distinguished careers later in life. Parents can help children with learning disabilities achieve such success by encouraging their strengths, knowing their weaknesses, understanding the educational system, working with professionals and learning about strategies for dealing with specific difficulties.

**LEARNING DISABILITY**

Learning disorder is a condition in the brain that causes difficulty and struggle to comprehend or process information and can be caused by several different factors. Given the "difficulty learning in a typical manner", this does not exclude the ability to learn in a different manner. Therefore, some people can be more accurately described as having a "learning difference", thus avoiding any misconception of being disabled with a lack of ability to learn and possible negative stereotyping. In the UK, the term "learning disability" generally refers to an intellectual disability, while difficulties such as dyslexia and dyspraxia are usually referred to as "learning difficulties".

While *learning disability*, *learning disorder* and *learning difficulty* are often used interchangeably, they differ in many ways. Disorder refers to significant learning problems in an academic area. These problems, however, are not enough to warrant an official diagnosis. Learning disability, on the other hand, is an official clinical diagnosis, whereby the individual meets certain criteria, as determined by a professional (psychologist, pediatrician, etc.). The difference is in degree, frequency, and intensity of reported symptoms and problems, and thus the two should not be confused. When the term "learning disorder" is used, it describes a group of disorders characterized by inadequate development of specific academic, language, and speech skill.

The unknown factor is the disorder that affects the brain's ability to receive and process information. This disorder can make it problematic for a person to learn as quickly or in the same way as someone who is not affected by a learning disability. People with a learning disability have trouble performing specific types of skills or completing tasks if left to figure things out by themselves or if taught in conventional ways.

Individuals with learning disabilities can face unique challenges that are often pervasive throughout the lifespan. Depending on the type and severity of the disability, interventions, and current technologies may be used to help the individual learn strategies that will foster future success. Some interventions can be quite simplistic, while others are intricate and complex. Current technologies may require student training to be effective classroom supports. Teachers, parents, and schools can create plans together that tailor intervention and accommodations to aid the individuals in successfully becoming independent learners. School psychologists and other qualified professionals quite often help design the intervention and coordinate the execution of the intervention with teachers and parents.

**FACTS ABOUT LEARNING DISABILITIES**

- Fifteen percent of the U.S. population, or one in seven Americans, has some type of learning disability, according to the National Institutes of Health.
- Difficulty with basic reading and language skills are the most common learning disabilities. As many as 80% of students with learning disabilities have reading problems.

**LEARNING DISABILITIES OFTEN RUN IN FAMILIES**

1). Learning disabilities should not be confused with other disabilities such as autism, intellectual disability, deafness, blindness, and behavioral disorders. None of these conditions are learning disabilities. In addition, they should not be confused with educational opportunities like frequent changes of schools or attendance problems. Also, children who are learning English do not necessarily have learning

2). Parents are a child's first and best teachers. Show your child that reading can be fun. Read to your child every day. Visit the library frequently. Point out words on billboards and traffic signs as you drive, on food labels at the grocery store, on packages, mail, and letters. Play word games. Set an example by giving your child a chance to see you reading and writing at home.

### **TYPES OF LEARNING DISABILITIES**

Learning disabilities can be broadly classified into three major categories.

#### **Reading Disability**

The term 'reading disability' refers to a group of children of average or above average intelligence, who despite of adequate school attendance and teaching, cannot read properly. Children with reading disabilities have been classified in variety of terms as alexia, word blindness and minimal brain dysfunction. Recently the term dyslexia has been used to identify children with learning disabilities in reading. Reading problems have been noted to be the most important cause of school failure as 85% to 90% of all LD children have reading problems.

### **TYPES OF READING PROBLEMS**

#### **Visual Dyslexia**

Children having visual dyslexia feel difficulty in translating written letters into sounds. They are confused by letters with similar configuration [e.g.: h-n, l-j, v-m] and feel difficulty to differentiate between the words [e.g.: bad-bed, fan-fun]

#### **Auditory Dyslexia**

On the other hand children having auditory dyslexia feel difficulty in grasping the meaning of sound. One of the most noteworthy characteristics of these children is auditory discrimination problem. They cannot distinguish between m&n, p&d, man&mat, car&can, beg& bag, tank sank etc. Some children experience difficulties with certain sounds [e.g.: 'b', 't', 's', 'sh', 'c' ] while other children have problems with only initial or final consonant sounds.

#### **Sound Blending**

Sound blending is the ability to synthesize sounds into a complete word. Children with this difficulty are unable, to blend m-a-t into mat. The three phonemes of this word remain as separate sounds.

#### **Memory Skills**

Children with memory disturbances feel difficulty in recalling information. Mostly it is associated with various visual or auditory processes. Auditory memory problems may affect a child's ability to remember letter sounds and also the ability to blend these sound into a word. On the other hand, a child with visual memory deficits may be unable to recognize specific letter or word. Sequential memory deficits must also be discussed as a component of the memory process. Many children have difficulty to remember the order of letters in word, the sequence of sound within a word and the sequence of words within sentence.

#### **Letter and Word Reversals**

A widely discussed problem of children with reading disabilities is the tendency to read some letters and words backwards, rotated or inverted. Single letters such as b, d,p,q,n,u,m, and w are often read upside down and backwards. LD children are also observed reversing whole words [saw for was], parts of words [tow for two] and initial letters [big for dig].

#### **Critical Reading Skills**

Critical reading is a type of comprehension which involves critical and value judgments based on the attitudes and experience of the reader. Critical reading includes judging accuracy, drawing conclusions, evaluating the author's intention, etc.

#### **Writing Disability**

The actual act of writing involves a number of very distinct skills, including the ability to keep one idea in mind, to formulate the idea in words, to plan the correct graphic form for each letter and word, correctly manipulate the writing instrument and to have sufficient visual and motor memory (Lerner, 1976). many LD students dislike writing language activities and avoid them whenever possible.

### **Types of Writing Disabilities**

#### **Handwriting**

Hand writing is the most concrete of all the basic academic skills. Hand writing deficits have been referred as visual-motor integration problems (Johnson & Myklebust, 1967) and dysgraphia (Jordan, 1977). Some children with hand writing deficits are unable to hold a pencil while others have problem in writing certain letters.

---

Some of the more common handwriting disturbances are as following:

- Prewriting Skills
- Letter Formation
- Manuscript Writing
- Cursive Writing

**Spelling**

Spelling is frequently a more sensitive indicator of learning disabilities than other problems. Some common spelling errors are-addition of unneeded letters, omission of needed letters, reversals of whole word, reversal of vowels, reversal of consonants and wrong association of sound, etc.

Phonics Ability

Visual Memory

**Motor Memory**

Word may be recalled in a visual, auditory, or kinesthetic manner. LD children often lack the ability to remember the kinesthetic 'feel' of a word. During movement of hand in writing certain words are totally forgotten by these children.

**Written Expression**

Most written expression problems are found among young children beyond the second grade. They are unable to utilize the written form of language as an effective means of communication. Some are unable to transfer ideas in written form while other make grammar and syntax errors.

**Expression of Ideas**

In this problem children are unable to organize thoughts into the proper form for communication. Many children who can orally articulate their thoughts fail totally to communicate in a logical writing style.

**Syntax and Grammar**

The children with written syntax problems are able to express their thoughts in writing. However, numerous syntax and grammar errors totally distort their written output. Some of the more frequent writing syntax errors are word omission, distorted word order, incorrect verb and pronoun usage, incorrect word ending and lack of punctuation.

**Inadequate Vocabulary**

Vocabulary is most important for adequate written expression. Some LD children have poor vocabularies because of lack of various experiences, while other have poor vocabularies because of impoverished oral language background.

**TIPS FOR HELPING WITH SCHOOLWORK**

- Show an interest in your child's homework. Inquire about the subjects and the work to be done. Ask questions that require answers longer than one or two words.
- Help your child organize homework materials before beginning.
- Establish a regular time with your child to do homework-developing a schedule helps avoid procrastination.
- Find a specific place for your child to do homework that has lots of light, quiet, and plenty of work space.
- Encourage your child to ask questions and search for answers, taking the time to figure out correct answers.
- Make sure your child backs up answers with facts and evidence.
- Practice school-taught skills at home.
- Relate homework to your child's everyday life. For instance, teach fractions and measurements as you prepare a favorite food together.
- Be a role model-take the opportunity to read a book or newspaper or write a letter while your child studies.
- Praise your child for both the small steps and big leaps in the right direction

**CONCLUSION**

Learning Disability means a disorder in some or more of the basic psychological processes involved in understanding or in using language, spoken or written, which may manifest itself in an imperfect ability to listen, think, speak, read, write, spell or to do mathematical calculation. The term includes such conditions as



---

perceptual handicaps, brain injury, minimal brain dysfunction, dyslexia, and developmental aphasia. The term does not include children who have learning problems which are primarily the result of visual, hearing, or of emotional, or economic disadvantage. Several leading experts disadvantage. Several leading experts in the field of learning disabilities have researched the psychological difficulties often experienced by children with learning disabilities and have offered suggestions to parents on ways to help protect their children from developing these problems.

**REFERENCES**

- 1) Dr.Manju Pandey (2003), Learning Disabilities in Primary School children .
- 2) Dr. Rajni .joshi. Language Disability of children.
- 3) Dr. Prem Kumar jha. Language Disability.

---

**EMPOWERMENT OF WOMEN THROUGH MICRO FINANCE: A REVIEW OF LITERATURE**

---

**Dr. S. B. Kamashetty<sup>1</sup> and Annapurna M. Tuppada<sup>2</sup>**<sup>1</sup>Chairman, Department of Management, Akkamahadevi Women's University, Vijaypur, Karnataka<sup>2</sup>Research Scholar, Department of Commerce, Akkamahadevi Women's University, Vijaypur, Karnataka

---

**ABSTRACT**

*Microfinance is a key strategy for poverty reduction and empowerment of poor women. Many studies show that microfinance plays a crucial role in supporting the livelihoods of the poor. Micro financing has transferred the real economic power in the hands of women and has created a space for gender equality. Micro finance provides both economic and social benefit to the members like poverty reduction and women empowerment. The study puts forward on how microfinance initiates improvisation of economic and social condition of women through implementing entrepreneurial skill. Further makes an effort to understand the impact of microfinance program on women and recommends the effective implementation of the program. Based on reviews of various literatures of eminent authors the study reveals out that microfinance is considered as a key factor in empowering women. Further the conclusion is drawn that microfinance positively impacts on women empowerment and it helps women to become economically and socially independent by choosing micro small venture, access loan facility and it supports women to become empowered through gaining self confidence and initiative. I have gone through various studies they are often valuable for me to understand the concept and working of microfinance sector and I acknowledge the author of such studies.*

*Keywords: Microfinance, Women empowerment, Poverty reduction, Gender equality, Entrepreneur skill, Economic and social condition.*

---

**INTRODUCTION**

This paper reviews various literatures on micro finance and its effect on women empowerment. The paper tries to promote gender equality and empowerment among women as micro finance serves as an important tool of women empowerment. The empowerment can be understood as a process of enabling women to acquire and possess "power resource" in order to make their own decisions which were earlier made by others. Hence, the process of gaining control over the source of power is itself is empowerment. Micro finance is not a recent of recent origin. But its roots last since 1970's when Md. Yunus introduced the concept of Grameen Bank of Bangladesh. Micro finance in India can trace its origin back to early 1970's when the Self Employed Women's Association (SEWA) of Gujarat formed an urban cooperative bank, called the Shri Mahila SEWA Sahakari Bank. Micro finance as a tool for poverty alleviation and women acts as a device to meet the credit requirements of the poor unbankable people. Micro finance is the provision of financial services to low-income clients who traditionally lack access to banking and related services in the rural, semi urban and urban areas. It provides women with the financial backing they need to start income generating activities and thereby enables them to actively participate in the economy. It instills in them confidence, improves their standard of living and makes them more active in decision-making activities, thereby encouraging gender equality.

Micro finance institutions(MFI'S) and Self help groups are the major participants of micro finance besides banks, insurance companies,NBFC'S etc.SHG'S have emerged as a key programming strategy for most of the women developmental activities. According to NABARD SHG is a group with "an average size of about fifteen people from a homogeneous class. They come together for addressing their common problems. They are encouraged to make voluntary thrift on regular basis. They use pooled resource to make small interest bearing loans to their members. This helps them to understand the essentials of financial intermediation including prioritization of needs, establishing terms and conditions and account keeping. This gradually builds financial discipline among them. Once the groups show mature financial behavior, banks are encouraged to make loan to SHG'S in certain multiples of accumulated savings of SHG. The bank loans are given without any collateral and market interest rates .The groups continue to decide the terms of loan to their own members. The peer pressure ensures timely loan repayments by the members." SHG also plays a significant role in reaching out and connecting with rural poor women. It provides them with a platform from where they can access banks and public services. They provide guidance, support and training and promote home based enterprises among its members.

**RESEARCH OBJECTIVE**

The objective of the study is to assess the impact of microfinance program on women empowerment. The study is to assess the extent to which microfinance institutions have successfully helped women to improve their living standard and socio-economic status in India.

**METHODOLOGY**

The study began with a literature review and is based on secondary data available from NABARD, RBI annual reports, online journals, and existing literature on microfinance. The study period for the analysis taken is from 2007-2017.

**RESULTS AND DISCUSSION**

Various literature studies had been made on the growth, challenges and impact of micro finance programs upon women across India. Few of them recognized the use of microfinance as a critical element for effective poverty reduction strategy, improved access and efficient provision of saving, credit and insurance facilities that can enable the poor to smoothen their consumption, manage risks, in building their assets and developing their microenterprises, Microfinance services also contributes towards improvement of resource allocation ,promotion of market and adoption of better technology, thus microfinance help to promote economic growth and development and empower poor women.

Swain and Wallentin<sup>1</sup> in the study, “Can Microfinance Empower women self-help groups in India”, investigated the status of women with respect to the control of resources, behavioral changes and the decision-making. The study concluded that SHGs provide support in the form of financial service and specialized training, have a great ability to make a positive impact on women empowerment. It was opined that greater emphasis needs to be placed on training, education and creating awareness in order to achieve a larger and long lasting empowerment.

Sengupta and Aubuchon<sup>2</sup> “The Microfinance Revolution: An Overview”, Federal Reserve Bank of St. Louis Review” their article was intended as a non-technical overview on the growth and development of microcredit and microfinance. The Grameen bank and its achievement were reviewed. The group lending mode of granting microfinance and its benefit was emphasised. It reviewed the microfinance in different economies and its future. Jerinabi and Kanniammal<sup>3</sup> “Microfinance and Empowerment of Muslim Women: A Case Study of SHGs in Coimbatore city of Tamil Nadu” examined the parameters like mobility, recognition within the family, credit sources, asset building and involvement in decision making activity. The study recommends that planning for women self employment needs, procedures for credit access to women should be made easy and simple and further a need to evolve new products by the banks which help in long-term sustainability.

Pillai and Nadarajan<sup>4</sup> in their paper concluded that microfinance is a powerful tool to alleviate poverty and empower rural women and thereby bringing socio-economic changes in the rural India. Microfinance and self help groups were found to be successful in promoting empowerment of women leading to development. Their paper analyzed the impact of microfinance on the empowerment of SHG leaders in psychological, economic and social aspects and their attitudes in Kanyakumari District.

S.Sarumathi and Dr. K. Mohan<sup>5</sup> in their study “Role of Micro Finance in Women Empowerment (An Empirical Study in Pondicherry Region Rural SHG’S) analyzed that there was a gradual increase in the psychological, social, and economic empowerment of women through micro finance. Impact of micro finance was appreciable in bringing confidence, courage, skill development and empowerment.

Perways Alam and Mohammed Nizamuddin<sup>6</sup> in their study “Role of Micro Finance and Self Help Group in Women Empowerment: A Case Study of District Mewat opined that SHG have had a great impact on both economic and social aspects of beneficiaries. The SHG empowered women by promoting self reliance, self confidence, self dependence and educating them about their fundamental rights.

Rahul Nilakantan , Surabh C. Dutta, Priyanjali Sinha and Samar k. Datta<sup>7</sup> in the paper entitled “The Impact of Microfinance on Women Empowerment : Evidence from Eastern India” revealed that there is a greater access to micro finance as measured by longer duration of treatment is associated with no or negative empowerment effects on the economic dimensions of empowerment i.e., enterprise management, credit related decisions ; but an increase in the empowerment in terms of child related decisions, imply a rebalancing of influence between men and women within the household along traditional gender lines.

Dr.Ashwin G. Modi, Mr. Kiran J.Patel, Mr. Kundan M.Patel<sup>8</sup> in their study entitled “Impact of Microfinance Services on Rural Women Empowerment: An Empirical Study” concluded that microfinance has a positive impact over women empowerment. The results stated that microfinance has improved the economic condition and enhanced the ability of the members contribute in family’s decision-making along with improvising their standard of living. The study is found to be useful to MFI’S to strengthen and expand their support to rural poor women and Government and NGO’S can formulate policy to empower rural women socially and economically. Rajni M.L.<sup>9</sup> made study on “Micro Finance for Women Empowerment” in order to analyze how microfinance has an impact on women empowerment through SHG. Further study describes that there are various factors

such as household, village characteristics, cultural and religious norms within the society. Author concludes that there is a positive impact on women empowerment through microfinance. The author suggested that women empowerment is to be pursued as a serious objective by SHG program in particular and larger microfinance community.

Vijay B. Singh and Ravish Raj Singh<sup>10</sup> conducted a study on “The – Women Empowerment through Micro-Financing in India – A Case Study of Rural Women”. The study aimed at analyzing the impact of micro credit on socio-economic empowerment of women in the Ranchi District of Jharkhand in India. SHG’S are not just a financing system but for social and economic change, especially for women. SHG changed women from housekeeper to organizer, manager and decision makers and thereby imparting in them the skill and abilities. SHG’S enable women to take up productive activities.

Dr.A. Sujatha and R. Vennila<sup>11</sup> in their study entitled “Microfinance and Women Empowerment in Theni District” revealed that micro finance was a tool for empowerment of women. Women took up mainly income generating activities and showed financial discipline towards regular repayment of loans. Thus micro finance was successful in imparting self confidence, financial discipline, and improved standard of living in rural women.

### **CONCLUSION**

Based on reviews of various literatures of eminent authors it has been revealed out that microfinance is considered as a key factor in empowering women. From theoretical analyses and empirical evidence suggest that microfinance positively impacts on women empowerment and it helps women to become economically and socially independent by choosing micro small venture, access loan facility and it supports women to become empowered through gaining self confidence and initiative.

### **RECOMMENDATION**

Above studies are mostly focused on social and economic dimensions and it has been observed that most of the studies have examined multiple parameters in their study which includes economic and social empowerment. Few of them have analyzed the psychological aspect of women empowerment. So, there exists an opportunity for future researcher to study on these parameters.

### **REFERENCES**

1. Swain, R & Wallentin. (2007). “Does Microfinance Empower Women Evidence from Self Help Groups in India”, Working Paper 2007:24, Uppsala University. <http://www.nek.uu.se>.
2. Sengupta, R., & Aubuchon, C.P. (2008). “The Microfinance Revolution: An Overview”, Federal Reserve Bank of St. Louis Review, Vol. 90(1), pp. 9-30
3. Jerinabi, U.; and Kanniammal, K. (2009), “Microfinance and Empowerment of Muslim Women: A Study of SHGs in Coimbatore city of Tamil Nadu”, The Indian Journal of Commerce, Vol. 62(1), pp. 16-26.
4. Pillai, N.T. & Nadarajan, S. (2010). “Impact of Microfinance-An Empirical Study on the Attitude of SHG Leaders in Kanyakumari District-Tamilnadu, International Journal of Enterprise and Innovation Management Studies, Vol. 1(3), pp. 89-95
5. Sarumathi S. and Mohan K. (2011). “Role of Micro Finance in Women’s Empowerment (An Empirical study in Pondicherry Region Rural SHG)”. Journal of Management and Science, 1, ISSN: 2249-1260, 1-10.
6. Perways Alam. and Mohammed Nizamuddin. (2012). “Role of Micro Finance and Self Help Groups in Women Empowerment: A Case Study of District Mewat”. International Journal of Entrepreneurship and Business Environment Perspectives, Vol.1, pp.94-100
7. Rahul Nilakantan, Saurabh C. Datta, Priyanjali Sinha and Samar K. Datta (2013). “The Impact of Microfinance on Women Empowerment “Evidence from Eastern India”. International Journal of Development and Conflict, retrieved from <https://www.researchgate.net/publication/299513593>
8. Dr. Ashwini G. Modi, Mr. Kiran J. Patel and Mr. Kundan M. Patel. (2014). “Impact of Microfinance Services on Rural Women Empowerment: An Empirical Study”. Journal of Business and Management, Vol. 16, pp 68-75.
9. Ranjini M.L. (2015). “Micro Finance for Women Empowerment”. International Journal of Research in Commerce and Management, 6(1), ISSN 0976-2183, 92-95.

- 
10. Vijay B.Singh and Ravish Raj Singh. (2016). "The-Women Empowerment through Micro-Financing in India- A Case Study of Rural Women". International Journal of Humanities and Management Sciences, Vol.4, pp 11-13.
  11. Dr. A.Sujatha and R. Vennila. (2017). "Micro Finance and Women Empowerment in Theni District". Social Welfare, pp27-30.

---

**ANTIOXIDANT PROPERTIES OF DRAGON FRUIT AND ITS ASSAY METHODS – A REVIEW**

---

**Ashwini Milind Kurane**Assistant Professor, Department of Food Science and Technology, Shivaji University, Kolhapur

---

**ABSTRACT:**

A dragon fruit belongs to cactus family grown in dry land regions. In Maharashtra dragon fruit mainly available in two varieties such as *Hylocereus Undatus* and *Hylocereus Polyrhizius*. Dragon fruit is highly nutritious and it posses high antioxidant properties. In human oxidant stress may leads to traumatic injury, cancer and degenerative diseases. Antioxidants have ability to limiting oxidative damage and ultimately minimizing diseases. Among these two varieties *Hylocereus Polyrhizus* (Pink/Red flesh with pink skin) posses higher antioxidant properties as compared to *Hylocereus Undatus* ( White flesh with pink skin). This Pithaya fruit posses antioxidant properties due to various compounds present in fruit such as high amount of Ascorbic acid, Polyphenols, Flavonoids, Betalins and Gallic acid. Various researches carried out to determine antioxidant properties from dragon fruit peel, pulp. To determine antioxidant properties FIC assay, DPPH Method, TPC assay, Total phenolic content determination, Free radical scavenging activity methods are used.

*Keywords: Dragon fruit, Oxidant stress, antioxidant, phenolic content*

---

**INTRODUCTION**

A Dragon fruit (*Hylocereus Spp.*) or Pithaya is the fruit of Cactaceae family. *Hylocereus Undatus* and *Hylocereus Polyrhizius* are two common varieties of pithaya fruit. The plant is commonly known as Queen of the Night, Moon flower and /or Lady of the Night. It is native to Central America but now grown all over the world, including India (Rao and Sasanka, 2016). The fruit is mainly available in April-May and September-November, but year round availability depending upon the variety. The scientific name of this fruit comes in three types all with leathery, slightly leafy skin: a) *Hylocereus undatus*, white flesh with pink skin b) *Hylocereus polyrhizus*, red flesh with pink skin c) *Selenicereus megalanthus*, white flesh with yellow skin. The dragon fruit is emerging crop with functional properties having higher phenolic and antioxidant activity hence gaining more importance in the food industry.

In the human body, the formation of free radicals is regulated by various enzymes and antioxidants in response to exogenous stimuli. In the case of extensive production of free radicals, it could lead to traumatic injury, inflammation and other chronic events, such as cancer and degenerative disease, due to the oxidant stress. Over last few decades, few antioxidant vitamins which have the ability of limiting oxidative damage, have been introduced such as  $\beta$ -carotene, Vitamin C and Vitamin E, thus minimizing the threats of particular chronic diseases. This can be observed from the closely association of heart disease and low plasma levels of  $\beta$ -carotene, tocopherol and L-ascorbic acid in epidemiological studies.

Antioxidant studies on various types of fruits have been carried out for many years. There is wide variety of antioxidant compounds present in fruits. All antioxidant compound can act as substances that delay or prevent the oxidation of cellular oxidisable substrates caused by reactive oxygen species (Ajila et.al., 2007). Antioxidants are man-made or natural substances that may prevent or delay some types of cell damage. The cell damage is caused by the deleterious effect of process mediated by free radicals in cell membranes; by reducing the susceptibility of tissues due to oxidative stress. The main principle of antioxidant activity is the availability of electrons to neutralise any free radicals. Free radicals which are produced during the oxidation process are extremely reactive and have the potential to damage transient chemical species. The higher the antioxidant defences against the free radicals activity, the lower the oxidation stress and will prevent from cell damage.

The present paper reviews the antioxidants present in dragon fruit and procedures to determine antioxidant activity of dragon fruit pulp/peel.

Dragon fruit is one of the fruits which contains antioxidant properties. The red flesh variety is believed to be rich in antioxidants and has an exceptionally high content of soluble fiber. It is considered a good source of vitamin C. Among the most abundant antioxidant compounds in tropical fruits are carotenoids, phenolics and betalains. According to Park *et al.* (2008), polyphenols, as one of phenolic compounds, play the main role in contributing to the overall antioxidant activity. Polyphenols such as flavonoids can be found mostly in the pulps, peels and seeds of the fruits. Wu et al. (2006) observed in their studies that the total phenolic content of pitaya pulp and peel are similar, and the contents of flavonoids indicate that the fruit pulp and peel are rich in polyphenols and are valuable sources of antioxidants. Kim et al. (2011) investigated the antioxidant activity of total polyphenols and flavonoids against various free radicals of pulps and peels of white pitaya and red pitaya of Korean origin.

The authors found that the content of flavonoids and polyphenols in the methanolic extract of both red and white pitaya bark were approximately three to five times higher than the content of these antioxidants in the pulp of red and white pitaya, respectively. The investigators were able to identify the presence of phenolic compounds, the derivatives of hydroxycinnamic acid, glycosides, betacyanin flavonoids and their derivatives, in addition to some unknown compounds.

Esquivel *et al.* (2007) found out that betalains containing both phenolic and non-phenolic structures were responsible for the major antioxidant capacity of purple *Hylocereus* juices evaluated, while non-betalainic phenolic compounds contributed only to a minor extent. It was thought that betalains were related to anthocyanins (i.e. a flavonoid derivative), the reddish pigments found in most plants. However, betalains are structurally and chemically unlike anthocyanins because they contain nitrogen whereas anthocyanins do not. Betalains in pulps of purple *Hylocereus* species were responsible for the major antioxidant capacity (Esquivel *et al.*, 2007) Mahattanatawee *et al.* investigated the antioxidant activity of selected tropical fruits grown in South Florida, U.S.A. and reported that the antioxidant activity of red pitaya was higher than that of white pitaya. Recently, Kim *et al.* investigated the antioxidant and antiproliferative activities of red and white pitaya grown in Jeju Island, Korea and reported that the peel extract and pulp extract of white pitaya had higher bioactivity index values than those of red pitaya.

Antioxidant activity of dragon fruit is mainly due to the content of ascorbic acid (Vitamin C). Dragon fruit contains 20.5 mg of vitamin C per 100 g of raw fruit. In living organisms, ascorbic acid serves in many physiological functions, such as acts as reductant to prevent cellular components from oxidative damage. This is because ascorbic acid has the capability of serving as a scavenger in the oxidation of free radicals and oxygen-derived species, *e.g.*, singlet oxygen, hydrogen peroxide and hydroxyl radicals. Hence, ascorbic acid is found to be very useful in the treatment of photo-aging. Instead, pro-oxidant properties of ascorbic acid also contribute to its antibacterial effects. As the result of ascorbic acid can readily and reversibly be oxidized to dehydroascorbic acid, ascorbic acid can be utilized as a strong reductant in the interactions of ascorbic acid with numerous metal ions. From previous studies, the presence of ascorbic acid, dehydroascorbic acid and its intermediate monodehydroascorbic acid free radical indicated their involvement in redox coupling reactions involving electron transport and membrane electrochemical potentiation. In case of neurochemical reactions, ascorbic acid is found to be involved in the formation of neurotransmitters and hormones. Besides, ascorbic acid may also serve as a neuromodulator in the interactions of extracellular ascorbic acid with various membrane proteins.

Jamilah (2011) reported that *Hylocereus undatus* consists of  $150.46 \pm 2.19$  mg of polyphenolic components such as betalains, gallic acid and betacyanins per 100 g of dry weight. In cacti, red-violet betacyanins and yellow betaxanthins are the most important fruit pigments, belonging to betalain pigments. Betalain is a class of water soluble pigments that provide the colours in a wide-ranging of flowers and fruits. Betacyanins are attached to N-heterocyclic compounds and are a class of compounds that can also be employed as antioxidants, with radical scavenging activities. Gallic acid (3,4,5-trihydroxybenzoic acid) is an organic substance existing in plant materials either as a free acid, as esters, or as part of tannic acid molecule. This ubiquitous chemical is one of the most biologically-active phenolic compounds of plant origin. Gallic acid possesses wide range of biological activities, such as antioxidant, antibacterial, antiviral, and analgesic. As antioxidant, gallic acid acts as an anti-apoptotic agent and helps to protect human cells against oxidative damage. Several studies have clarified the antioxidant behaviours of gallic acid and its derivatives. From previous research, antibacterial properties of gallic acid were shown effective against human pathogens (*Staphylococcus aureus*, *Corynebacterium accolans*), a plant pathogen (*Erwinia carotovora*) and human pathogenic yeast (*Candida albicans*). Meanwhile, methyl gallate was also shown to exhibit effective bactericidal activity against numerous Gram-positive and Gram-negative microbes. Gallic acid is also capable of possessing cytotoxic effects against cancer cells, without harming normal cells. For instance, the presence of gallic acid in Triphala, an Indian herbal drug is the primary attribution to its cytotoxic properties, which are effective in the treatment of prostate and breast cancer cells.

#### ANTIOXIDANT ACTIVITY DETERMINATION

Antioxidant activity of dragon fruit can be determined by following various methods.

##### i. TPC (Total Phenolic) assay

Antioxidant level for each sample was measured by TPC assay using Folin-Ciocalteu's method based on modified method by Lim *et al.* (2006). A volume of 0.3 ml of each extract was mixed with 1.5 ml of Folin-Ciocalteu's reagent (which was diluted 10x with distilled water) and 1.2 ml of sodium carbonate (7.5% w/v) in a test tube. The tube was then vortexed and covered by parafilm. The tube was incubated in dark for 30 min at room temperature. After that, absorbance readings were taken by measuring the sample using Perkin Elmer Lambda 25 UV/Vis spectrophotometer at absorbance of 765 nm. Gallic acid with concentrations of 0.05 mg/ml,

0.10 mg/ml, 0.15 mg/ml, 0.20 mg/ml and 0.25 mg/ml used as standards were prepared by dissolving in 70% ethanol. Both samples and gallic acid were measured against 70% ethanol which was used as blank. All samples and readings were measured in triplicate

#### ii. FIC assay

FIC assay was carried out according to the modified method of Wang et al. (2008) to determine secondary antioxidant activity of the samples. A 10 ml series of dilutions was prepared for each sample at five different concentrations (0.02 mg/ml, 0.04 mg/ml, 0.06 mg/ml, 0.08 mg/ml and 0.1 mg/ml). The reaction mixture (2.15 ml) contained 500  $\mu$ l samples (at different concentrations), 50  $\mu$ l of 2 mM FeCl<sub>2</sub> (dissolved in distilled water) and 1.6 ml of 70% ethanol. The mixtures were then mixed thoroughly and incubated for 5 min. After that, 100  $\mu$ l of 5 mM ferrozine (dissolved in 70% ethanol) was added, mixed and left in the dark at room temperature for another 5 min. Absorbance of the Fe<sup>2+</sup>-ferrozine complex was measured at 562 nm against 70% ethanol as blank. Both ethylene diamine tetraacetic acid (EDTA) and BHA were used as positive control. As for the negative control, the reaction mixture contained only FeCl<sub>2</sub>, 70% ethanol and ferrozine.

The chelating effect of each sample was calculated using the following equation:-

$$\text{Chelating effect \%} = \frac{A_{\text{control}} - A_{\text{sample}}}{A_{\text{Control}}} \times 100$$

Where

A<sub>control</sub> = Absorbance reading of control

A<sub>sample</sub> = Absorbance reading of the sample

#### iii. Determination of total phenolic content

Total phenolic content was determined according to the method of Lim et al. Samples (0.3 ml) were measured into test tubes followed by 1.0 ml of Folin-Ciocalteu's reagent (diluted 10 times with water) and 1.2ml of sodium carbonate (7.5% w/v). The tubes were vortexed, covered with parafilm and allowed to stand for 30 min. Absorbance at 765 nm was measured against a reagent blank. If the sample absorbance exceeded 1, the sample was appropriately diluted to give reading less than 1. A standard calibration curve was prepared using gallic acid. Total phenolic contents were expressed in gallic acid equivalents (GAE) in mg per 100 g fresh fruit. Since ascorbic acid was responsible to the formation of the blue molybdenum – tungsten complex, the absorbance originating from it was corrected by preparing ascorbic calibration curve. An ascorbic calibration curve was therefore prepared. The total phenolic content reported was corrected for ascorbic acid.

#### iv. Free radical scavenging activity assay

Free radical scavenging activity was determined according to the method of Suja et al. with slight modification. Dragon fruit extract (1 ml) was added to 2 ml DPPH solution (2ml of 0.02g/L DPPH) in ethanol. The reduction of DPPH was measured at 517 nm against a blank assay at 30 min. The percentage of remaining radical in medium is calculated as the absorbance of the sample divided by that of DPPH control at the same time multiplied by 100. The amount of sample needed to decrease the initial DPPH concentration by 50%, EC<sub>50</sub>, was calculated graphically.

The anti-radical power (ARP) of extract was calculated as

$$\text{ARP} = 1 / \text{EC}_{50}$$

#### v. DPPH assay

The radical scavenging activity of each sample was measured using a modified method described by Khamsah et al. (2006). Each sample was prepared in a series of dilution (0.2 mg/ml, 0.4 mg/ml, 0.6 mg/ml, 0.8 mg/ml and 1.0 mg/ml) with final volume of 10 ml. A volume of 1 ml of each solution was then mixed with 2 ml of 0.1 mM DPPH reagent and mixed thoroughly. After the tubes were incubated at room temperature in the dark for 30 min, absorbance of the mixture was measured spectrophotometrically at 517 nm against 70% ethanol which was used as blank. The negative control contained only 2 ml of 0.1 mM DPPH and 1 mL of 70% ethanol without any extract. Butylated hydroxyanisole (BHA) acted as positive control to be compared with all the samples. Each sample was measured in triplicate and expressed in mean average. The radical scavenging activity was calculated accordingly:-

$$\% \text{ inhibition} = \frac{A_{\text{control}} - A_{\text{sample}}}{A_{\text{Control}}} * 100$$

Where,

A<sub>control</sub> = Absorbance reading of control

A<sub>sample</sub> = Absorbance reading of the sample



IC<sub>50</sub>, the amount of sample extracted into 1 ml solution necessary to decrease by 50% the initial DPPH concentration, was derived from the %inhibition.

## CONCLUSION

Red dragon fruit showed better antioxidant activity than compare to the white dragon fruits. Therefore red dragon fruit is more effective than white dragon fruit. Red dragon fruit contains more antioxidant properties and is more nutritional. This may be due to the presence of higher amount of phenolic compounds in the extract, which are responsible for the antioxidant properties. Therefore, red dragon fruit can be used to prevent anti-cancer more effectively as it contains more antioxidant properties that will overcome the effects of free radicals towards cells. In conclusion, various methods can be used to determine antioxidant activity of dragon fruit. This antioxidant activity can be measured in form of ascorbic acid content, total phenolic content, and free radical scavenging activity and gallic acid equivalents.

## REFERENCES

- Bora Lokesh, Indu Rani (2018) Nutritional properties & health benefits of Dragon fruit. *Beverage & food world*, 45 (3):37, 38.
- Cheak LK, Eid A. M, Aziz A, Ariffin FD, Elmahjoubi A and Elmarzugi NA (2017) Phytochemical and health benefits of *Hylocereus undatus*. *Nano Medicine & Nano Technology*, Open access, 1(1):1-7
- Choo Wee sim & Wee Khing Yong (2011) Antioxidant properties of two species of *Hylocereus* fruit. *Advances in Applied science Research*, 2(3):418- 425
- Jerenimo Michelle, Joice Orsine and Maria Rita, Carvalho Garbi Novaes (2017) Nutritional Pharmacological and toxicological characteristics of pitaya: A review of literature. *African journal of pharmacy and pharmacology*, 11(27):300-300
- Nurliyana R. Syed Zahir, Mustapha Suleiman, Aisyah, M.R. and Kamarul Rahim, K (2010) Antioxidant study of pulp and peels of dragon fruit: a comparative study. *International food research journal*, 17:367-375
- Prasad Reddy MN (2017) Dragon fruit -A natural source of food additives, *Applied food chemistry Mag*, 5:36-42
- Rebecca O.P.S, A. N. Boyce and S. Chandran (2010) Pigment identification and antioxidant properties of red dragon fruit. *African journal of biotechnology* 9(10): 1450-1454.
- Romero, joana G, W Kristine Grace D, and Valentino, Mary, Jhane G (June 2017) Phytochemical screening and bioassay of the antibacterial activity of *Hylocereus undatus* and *Hylocereus polyrhizus* fruit peel. *International journal of biology, pharmacy and allied science*, 6(6):1169-1180.
- Sari Anjar and Ratih Hardiyanti (2013) Antioxidant level and sensory of dragon fruit peel tea infusion made by partially fermented process, *Agroindustrial journal* 2 (1):63-68.
- Sekar Mahendran, Nur Fatin Zulkifli, Nur-aina Azman, Nur Afiqah Amir Azhar, Abdin Shakirin, Mohamad Norpi, Hafizati Izuani Musa, Nurul Syuhada Sahak, Mohd Syafiq Abdullah (2016) Comparative antioxidant properties of methanolic extract of red and white dragon fruit. *International journal of current pharmaceutical research*, 8 (3):56-58.
- Wiset L., N. Poomsa-ad and V. Srilaong (2012) Comparison of antioxidant activity and bioactive compound of dragon fruit peel from various drying methods. *International journal of nutrition and food engineering*, 6(10):943-946.

---

**TRANSLATION LITERATURE AS A MODE OF INTER-CULTURAL COMMUNICATION**

---

**Kranti Doibale<sup>1</sup> and Madhavi Arekar<sup>2</sup>**Assistant Professor<sup>1</sup>, R. D. and S. H. National College, Bandra (W), MumbaiAssistant Professor<sup>2</sup>, VPM's Joshi Bedekar College, Thane (W)**ABSTRACT**

*This research paper attempts to illustrate the necessity of translation literature as a means of establishing intercultural communication. It also attempts to depict the role of translation studies in extending the scope of language and reframing the boundaries of 'what is to be expressed' and 'can be expressed'. As translation plays the role of a mediator between two languages and cultures, it enhances the richness and depth of both the cultures and literatures. Thus, this paper discusses the importance of translation literature in the age of globalization.*

*Keywords: translation, multiculturalism, multilingualism, globalization*

---

Man, being a social animal, was exposed to and encountered different 'linguistic islands' and groups for the purpose of development and progress of civilization. However, in this endeavour, he faced serious semantic barriers. To overcome these, translation became an essential tool for establishing inter-cultural communication. Translation has always played a significant role in the social and cultural change in society. It is an instrument for inter-lingual and intercultural communication as it serves to be a medium of communication between various cultural groups and ethnicities even in today's global scenario. It helps in the dissemination of the ever-expanding knowledge and information available today. Thus, the importance of translation in this age of globalization and advanced technology has increased manifold.

V. Komissarov, in his seminal work, 'Introducing Modern Translation Studies' considers that, "translation is a complicated and many-sided kind of human activity. Though, usually people speak about translation "from one language on another, actually, it is not simply a replacement of one language with another. The different cultures, people, ways of thinking, literatures, epochs, levels of development, traditions and world views clash with each other in translation" (171).

Therefore, at its crux, translation is a process of language transfer from the original text to the target language wherein there is attempt to retain and sustain the meaning that is to be conveyed.

It is a fact that relationship between language and culture is close. Every language is unique in the way it orders, describes and understands the world. Lotman and Uspensky's theory states that "no language can exist unless it is steeped in the context of culture; and no culture can exist which does not have at its centre, the structure of natural language" (32). S. Bassnett too, underlines the importance of this double consideration when translating, by stating that language is "the heart within the body of culture," the survival of both aspects being interdependent. Linguistic notions of transferring meaning are seen as being only part of the translation process; "a whole set of extra-linguistic criteria" must also be considered (13-14). Hence, cultural knowledge is necessary and of utmost importance in learning a foreign language. Here, in such situations, translation comes to rescue. C. Thriveni asserts that, "(t) ranslation is an item covering all aspects of life expanding from history to traditional customs." (46). Thus, translation studies have greatly contributed in raising awareness about the importance of cultural knowledge.

Translation also plays a role in extending the scope of language and reframing the boundaries of 'what is to be expressed' and 'can be expressed'. The concept of cultural studies thus, is central in translation studies because not only two languages interact in translation process but also two cultures having both- common features and national specificity. Bringing this specificity in open is significant in studying inter-cultural communication and translation. Hence, in the words of Alexis Nouss, "translation is a cultural fact, taking place when cultures come into contact, partaking in and of their exchanges" (Exp 56 L 134).

A close analysis of prominent research works in translations proves that, translation is always studied and analysed in the light of inter-cultural communication. Therefore, in the field of translation studies, it is mandatory to have cultural knowledge. The transference of the intended meaning and its nuances is impossible unless the communicants understand the transmitted message and the underlying culture. Every language has its own dialects, flavour, nuances, anecdotes which make it rich. To understand all this in its originality one should have concrete knowledge of the cultural facts and common knowledge about a country, its geography, history, climate, literature, social and cultural institutions, political and economic conditions and values. All this

---

information forms the base for the communicant to understand the intended meaning of the messages conveyed in their linguistic form.

The role of a translator is crucial in the process of intercultural communication. He serves as a mediator between the two or more cultures, exchanging the understanding of ethnicity, habits, etiquettes, mannerisms and customs. The translator should attempt to bring in an equivalent for the language occurrence that directly mirrors another culture. To find an equivalent, the translator should be empathetic and compassionate. It is the ability to visualize oneself in the shoes of another person, trying to view and make sense of the world with his/her eye without any personal, cultural, racial, sexual or political prejudices. The translator should treat himself at par with another person and not as 'the Other'. Moreover, if the translator is successful in achieving this, the translation process becomes fruitful and an enriching one- enriching both the languages and cultures. For instance, by translating masterpieces from world literature, we enrich our 'own' literatures. We also raise and improve our own writing skills and standards as well as open the doors to a completely new gamut of thoughts, views, ideas and philosophies. This is evident especially when we have translated the great masters of world literature like Kalidasa, Vyasa, Kabir, Kafka, Homer, Dante, Seneca, Goethe, and Shakespeare to contemporary writers like Beckett, Simone de Bouvarie, Gulzar, J.K. Rowling, Paulo Coelho etc. This rich intellectual exchange brings about churning of new thoughts, trends and movements, which in turn lead to social and cultural change.

With the advent of technology in internet and Smartphones, people are hooked 24/7 on various social media websites. Thus, websites like Facebook, Twitter, LinkedIn etc and apps like WhatsApp, Hike, Line, Hangouts, have clients all over the world from innumerable cultures and languages thus, making the world a global family. Their only tool of communication is the language they use. This creates a need for common language to share views, opinions, feelings and emotions. Translation thus, can resolve this barrier. For example, Facebook provides a facility to read the translation if the client is not a native speaker of the expressed language. Google talkback helps a non-native speaker in a foreign land to communicate with the native speaker in his/her language while on personal and business tours. To this effect, translation makes it easy for people from varied backgrounds to come close to each other with help of these social media websites.

This also proves that translation is no longer confined to the academia but has spread its wings not only in the corporate world but also in the personal space. It is just a matter of good and effective language management along with translation that brings about a better and impactful inter-cultural communication. The words of Hatim and Mason echo the same, suggesting that, "the social context in translating a text is probably a more important variable than its genre" (121).

Any good translation should not sound or read as a translation. It should not reflect artificiality of just infusing the meaning with synonyms. It should reflect the naturalness and retain the originality of the meaning conveyed. Therefore, the translator should take into consideration the cultural distinctions and avoid changing culturally divergent items as much as possible. Instead, s/he should provide a glossary on the untranslatable elements to make it comprehensible.

In conclusion, translation is not just transference of meaning but it is a carrier or interpreter of culture. It plays the role of basic mechanism for intercultural communication. With the aid of translation, languages interact, cultures indulge and infuse with each other, play with each other's social textures, influence vocabularies, making it richer yet, sustaining its unique identity.

## **REFERENCES**

1. Bassnett, S. Translation Studies. London: Routledge. 1991.
2. C. Thriveni, "Cultural Elements in Translation: The Indian perspective". Translation Journal, Vol. 6/1, 2002.
3. Hatim, B., & Mason, I. (1990). Discourse and the Translator. Longman: Longman Group Limited.
4. Komissarov V.N. Introducing Modern Translation Studies. Moscow, 2001
5. Lotman, J., Uspensky, B. 1978. "On the Semiotic Mechanism of Culture," New Literary History.
6. Nouss, Alexis. "Translation and Mettissage"  
(<http://books.google.co.in/books?id=S37EdUramu0C&pg=translation+is+a+cultur+act&source+r63JYEha8uouS5C>) 7<sup>th</sup> Februray, 2019.

---

**LEGAL IDEALISM AND THE SOCIOLOGICAL APPROACH TO LAW**

---

**Ishita Singh**Student, University of Allahabad, Allahabad

---

Morals and values (good), which is most important in a society, together confuse of idealism. These morals and values are often broken by people. For that state makes laws in the form of command Law work on facts whereas society works on values. Thus state showed values in the form of law i.e. command.

**The term legal idealism has various meanings. These include**

- The notion that laws, and the rights and duties they confer, generally exist, in which legal idealism is apposed to;
- The notion that law is innately connected with moral or social values in which legal idealism is apposed to legal positivism.
- The notion that one can move from certain premises.
- The notion that one can derive systematic principles of a similar kind.

It is also some times used to imply too much faith in the capacity of law to solve problems. The endowing issues of legal idealism concern establishing systematic principles for legal development and decision making.

The most important characteristic of our age, concerned move with the working of law rather than its abstract content that law must be studied in action and not in text books. The study of law in relation to society. They concentrate on actual social circumstances which gives rise to legal institutions considering law as a social phenomenon. They are chiefly concerned with the relationship of law with their attention on social purposes and interest served by law rather than on individuals and their rights. It represent common interaction of men in social groups. They study the effect of law and society on each other. They treat law as an instrument of social progress to solve immediate problems of society to promote harmony and balance of interest of society.

The sociological approach towards the study of law was a reaction and revolt against the analytical and historical school which were regarded as self contained system. The former from the sovereign, the latter from cultural processes but sociological approach considers law as a social fact to sub serve the changing needs of the society through law. The interrelationship between law and society and the study of community and of social phenomena, of group or individual interests and their realization and fulfillment through law is the paramount concern of law. It is of recent origin. While other are concerned with the nature of law its sources rather than its actual working whereas the sociological approach make law as an instrument of social control and social change.

This dual approach helps in analysing and understanding the relationship between law and society depending on morals and values (good). It is key to consider legal situations (i.e. the legal system), legal process (how law is made) and the interaction of the law in societal change and social control. To analyse the impact, positive and negative, of law on race, class gender and other social differential values, as well as highlighting that :

**Law needs to be understood as part of social institutions**

The interaction of law and society with each other legal categories and legal reasoning interact with social hierarchies based on race, class, gender and sexuality.

The relation between law and social control and social change.

It may be concluded that understand of the interaction and inter relationship between society and the law in all areas. It is critical that further learning and analysis is needed to attempt a formalization of values and limitations of the discipline in order that it may continue to challenge traditional interpretations of socio legal issues.

1. Concerned more with the working of law rather than with the nature of law, administrative processes.
2. Considers law as a social institution which can be made, changed, modified or retained on the basis of experience. It synthesizes both the analytical and historical approach to the study of law.
3. It by emphasis upon social purposes and social goals.
4. It look on legal institutions, doctrines and precepts functionally as a matter of means only to satisfy greatest good of the greatest no.

---

---

**BACKGROUND**

Towards the end of 19th century, it was a reaction against the formal and barren approach of the analytical jurists and the pessimistic approach of the historical jurists. There was a need to study law in the functional and practical aspects.

Beginning of 20th century led to growing disbelief. Social conflicts. Natural law placed on idea of harmony which appeared as a clog in the way of legal reform, social change and economic justice. The states needed to expand health, insurance, education, old age security and other form of social and economics aspects of welfare with the idea of legal idealism in the society. Hence a new approach purposes and functions regulating relationship between individuals and groups of individuals emerge which is described as sociological approach to law.

**INDIAN POSITION**

Law in free India is being adjusted to serve the common needs and ends of society, much relevance in terms of realization of the social and economic goals of the community via legal idealism.

Before 1947 no new laws were made by judges, lawyers and law administrators. The face of social change was very slow working on the analytical fashion emanating from the British Parliament. The role of judges was just to interpret the laws not to discover. Its language too was foreign.

After 1947, the new constitution with the view to establish justice social, economic and political to promote the welfare of the people, social order, the old analytical approach was abandoned. A new sociological approach for reconnecting conflicting social interests and values became necessary for bringing peaceful social change through law.

From the above we conclude that keeping in mind the legal idealism of morals and values, law thus should be formed or legislated since idealism denotes goodness a positive society with the sociological approach that law must be (that positive law with morals & values) studied in relation to society where greatest benefit should be granted to greatest no. of people without the conflict of their interest for making society a better place to live.

---

**PEER TO PEER LENDING PLATFORM: A STUDY**

---

**Dr. (Smt.) Rajeshwari M. Shettar**Associate Professors, Department of Commerce, Shri Hurakadli Ajja Shikshan Samiti's Smt. K. S. Jigalur Arts and Dr. (Smt.) S. M. Sheshgiri Commerce College for Women, Dharwad

---

**ABSTRACT**

*Peer to peer lending is a new concept in India. Traditionally, if a person required a loan for purchasing a car or any other purpose, he had to go to a bank or similar financial institution to get the finance. Person had to apply and wait for it to be approved. Banks usually approve or reject loan, based on the applicant's repayment abilities. A person was judged depending on how much he made and what is his financial strength. In today's globalized world, when a person requires funds he can turn to peer to peer lending and borrow money from another person. Peer to peer lending promises higher returns for lenders as well as substantially lower interest rates for borrowers than traditional banking institutions. This paper attempts to study the services of peer to peer lending platforms, advantages of peer to peer lending, regulatory guidelines from RBI, leading peer to peer lending platforms and current status of peer to peer lending in India. The study is based on secondary data. The study found that, peer to peer lending has the potential to improve social welfare by conducting business at a lower cost. The study also found that, to start financial transactions, customer needs to either create a borrower or an investor account as per requirement.*

*Keywords: Peer to Peer Lending, Banking.*

---

**INTRODUCTION**

Peer to peer lending is the practice of lending money to individuals or businesses through online services that match lender directly with borrowers. In recent years, online peer to peer lending has developed rapidly in China. Online peer to peer lending is to borrow and lend on the internet and borrowers and lenders can use the internet platform to achieve online trading. It is considered to be a major innovation in the area of retail banking. In 2005, the first peer to peer lending platform in the world i.e. Zopa was launched in the United Kingdom. In China, online peer to peer lending platform first appeared in 2006. Since then more and more peer to peer lending platform has been created.

Peer to peer lending is a platform for customer loans by which connecting the borrower and the lender through the internet. The borrowers provide the information related to their personal and financial conditions, while the lenders assess the risk of the enterprise by themselves which later given the opportunity to choose their preference to be fund. The minimized barriers have increased the popularity of peer to peer lending as e-finance increases. Online sites and Fin tech Early Salary have started operations allowing the individuals to obtain loans or invest money through peer to peer lending without the intervention of banks and other financial institutions. The online peer to peer lending refers to direct borrowing between individuals and individuals through the internet platform.

The new lending mode breaks regional restrictions and meets more small businesses and individuals borrowing requirements. Peer to peer lending is an emerging financial market. The peer to peer lending is developing rapidly all over the world. The main difference between peer to peer lending and traditional bank is that, in the bank lending, each lender can not only obtain the loans information, but also evaluate the risk of bidding according to the borrower's social characteristic. Under peer to peer lending, an agent collects many borrowers and lenders, help users borrow money quickly.

**OBJECTIVES OF THE STUDY**

- To study the regulatory guidelines from Reserve Bank of India.
- To study services and advantages of peer to peer lending platforms.
- To study the leading peer to peer lending platforms.
- To study the current status of peer to peer lending in India.

**RESEARCH METHODOLOGY**

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

---

**REVIEW OF LITERATURE**

**Pushpa BV and Phani Satish (2016)** the article entitled “Prospects of Non Conventional Sources of Credit - A Case Study on Peer to Peer Lending in India”. In this article an attempt has been made to study the ecosystem of peer to peer or market place lending today and the Indian scenario of peer to peer lending. The study found that, in peer to peer lending model, companies draw profit from servicing and late payment fees rather than from repayment of principle and the interest on loan.

**GAO Ruiqiong FENG Junwen (2014)** the article entitled “An Overview Study on P2P Lending”. This article gives an overview study on the research development of the peer to peer lending from the theoretical and empirical literature on peer to peer lending at home and abroad. The study found that, peer to peer lending provides not only a lending mode but also a new option for individuals and investors.

**REGULATORY GUIDELINES FROM RESERVE BANK OF INDIA**

Peer to peer lending platforms will be given the status of NBFC by the RBI bringing much required strong regulatory oversight:

- Existing peer to peer platforms must apply for certificate of registration by 3<sup>rd</sup> January, 2018.
- Minimum INR2 crore net owned fund requirements.
- **Eligibility norms:** Indian company promoters and directors, adequate capital structure, necessary tech and managerial resources robust IT systems, viable business plan.
- **Permissible activities:** Act as an intermediary conduct due diligence on participants, undertake credit assessment and risk profiling, assistance in documentation and disbursement of loan, borrowing limit of 10 lakhs across peer to peer lending platforms for borrowers.
- **Non permissible activities:** Not allowed to take deposits or lend or provide any credit guarantee not hold funds in its balance sheet, not facilitate or permit securitized loan no cross sell not permit international flow of funds, storage of all data on database in India.
- **Prudential norms:** Leverage ratio not exceeding 2 per lender aggregate exposure limit of INR 10 lakhs per borrower aggregate exposure limit of INR 10 lakhs single lender or borrower exposure limit of INR 50,000 loan tenure maximum 36 months.
- Fund transfer to be managed by Trustee controlled Escrow Account.

**SERVICES OF PEER TO PEER LENDING PLATFORMS**

- Conducting background checks and due diligence on borrowers and lenders including verification of bank account, employment status and income.
- Helping borrowers with documentation and legal compliance.
- Moderating interactions between both parties.
- Matching borrowers with specific lenders and investors based on their investment criteria.
- Structuring credit models for loan approvals.
- Performing credit assessment and determining borrower credit risk.
- Handling payments and fund transfer amongst borrower’s bank account and lender.
- Overseeing on time loan repayment to prevent delinquency by appointing recovery agent.

**ADVANTAGES OF PEER TO PEER LENDING**

Peer to peer lending bridges the past widening gap between traditional banking and fund seekers.

- Easy availability of loans for SME and MSME in India dearth of assets is a common problem faced by small businesses and startups. In such cases, banks tend to reject loans in the absence of heavy asset strength. This is where peer to peer lending comes in.
- Easy, hassle free registration and loan application process.
- Lower interest rates as compared to conventional financial institutions.
- Higher returns on investment for lenders. Unlike mutual funds and equity, peer to peer lending offers stable rates irrespective of prevailing market conditions.

- Less documentations as well as a shorter loan processing time.
- Because loans are unsecured, borrowers with a low credit score can also procure funds. This eliminates the need for collateral, which is often required for traditional bank lending.
- Flexible monthly payments of installments from borrowers.
- Flexible liquidity plans without rigid lock in period.
- Round the clock customer support.

**LEADING PEER TO PEER LENDING PLATFORMS**

**Table-1: Leading peer to peer lending platforms**

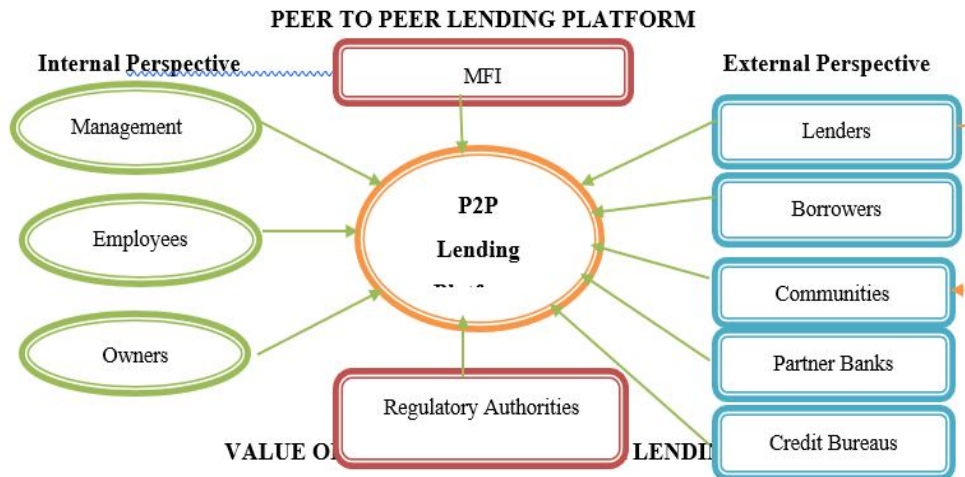
Particulars	Palrcent.com	ILend.In	Lendbox	Loanmeet
<b>Number of Lenders</b>	5,000	1,300	900	670
<b>Number of Borrowers</b>	20,000	3,500	2,000	1,500
<b>Commission</b>	1% from lenders 2-6% from borrower depending on creditworthiness	1% from lenders 3% from borrower	2-6% from borrower	2-5% from borrower
<b>Total disbursal</b>	Rs. 2 crore	Rs.90 lakhs	Rs.75 lakhs	Rs.61 lakhs
<b>Registration fee</b>	Rs. 1,500	Rs. 500	Nil	Rs. 1,000
<b>Lenders mandate</b>	Rs. 10 lakh of investible funds, above 25 years of age. Investments in stocks and possession of immovable property	Annual income of Rs. 8 lakh, PAN card, only graduates	PAN card, ID proof, one cheque leaf	Insist co- investing
<b>Borrowers mandate</b>	Salaried borrowers, SME owners with cash flows	Salaried borrowers (Rs. 25,000 per month, 6 months continuous employment)	No salary/ Income limits three security cheques	PAN Aadhar and bank statements 1 banking transaction from borrowers account favoring loan meet

Source: Website

**CURRENT STATUS OF PEER TO PEER LENDING IN INDIA**

P2P lending is legal in India and in August 2017, the Reserve Bank of India has classified the entire Peer to peer lending sites under Non-Banking Financial Companies (NBFC). Currently, the P2P lending space in India has more than 30 players which include Faircent, i2iFunding, LenDenClub, LendBox, Monexo, IndiaMoneyMart, Rupaiya Exchange, LoanBaba, CapZest, and many others. P2P lending has been in India since 2014, but it gained momentum in 2016-17 due to the slowdown in the lending by most banks. The pricing of the loans is based on the risk quotient. For example: For a default rate of 2%, the lending rate will be somewhere around 12% to 15%, while for a default rate at 9% to 10%, the lending rate will be as high as 30% to 35%.

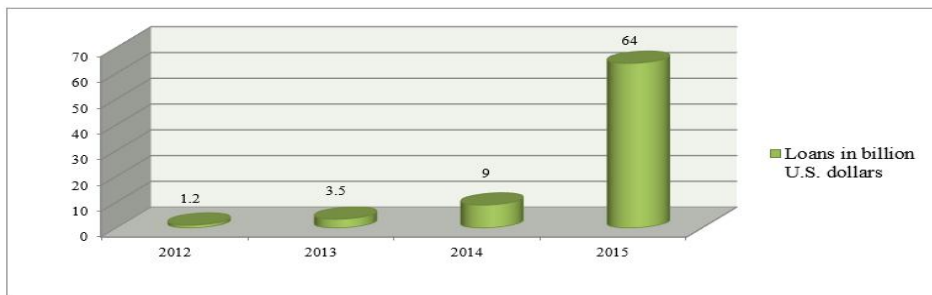




**Table 1:** Value of Global P2P Lending (in Billion U.S. Dollars)

Year	Loans in billion U.S. dollars
2012	1.2
2013	3.5
2014	9
2015	64

Source: Nunatak Statista



**HOW PEER TO PEER LENDING WORK**



**FINDINGS OF THE STUDY**

Peer to peer lending has the potential to improve social welfare by conducting business at a lower cost.

Help to restore the close connection between the financial world and the real economy.

To start financial transactions, customer needs to either create a borrower or an investor account as per requirement.

Customers need to register at the website to participate in any transaction. Registration is free for all users.

**SUGGESTIONS**

- Publicity in electronic, print media and social media platforms about the process and procedure involved in peer to peer lending is launched.
- Comprehensive training should be given to every staff members for implementation of peer to peer lending.
- Introduce a onetime campaign to enable all the members to know the basic features of peer to peer lending.
- Simple steps for administering the products should be provided for easy access for all the members.

---

**CONCLUSION**

Peer to peer lending removes the middlemen from the process, but it also involves more time, effort and risk than the general brick and mortar lending scenarios. The merit of P2P to the lenders is that the loans generate income in the form of interest, which can often exceed the amount of interest that can be earned by traditional method i.e. Bank lending. Peer to peer lending is direct lending between lenders and borrowers online without using traditional financial intermediaries like banks. Peer to peer lending works best for early stage startups and entrepreneurs who need to kick start their business. These businesses usually seek seed or venture funding to acquire the cash to get started. Getting a loan from a bank demands higher interest rate and collateral. This is where alternative modes of lending like peer to peer lending come to play. Entrepreneurs can borrow smaller amounts of money from individuals with ease. Peer to peer lending will emerge as the most prominent alternative investment opportunity. A method of debt financing that enables individuals to borrow and lend money without the use of an official financial institution as an intermediary.

**REFERENCES**

- Pushpa BV and Phani Satish “prospects of Non Conventional Sources of Credit - A Case Study on Peer to Peer Lending in India”, IOSR Journal of Business and Management, IES Management College and Research Centre, (IESMCRC-2016), 2016.
- Yesaya Eglesias Paulus “The Emergence of Peer-to-Peer lending in Indonesia: A Study of Risk Management Analysis on Conventional Banking Companies”, Proceedings of 162<sup>nd</sup> The IIER International Conference, Yokohama, Japan, 2018.
- Burkhardt Funk “Online Peer-to-Peer Lending-A literature”, Journal of Internet Banking and Commerce, 2011.
- GAO Ruiquiong FENG Junwen “An Overview Study on P2P Lending”, International Business and Management.
- Caimei Lu and Lu Zhang “Research on Risk Factors Identification of P2P lending Platform”, American Journal of Industrial and Business Management, 2018.
- Rainer lenz “Peer to Peer Lending: Opportunities and Risks”, European Journal of Risk Regulation, 2016.

---

**DISCRETE MATHEMATICS**

---

**Dr. K. Gnanaprasunamba**Assistant Professor, Department of Mathematics, S.S.A Government First Grade College (Autonomous),  
Ballari, Karnataka

---

**ABSTRACT**

*Combinatorics is a fundamental mathematical discipline as well as an essential component of many mathematical areas, and its study has experienced an impressive growth in recent years. One of the main reasons for this growth is the tight connection between Discrete Mathematics and Theoretical Computer Science, and the rapid development of the latter. While in the past many of the basic combinatorial results were obtained mainly by ingenuity and detailed reasoning, the modern theory has grown out of this early stage, and often relies on deep, well developed tools. This is a survey of two of the main general techniques that played a crucial role in the development of modern combinatorics; algebraic methods and probabilistic methods. Both will be illustrated by examples, focusing on the basic ideas and the connection to other areas.*

---

**INTRODUCTION**

The originators of the basic concepts of Discrete Mathematics, the mathematics of finite structures, were the Hindus, who knew the formulas for the number of permutations of a set of  $n$  elements, and for the number of subsets of cardinality  $k$  in a set of  $n$  elements, already in the sixth century. The beginning of Combinatorics as we know it today started with the work of Pascal and De Moivre in the 17th century, and continued in the 18th century with the seminal ideas of Euler in Graph Theory, with his work on partitions and their enumeration, and with his interest in Latin squares. These old results are among the roots of the study of formal methods of enumeration, the development of configurations and designs, and the extensive work on Graph Theory in the last two centuries. The tight connection between Discrete Mathematics and Theoretical Computer Science, and the rapid development of the latter in recent years, led to an increased interest in combinatorial techniques and to an impressive development of the subject. It also stimulated the study of algorithmic combinatorics and combinatorial optimization. While many of the basic combinatorial results were obtained mainly by ingenuity and detailed reasoning, without relying on many deep, well developed tools, the modern theory has already grown out of this early stage. There are already well developed enumeration methods, some of which are based on deep algebraic tools. The probabilistic method initiated by Erdős (and to some extent, by Shannon) became one of the most powerful tools in the modern theory, and its study has been fruitful to Combinatorics, as well as to Probability Theory. Algebraic and topological techniques play a crucial role in the modern theory, and Polyhedral Combinatorics, Linear Programming and constructions of designs have been developed extensively. Most of the new significant results obtained in the area are inevitably based on the knowledge of these well developed concepts and techniques, and while there is, of course, still a lot of room for pure ingenuity in Discrete Mathematics, much of the progress is obtained by relying on the fast growing accumulated body of knowledge. Concepts and questions of Discrete Mathematics appear naturally in many branches of mathematics, and the area has found applications in other disciplines as well. These include applications in Information Theory and Electrical Engineering, in Statistical Physics, in Chemistry and Molecular Biology, and, of course, in Computer Science. Combinatorial topics such as Ramsey Theory, Combinatorial Set Theory, Matroid Theory, Extremal Graph Theory, Combinatorial Geometry and Discrepancy Theory are related to a large part of the mathematical and scientific world, and these topics have already found numerous applications in other fields. A detailed account of the topics, methods and applications of Combinatorics can be found in [35]. This paper is mostly a survey of two of the main general techniques that played a crucial role in the development of modern combinatorics; algebraic methods and probabilistic methods. Both will be illustrated by examples, focusing on the basic ideas and the connection to other areas. The choice of topics and examples described here is inevitably biased, and is not meant to be comprehensive. Yet, it hopefully provides some of the flavor of the techniques, problems and results in the area in a way which may be appealing to researchers, even if their main interest is not Discrete Mathematics.

**DIMENSION, GEOMETRY AND INFORMATION THEORY**

Various algebraic techniques have been used successfully in tackling problems in Discrete Mathematics over the years. These include tools from Representation Theory applied extensively in enumeration problems, spectral techniques used in the study of highly regular structures and applications of properties of polynomials and tools from algebraic geometry in the theory of Error Correcting Codes and in the study of problems in Combinatorial Geometry. These techniques have numerous interesting applications. Yet, the most fruitful algebraic technique applied in combinatorics, which is possibly also the simplest one, is the so-called dimension

argument. In its simplest form, the method archers, even if their main interest is not Discrete Mathematics can be described as follows. In order to bound the cardinality of a discrete structure  $A$ , one maps its elements to vectors in a linear space, and shows that the set  $A$  is mapped to a linearly independent set. It then follows that the cardinality of  $A$  is bounded by the dimension of the corresponding linear space. This method is often particularly useful in the solution of extremal problems in which the extremal configuration is not unique. The method is effective in such cases because bases in a vector space can be very different from each other and yet all of them have the same cardinality. Many applications of this basic idea can be found in [13], [14], [37].

### ALGORITHMS AND EXPLICIT CONSTRUCTIONS

The rapid development of Theoretical Computer Science and its tight connection to Discrete Mathematics motivated the study of the algorithmic aspects of algebraic and probabilistic techniques. Can a combinatorial structure, or a substructure of a given one, whose existence is proved by algebraic or probabilistic means, be constructed explicitly (that is, by an efficient deterministic algorithm)? Can the algorithmic problems corresponding to existence proofs be solved by efficient procedures? The study of these questions often requires tools from other branches of mathematics. As described in subsection 3.3, if  $G$  is a graph on  $3n$  vertices, whose set of edges is the disjoint union of a Hamilton cycle and  $n$  pair wise vertex-disjoint triangles, then the chromatic number of  $G$  is 3. Can we solve the corresponding algorithmic problem efficiently? That is, is there a polynomial time, deterministic or randomized algorithm, that given an input graph as above, colors it properly with 3 colors? Similarly, as mentioned in subsection 3.3, the list chromatic index of any planar cubic 2-connected graph is 3. Can we color properly the edges of any given planar cubic 2-connected graph using given lists of three colors per edge, in polynomial time? These problems, as well as the algorithmic versions of additional applications of Theorems are open. Of course, an algorithmic version of the theorem itself would provide efficient procedures for solving all these questions. The input for such an algorithm is a polynomial in  $n$  variables over a field described, say, by a polynomial size arithmetic circuit. Suppose that this polynomial satisfies the assumptions of Theorems and that the fact it satisfies it can be checked efficiently.

### THE PROBABILISTIC METHOD

The discovery that deterministic statements can be proved by probabilistic reasoning, led already in the middle of the previous century to several striking results in Analysis, Number Theory, Combinatorics and Information Theory. It soon became clear that the method, which is now called the probabilistic method, is a very powerful tool for proving results in Discrete Mathematics. The early results combined combinatorial arguments with fairly elementary probabilistic techniques, whereas the development of the method in recent years required the application of more sophisticated tools from Probability Theory. In this section we illustrate the method and describe several recent results. More material can be found in the recent books [11], [16], [41] and [55].

### REFERENCES

1. M. Ajtai, J. Koml'os and E. Szemer'edi, A note on Ramsey numbers, *J. Combinatorial Theory Ser. A* 29 (1980), 354-360.
2. N. Alon, Restricted colorings of graphs, in *Surveys in Combinatorics*, Proc. 14th British Combinatorial Conference, London Mathematical Society Lecture Notes Series 187, edited by K. Walker, Cambridge University Press, 1993, 1-33.
3. N. Alon, The Shannon Capacity of a union, *Combinatorica* 18 (1998), 301-310.
4. N. Alon, Combinatorial Nullstellensatz, *Combinatorics, Probability and Computing* 8 (1999), 7-29.
5. N. Alon, S. Friedland and G. Kalai, Regular subgraphs of almost regular graphs, *J. Combinatorial Theory Ser. B* 37 (1984), 79-91.
6. N. Alon, M. Krivelevich and B. Sudakov, Tur'an numbers of bipartite graphs and related Ramseytype questions, to appear.
7. N. Alon, M. B. Nathanson and I. Z. Ruzsa, The polynomial method and restricted sums of congruence classes, *J. Number Theory* 56 (1996), 404-417.
8. N. Alon and P. Pudlak, Constructive lower bounds for off-diagonal Ramsey numbers, *Israel J. Math.* 122 (2001), 243-251.
9. N. Alon and P. Pudlak, Equilateral sets in  $l_n p$ , to appear.
10. N. Alon and V. R'odl, Asymptotically tight bounds for some multicolored Ramsey numbers, to appear.

11. N. Alon and J. H. Spencer, *The Probabilistic Method*, Second Edition, Wiley, New York, 2000.
12. N. Alon and M. Tarsi, Colorings and orientations of graphs, *Combinatorica* 12 (1992), 125-134.
13. L. Babai and P. Frankl, *Linear Algebra Methods in Combinatorics*, to appear.
14. A. Blokhuis, Polynomials in Finite Geometries and Combinatorics, in *Surveys in Combinatorics, Proc. 14th British Combinatorial Conference*, London Mathematical Society Lecture Notes Series 187, edited by K. Walker, Cambridge University Press, 1993, 35-52.
15. B. Bollobás, *Extremal Graph Theory*, Academic Press, London, 1978.
16. B. Bollobás, *Random Graphs*, Second Edition, Academic Press, London, 2001.
17. B. Bollobás and A. J. Harris, List colorings of graphs, *Graphs and Combinatorics* 1 (1985), 115-127.
18. B. Bollobás and A. Thomason, Threshold functions, *Combinatorica* 7 (1987), 35-38.
19. J. Bourgain, J. Kahn, G. Kalai, Y. Katznelson and N. Linial, The influence of variables in Product spaces, *Israel J. Math.* 77 (1992), 55-64.
20. J. Bourgain and G. Kalai, The influence of variables in product spaces under group symmetries, *GAFA* 7 (1997), 438-461.
21. K. Borsuk, Drei Sätze über die  $n$ -dimensionale euklidische Sphäre, *Fundamenta Math.* 20 (1933), 177-190.
22. F. Chung and R. L. Graham, *Erdős on Graphs: His Legacy of Unsolved Problems*, A. K. Peters, Wellesley, MA, 1998.
23. J. A. Dias da Silva and Y. O. Hamidoune, Cyclic spaces for Grassmann derivatives and additive theory, *Bull. London Math. Soc.* 26 (1994), 140-146.
24. S. Dasgupta, G. Károlyi, O. Serra and B. Szegedy, Transversals of additive Latin squares, *Israel J. Math.* 126 (2001), 17-28.
25. M. N. Ellingham and L. Goddyn, List edge colourings of some 1-factorable multigraphs, *Combinatorica* 16 (1996), 343-352.
26. P. Erdős, Some remarks on the theory of graphs, *Bulletin of the Amer. Math. Soc.* 53 (1947), 292-294.
27. P. Erdős and R. L. Graham, *Old and New Problems and Results in Combinatorial Number Theory*, L'Enseignement Mathématique, Geneva, 1980.
28. P. Erdős and A. Rényi, On the evolution of random graphs, *Publ. Math. Inst. Hungar. Acad. Sci.* 5 (1960), 17-61.
29. P. Erdős, A. L. Rubin and H. Taylor, Choosability in graphs, *Proc. West Coast Conf. on Combinatorics, Graph Theory and Computing, Congressus Numerantium XXVI*, 1979, 125-157.
30. E. Friedgut and G. Kalai, Every monotone graph property has a sharp threshold, *Proc. AMS* 124 (1996), 2993-3002.
31. E. Friedgut, Sharp thresholds of graph properties and the  $k$ -sat problem (with an appendix by J. Bourgain), *J. Amer. Math. Soc.* 12 (1999), 1017-1054.
32. H. Fleischner and M. Stiebitz, A solution to a coloring problem of P. Erdős, *Discrete Math.* 101 (1992), 39-48.
33. P. Frankl and R. Wilson, Intersection theorems with geometric consequences, *Combinatorica* 1 (1981), 259-286.
34. Z. Füredi, On a Turán type problem of Erdős, *Combinatorica* 11 (1991), 75-79.
35. R. L. Graham, M. Grötschel and L. Lovász, Editors, *Handbook of Combinatorics*, North Holland, Amsterdam, 1995.
36. W. T. Gowers, A new proof of Szemerédi's theorem for arithmetic progressions of length four, *Geom. Funct. Analysis* 8 (1998), 529-551.
37. C. Godsil and G. Royle, *Algebraic Graph Theory*, Springer-Verlag, New York, 2001.

38. R. L. Graham, B. L. Rothschild and J. H. Spencer, Ramsey Theory, Second Edition, Wiley, New York, 1990.
39. R. Guy, editor, Unsolved Problems: an olla-podrida of open problems, often oddly posed, Amer. Math. Monthly 90 (1983), 196-200.
40. W. Haemers, on some problems of Lovász concerning the Shannon capacity of a graph, IEEE Trans. Inform. Theory 25 (1979), 231-232.
41. S. Janson, T. Łuczak and A. Ruciński, Random Graphs, Wiley, New York, 2000.
42. J. Kahn and G. Kalai, A counterexample to Borsuk's conjecture, Bulletin of the AMS 29 (1993), 60-62.
43. J. H. Kim, The Ramsey number  $R(3; t)$  has order of magnitude  $t^2 = \log t$ , Random Structures and Algorithms 7 (1995), 173-207.
44. J. Koolen, M. Laurent and A. Schrijver, Equilateral dimension of the rectilinear space, Designs, Codes and Crypt. 21 (2000), 149-164. 18
45. J. Kollár, L. Rónyai and T. Szabó, Norm-graphs and bipartite Turán numbers, Combinatorica 16 (1996), 399-406.
46. A. Kostochka and V. Rödl, On graphs with small Ramsey numbers, J. Graph Theory 37 (2001), 198-204.
47. A. Kostochka and B. Sudakov, On Ramsey numbers of sparse graphs, to appear.
48. T. Kővari, V.T. Sós and P. Turán, on a problem of K. Zarankiewicz, Colloquium Math., 3 (1954), 50-57.
49. D. G. Larman, C. A. Rogers and J. J. Seidel, On two-distance sets in Euclidean space, Bull. London Math. Soc. 9 (1977), 261-267.
50. L. Lovász, On the Shannon capacity of a graph, IEEE Trans. Inform. Theory 25 (1979), 1-7.
51. G. A. Margulis, Probabilistic characteristics of graphs with large connectivity, Prob. Peredachi Inform. 10 (1974), 101-108.
52. Y. Matiyasevich, A criterion for colorability of vertices of a graph stated in terms of edge orientations (in Russian), Discrete Analysis (Novosibirsk) 26 (1974), 65-71.
53. Y. Matiyasevich, Some algebraic methods for calculation of the number of colorings of a graph, to appear.
54. R. Motwani and P. Raghavan, Randomized Algorithms, Cambridge University Press, New York, 1995.
55. [55] M. Molloy and B. Reed, Graph Coloring and the Probabilistic Method, Springer-Verlag, Berlin, 2001.
56. M. B. Nathanson, Additive Number Theory: Inverse Theorems and the Geometry of Sumsets, Springer-Verlag, New York, 1996.
57. J. Petersen, Die Theorie der regulären Graphen, Acta Math. 15 (1891), 193-220.
58. J. L. Pyber, V. Rödl and E. Szemerédi, Dense Graphs without 3-regular Subgraphs, J. Combinatorial Theory Ser. B 63 (1995), 41-54.
59. M. Petkovsek, H. Wilf and D. Zeilberger, A=B, A. K. Peters, Wellesley, 1996.
60. L. Russo, On the critical percolation probabilities, Z. Wahrsch. verw. Gebiete 43 (1978), 39-48.

---

**MOTIVES AND PERCEPTIONS OF MERGER OF BANK OF BARODA, VIJAYA BANK AND DENA BANK**

---

**Sonali. P. Bhujbal and Dr. A. H. Saoudager**

School of Social Sciences, Swami Ramanand Teerth Marathwada University, Nanded, Sub Centre, Latur

---

**ABSTRACT**

Indian banking system is backbone of Indian economy. The government and RBI have call attention to the changing features of banking marked by technological changes; challenges of raising capital and the need for consolidation in the sector. New dimension in Indian banking industry has pick up the rapidity in the course of Mergers and Acquisitions. Merger in general is measured as a strategic device for the contestants in merger for gaining certain synergies. The paper focused on mergers and acquisitions waves in banking sector. The study has attempted to recognize the purpose of finance and cabinet and defense minister's decision of merger of Bank of Baroda, Vijaya Bank and Dena Bank. The limitation of this study is that it is purely based on secondary data and paper emphasized on to pick out the motives behind the merger of these three banks, its pros & cons. Finally it is suggested that Indian Banking should contemplate on lending priority sectors rather than internationalization of Banking because there is need of funds at domestic level for small industries and poor people.

*Keywords: Corporate Restructuring, Merger, Synergy, Provision Coverage Ratio, Capital Adequacy Ratio, NPA.*

---

**1. INTRODUCTION OF STUDY**

Banking sector has very essential position in every economy. Post economic reforms 1991, it has seen significantly changes banking sector. Among several changes banks are rapidly shifting to its online transactions and operations is key change in banking business. Banks couldn't control over its raising NPA and reducing the losses. To resolve the stumbling block government and bank authorities settled on merger of Indian Public Banks. In two decades it became wave of mergers and acquisition of Indian banking and fresh example is merger of SBI and its associate banks. Recently in September 2018, Finance Minister Shri. Arun Jaitely, Cabinet Minister Shri. Piyush Goyal and Defense Minister Smt. Nirmala Sitaraman in meeting determined to merge the Bank of Baroda, Vijaya Bank and Dena Bank. The objective of mega merger of these three banks is to create third largest bank in India. Firstly, the State Bank of India and its five associate banks had merged. After SBI, Punjab National Bank became second largest bank in India. Now, Bank of Baroda, Vijaya Bank and Dena Bank is supposed to merge, said by government. The study is undertaken to reveal the purpose, advantages & disadvantages and post merger effects.

**2. OBJECTIVES OF STUDY**

- To understand the concept and objectives of mergers in India.
- To study the motives of merger of Bank of Baroda, Vijaya Bank and Dena Bank
- To examine the advantages and disadvantage of merger of these three banks.
- To make conclusive remark with forecast the future effects of this merger.

**3. METHODOLOGY OF THE STUDY:** The paper is based on a fact finding and descriptive in nature. The study has been carried out through the collection of the secondary data. The secondary data is collected from documents and records, books, press release and websites etc.

**4. Tools of Data Analysis and Interpretation:** The data is analyzed by Table and Graphs and statistics from government's reports & publications.

**Introduction to Corporate Restructuring:** "Any Change in the business capacity or portfolio that is carried out by inorganic route or any change in capital structure of a company that is not ordinary course of its business or any change in the ownership of a company or control over its management." Corporate may restructure in different forms such as:

**a. Merger:** Merger involves the combination of ongoing concern business of two or more companies such that one of them to survives.

**b. Acquisition:** Acquisition involves, one company acquires the control, management of another company or purchase whole company i.e. Target Company.

**c. Consolidation:** Consolidation leads to the process of combining the financial statements of several subsidiary companies into the parent company.

**d. Joint Venture:** Joint Venture bring about an agreement in which two or more companies contributes the equity capital for a new company in pre-decided proportion and form separate

**e. Demerger:** It consist the separation of one business into two or more business. The reasons can be: correct the previous investment decision, concentrate on core activity.

There are many examples of mergers or amalgamation of banks in India in two decade as:

Name of the Banks Acquired	Name of the Banks got Merged	Year of Merger
State Bank of India	Bharatiya Mahila Bank (BMB)	2017
State Bank of India	Associates of SBI	2017
Kotak Mahindra Bank	ING Vyasa Bank	2014
ICICI Bank	Bank of Rajasthan Ltd.	2010
HDFC Bank	Centurion Bank of Punjab	2008
IDBI Ltd	United Western Bank	2006
IDBI Ltd	IDBI Bank	2005
Bank of Punjab(POB)	Centurion Bank	2005
Oriental Bank of Commerce	Global Trust Bank	2004
ICICI Bank	ICICI Ltd.	2002
Bank of Baroda	Benares State Bank Ltd.	2002
HDFC Bank Ltd.	Times Bank Ltd.	2000

(Source: <https://www.list-mergers-acquisitions-bank-india/>)

**OBJECTIVES OF MERGERS IN INDIA**

1. Increasing the customer network by combining two businesses is key objective of Merger.
2. To eliminate competition between rival businesses.
3. To acquiring new products or services form combined business and expand the business
4. To enter into new markets by using merging.
5. To achieve synergies i.e. 2+2=5.
6. To increase operating efficiencies.

**Motives of merger of Bank of Baroda, Vijaya Bank and Dena Bank:** Every business desires to achieve its further goals by expanding or diversifying the business. The strategy that government has adopted is merging of one weak bank with remained two strong banks. Motives behind government’s decision on mergers of three banks are as below:

1. To Activate Lending and other Bank Operations: In this case of merger, Dena Bank is weaker bank with high Net NPA and Negative ROI (Return on Investment). RBI in May 2017 took corrective action of restrictions on lending and several other bank operations on Dena Bank. So Dena Banks is facing the problems of lending and operating its activities. Hence, government decides to merge Dena Bank with strong banks to activate its lending & operations.
2. To merge public sector banks and promote consolidate in the banking sector deformed by loads of non-performing assets (NPAs): Another motive of government to merge these three banks is to reform of NPA. Government considers that NPA of these three banks will reduces.
3. To Clean the Balance Sheet and NPA can be the key reason of merger of Banks
4. To ensure stability in operations and credit profile of the merged banks is another motive of government to move towards merger of three banks.
5. As per RBI guidelines, every bank should have to maintain Provision Coverage Ratio at 70 percent of gross profit. Here, Provision Coverage Ratio (PCR) of three banks is at 67.5% is well AND above Public Sector Banks (PSBs) average (63.7%), and steadily increasing. It indicates that combined banks have better Provision Coverage Ratio than Public Sector Banks. If three banks merged then it will have reserve of recovered amount against Non-Performing Assets, is motive behind merger of three banks.



6. Net NPA ratio at 5.71% appreciably better than PSB average (12.13%), and declining further. So government has considered merging of these three banks to minimize the Net NPA ratio.

7. Same thing with Net NPA ratio, combined banks NPA ratio is at 5.71% notably well again than PSB average (12.13%), and declining.

8. Next reason to merge three banks is that Dena Bank is strong in MSME will further enlarge the strength of the other two to position the amalgamated bank for being an MSME Udyamimitra.

9. Combined Capital Adequacy Ratio (CRAR) of three banks at 12.25% is significantly above the regulatory norm of 10.875%, and stronger amalgamated bank will be better positioned to tap capital markets is the strength of these banks to merge.

10. To achieve significant cost benefits from synergies, strengthen the global network, access improvement through amalgamation of networks and wider range of products and services through leveraging of bank subsidiaries are some motives of government to merge Bank of Baroda, Vijaya Bank and Dena Bank.

#### **Advantages of Merger of Bank of Baroda, Vijaya Bank and Dena Bank**

1. RBI and central government is persistently facing the burden of supply of capital fund to public sector bank. Subsequent to amalgamation combined business will have the total amount of Rs. 14.82 lakh crore. The merged bank will have sufficient fund to lend and run the business itself. This will lessen encumber of government and RBI.

2. The one of the most advantage of merger of these three banks is capital formation. This giant merger create 14.82 lakhs crore amount which can be useful to fulfill the long term financial need of big or heavy industries. This leads to grow the Indian Economy.

3. Successful example of merger: Last year, State Bank of India merged with its five subsidiary banks and took over Bharatiya Mahila Bank, projecting it to be among top 50 global lenders. By this way Indian banks gradually transforming into global banks.

4. Merged banks can achieve economies of scale and synergy in operations because extended products and services by bank will reduce the cost and increase the profit of bank which is one of the major advantages for bank prospectus.

5. In the regulatory point of view, post merger supervising and manage fewer number of banks will become trouble-free.

#### **Disadvantages of Bank of Baroda, Vijaya Bank and Dena Bank**

1. The merger process with Dena Bank joining, the quality of BOB assets will only suffer as it would have to deal with rising deadly assets of its weaker corresponding bank.

2. With the massive amount of combined business of banks, only large scale industries will get the benefits of financing from this bank, small scale industries remained isolated from this advantage can be drawback of this kind of merger.

3. As it said after merger bank will become as global bank but it will take another 5 to 10 years by process for becoming international bank.

4. Another disadvantage of merger of these banks is that it may slow down the growth of Indian Economy because rather than providing the loans to priority sectors this banks are supposed to become international banks.

5. After merger of banks, some problems will occur related to combining the accounts, and record maintenance.

#### **CONCLUSION**

Historically, mergers and acquisitions started in India since, 1920 as the merger of Presidency bank of India, which today known as State Bank of India. Last year merger of State Bank of India, its associates and Bhartiya Mahila Banks was took place. It achieved the synergies in operations. Now, this year the financial authorities are deciding to merger another three banks in India to bring largest and self-sufficient bank. It is suggested, to preserve the merger's complete process in transparent comportment for their shareholders. Another important factor is suggested to merging bank is, rather than internationalization of Indian Banking, it should be concentrate on lending priority sectors which can contribute towards the economic growth of nation. Because, the concept of Internationalization of banking possible for capitalist or developed economy who have abundance of capital or money. As India is developing economy and its financial and banking system should pay attention on development of micro and small sectors and export business which can sharply raising and

---

contributing in development of Indian economy. Otherwise, this biggest merger will become burden for government and creates problems of NPA and it will suffer as insolvent.

**REFERENCES**

1. Prasad G. Godbole. (2009). Mergers, Acquisitions and Corporate Restructuring, Vikas Publication House Pvt. LTD.
2. Abhijit Lele. (2018, September 18). BoB-Dena-Vijaya merger credit positive, will improve governance: Moody's. Business Standard. Mumbai.
3. Joel Rebello. (2018, September 18). Making merger of BOB, Dena Bank and Vijaya Bank work will be challenging. The Economic Times.
4. Aseem Thapliyal (2018, September 24). How Vijaya Bank compensates for Dena Bank's inclusion in merger with Bank of Baroda. Business Today.
5. Press Release: <http://pib.nic.in/PressReleseDetail.aspx?PRID=1546443>
6. Ministry of Finance (2018 September, 17). Government initiates consolidation – amalgamated entity to be India's third largest bank. Press Information Bureau. Government of India.
7. <https://economictimes.indiatimes.com/industry/banking/finance/banking/bank-of-baroda-vijaya-bank-and-dena-bank-to-be-merged/articleshow/65844142.cms>
8. Press Trust of India. (2018, September 19). BoB, Dena, Vijaya Bank merger to improve operating efficiencies: Report. Business Standard.
9. [https://www.business-standard.com/article/finance/bob-dena-vijaya-merger-credit-positive-will-improve-governance-moody-s-118091800207\\_1.html](https://www.business-standard.com/article/finance/bob-dena-vijaya-merger-credit-positive-will-improve-governance-moody-s-118091800207_1.html)

---

**UTILITY OF PLYOMETRIC EXERCISES FOR THE PROMOTION OF SELECTED MOTOR FITNESS COMPONENTS AND SKILLS OF FOOTBALL PLAYERS AGED 13 TO 15 YEARS**

---

**Yashodhan K. Kharade**College Director of Physical Education and Sports, Swami Vivekanand Vidyaprasarak  
Mandal's College of Commerce, Bori Ponda, Goa

---

**ABSTRACT**

*Plyometric training (PT) is a very popular form of physical conditioning of healthy individuals that has been extensively studied over the last decades. In this article, we critically review the available literature related to PT and its effects on physical fitness in team sport athletes. We also considered studies that combined PT with other popular training modalities (e.g. strength/sprint training). Generally, short-term PT (i.e. 2-3 sessions a week for 4-16 weeks) improves jump height, sprint and agility performances in team sport players. Literature shows that short PT (<8 weeks) has the potential to enhance a wide range of athletic performance. Although many issues related to PT remain to be resolved, the results presented in this review allow recommending the use of well-designed and sport-specific PT as a safe and effective training modality for improving jumping and sprint performance as well as agility in team sport athletes.*

*Keywords: Plyometric training, Dependent &Independent Variable,Agility,Power*

---

**INTRODUCTION**

Plyometric is the term now applied to exercises that have their roots in Europe, where they were first known simply as jump training. Interest in this jump training increased during the early 1970 as east European athletes emerged as powers on the world sport scene, but the actual term Plyometric was first coined in 1975 by Fred Wilt, one of America's more forward thinking track and field coaches, based on Latin origin, Plyometric is interpreted to mean "measurable increases". Plyometric is defined as exercises that enable a muscle to reach maximum strength in a short a time as possible. This speed strength ability is known as power

**NEED AND BACKGROUND**

In the game of football in the arena of national and international competition it is difficult to distinguish the top performance of the players from one another; therefore motor fitness aspect comes into consideration. Coaches and physical educationist today are continuously confronted with the task of improving performance of the players with the help of specialized training. Motor fitness and skills are integral part of performance. The role of motor fitness and skill is phenomenal in competitive football game. In an extended match of 120 minutes, the less fit player often experiences difficulties in executing skills of game, owing to fatigue and exhaustion. To promote motor fitness and skill traditionally various training methods like weight training, circuit training, Fartlek training etc. are used but so far no significant work is carried in field of football, keeping in mind various factors researcher felt a need to conduct study on the effect of Plyometric training program for the promotion of motor fitness and skill performance.

**CONCEPT OF PLYOMETRICS EXERCISE**

Plyometric is exercise designed to enhance the athlete ability to blend speed and strength training. It is an effect, "the icing on the cake" when sound training principles are used. Plyometric offers the mechanism, by which an athlete can start quicker, change direction more rapidly, accelerate faster and improve overall speed, plyometric is define exercises that enable a muscle to reach maximum. Strength in as short a time as possible this speed strength ability is known as power. Although most coaches and athlete know that power is the name of the game. Few have understood the mechanics necessary to develop it to help you understood plyometric. Plyometric training relates to better performance. Plyometric was never intended to be "the only answer" in athletics training. Plyometric training should be a progressive continues. It starts simply and as the athlete matures and develops physically, the system becomes more complex and skill specific.

**OBJECTIVES OF THE STUDY**

The objectives of the present study will be as under

- To compare the mean gain scores of Power as measured by Standing Board Jump test of the experimental group having given plyometric training program.
- To compare the mean gain scores of speed as measured by 50 yard Dash test of the experimental group having given plyometric training program.

- To compare the mean gain scores of agility as measured by 4x10m Shuttle Run test of the experimental group and controlled group having plyometric training program.
- To compare the mean gain scores of Muscular Endurance as measured by bend knee sit up test of experimental group and controlled group having given plyometric training program.
- To compare the mean gain scores of Football skills performance as tested by 30 meter running with ball test, kicking accuracy test and Juggling test of the experimental group and control group.

**METHODOLOGY**

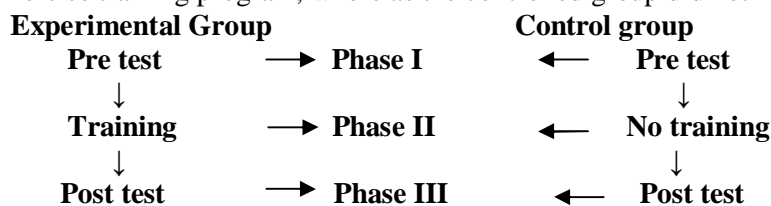
The present study will be taken to observe the effect of plyometric exercise on selected motor fitness components and skill performance in football.

**RESEARCH DESIGN**

**Group ‘A’ - Experimental Group (n=20)**

**Group ‘B’ – Controlled Group (n=20)**

Both the groups were pre tested, after pre-testing the subject of the experimental group had undergone 8 weeks Plyometric Exercise training program, where as the controlled group did not receive any special training.



**SAMPLE / SUBJECTS**

A sample of forty (N=40) male subject aged 13 to 15 years will be selected randomly from Swami Vivekanand Vidyalaya Bori Ponda Goa. They will be randomly divided into two equal groups viz.

► **Experimental Group**

► **Control Group**

**SELECTION OF VARIABLES AND TOOLS TO BE USED**

**Dependent Variables**

The following Motor Performance Components will be considered as dependent variables of the present study.

Variables	Test	Unit
Power	Standing Broad Jump	Meters
Speed	50 Yard Dash	Seconds
Agility	4x10 Shuttle Run	Seconds
Muscular Endurance	Bend Knee Sit Ups	Numbers
Skill performance	30 Meter Running With Ball	Time
Skill Performance	Kicking Accuracy	Numbers
Skill performance	Juggling	Numbers

**Independent Variables**

The following selected 10 plyometric exercises in the training programmed were considered as Independent variables of present training scheduled.

- 1) Stadium hops
- 2) Medicine ball backward throw
- 3) Medicine ball pullover pass
- 4) Medicine ball power drop.
- 5) Front cone hops
- 6) Standing triple jump
- 7) Two foot Ankle Hop
- 8) Side to side Ankle Hop

9) Lateral cone Hops

10) Standing jump over Barrier

### Reliability of tests

Standardized tests available in “Test and measurement in sports and physical education” by Dr D.K.Kansal will be taken by the research scholar. The test will be conducted on a group of 5-10 students and after a gap of 8 days, the same tests will be repeated on the same group. The result obtained before and after the gap will be evaluated for correlation to check for any difference.

### Reliability of tools

Standard and reliable tools such as stopwatches, measuring tape will be utilized by the research scholar for the study.

### Tester’s competency

The research scholar is knowledgeable and capable of using the tools and applying them to the tests. The other testing personnel assisting the study are equally capable.

### ANALYSIS AND INTERPRETATION OF DATA

The analysis of the data collected by the researcher before and after the training intervention has been presented in this chapter. The data is analyzed by using paired sample t’ test and independent ‘t’ tests. Within group comparison was done by paired sample ‘t’ test, while between groups comparison was done by independent ‘t’ test.

### Justification (‘t’ – test)

Since there were two groups for this experimental study viz. experimental and control group, where in the researcher has decided to compare within group and between groups. Mean gain in order to see efficacy of experimental treatment. ‘t’ test was appropriately used for the data analysis of this study.

### COMPARISON OF THE RESULTS OF SELECTED VARIABLES, BETWEEN CONTROL AND EXPERIMENTAL GROUP

**Table-1: shows that the comparison of mean gain in selected variables of the control and experimental groups.**

Table – 1: Comparison of Mean Gain in selected variable between the Control and Experimental Group (between group n = 40)						
Variable	Group Compared	Mean Gain	Mean difference	Std Err Mean Gain	‘t’	Sig.
Power	Control v/s Experimental	0.00 0.02	0.02	0.00	5.27	0.000 p<0.05
speed	Controlv/s Experimental	0.22 0.15	0.07	0.01	4.48	0.00 p<0.05
agility	Control v/s Experimental	0.00 0.21	0.21	0.04	4.25	0.000 p<0.05
Muscular endurance	Control v/s Experimental	0.60 5.60	5.00	0.22	8.24	0.000 p<0.05
30 M running with the ball	Control v/s Experimental	0.00 1.41	1.41	0.17	8.09	0.00 p<0.05
Kicking accuracy	Control v/s Experimental	0.40 2.00	1.60	0.09	7.90	0.00 p<0.05
juggling	Control v/s Experimental	0.25 3.55	3.30	0.30	6.47	0.00 p<0.05

### DISSCUSSION ON FINDING

When all the result has been combined together, following motor fitness components shows significant improvement.

- The Power measured by standing broad jump and it’s’ value is 5.27 which is statically significant at 0.05 level.
- The speed measured by 50 yard dash and its ‘t’ value is 4.48 which is statically significant at 0.05 level.

- The Agility measured by 10x 4 Shuttle Run test and its 't' value is 4.25, which is statically significant at 0.05 level.
- The Muscular Endurance measured by Bend Knee Sit up test and its 't' value is 8.24, which is statically significant at 0.05 level,
- The 30 M running with the ball measured by SAI 30 M running with the ball test and its 't' value is 8.09, which is statically significant at 0.05 level.
- The Kicking Accuracy measured by SAI Kicking Accuracy test and its 't' value is 7.90, which is statically significant at 0.05 level.

The Juggling measured by SAI Juggling test and its 't' value is 6.47, which is statically significant at 0.05 level. That means Plyometric exercises selected for motor fitness components shows significant improvement in above variables.

The analysis of data reveals that the experimental group has improved performance of Power, Speed, Agility, Muscular Endurance, 30 M running with ball, Kicking Accuracy and Juggling. Various research report in the area of motor fitness component also reveals in the support of present study that the plyometric exercises has good effect on selected motor fitness components.

Therefore it can be interpreted that the result of obtained by present study has been significant and it could be summarized were as under

**“Plyometric Exercises Training of 08 weeks period could improve the selected Motor Fitness Components and skill Performance in football”.**

## CONCLUSION

The result reveals that the subject who practiced Plyometric exercises could show higher score than the control subject. Thus, the mean gain in Power(as measured standing broad jump test) was evident significantly in experimental group as compared to control group.

In case of speed the experimental group shows high performance than the control group. Thus, mean gain in performance of Speed (as measured by 50 yard dash) was significant in experimental group as compared to control group.

In case of Agility the experimental group shows high performance score than the control group. Thus, mean gain in performance of Agility (as measured by Shuttle run test) was significant in experimental group as compared to control group.

In case of muscular endurance of the experimental group show high performance score than the control group. Thus, mean gain in muscular endurance (as measured by Bend knee sit-ups) was significant in experimental group as compared to control group.

In case of Performance of the experimental group show high performance score than the control group. Thus, mean gain in improvement of Performance (as measured by 30mts running with ball, kicking accuracy, juggling) was significant in experimental group as compared to control group.

The overall result was favorable and all the selected variables showed highly significant gain as a result of Plyometric exercises.

## REFERENCES

- Carter, A. B., Kaminski, T. W., (1996). “Effects of high volume upper extremity plyometric training on throwing velocity and functional strength ratios of the shoulder rotators in collegiate baseball players.” <http://www.ncbi-pubmed-plyometric exercise January, 10, 2010>.
- Chmielewski, T. L., Myer, G. D., Kauffman, D., Tillman, S. M., (2007). “Plyometric exercise in the rehabilitation of athletes: physiological responses and clinical application.” <http://www.ncbi-pubmed-plyometric exercise January, 10, 2010>.
- Clayne R. Jonson K cynthe C. Chirst, (1980) “Measurement in Physical Education and athletics” New York. McMillan publishing.
- Cossor, J. M., Blanksby, B. A., Elliott, B. C., (2008). “The influence of plyometric training on the freestyle tumble turns”. <http://www.ncbi-pubmed-plyometric exercise. January, 10, 2010>.

- 
- Comyns, T. M, Harrison, A. J, Hennessy, L, Jensen, R. L.,(2008). “Identifying the optimal resistive load for complex training male rugby players.” <http://www.ncbi-pubmed-plyometric exercise>. Br J Sports Med. January, 10, 2010.
  - Crowther, R. G., Spinks, W. L., Leicht, A. S., Spinks, C. D., (2004). “Kinematic responses to plyometric exercises conducted on compliant and noncompliant surfaces.” <http://www.ncbi-pubmed-plyometric exercise>. January, 10, 2010.
  - Donald A. Chu (1984) “Jumping Into Plyometrics” Athen sports injury clinic, Castro vally, California.
  - Fowler, N. E., Lees, A., Reilly, T., (2008). “Changes in stature following plyometric drop-jump and pendulum exercises.” <http://www.ncbi-pubmed-plyometric exercise>. January, 10, 2010.

---

---

**TEACHING COMPETENCE OF TEACHERS, STUDY HABITS AND SOCIO-ECONOMIC-STATUS  
IN RELATION TO ACADEMIC ACHIEVEMENT OF STUDENTS STUDYING IN JAWAHAR  
NAVODAYA RESIDENTIAL SCHOOLS**

---

**Dr. Roopa. K. Nayakodi**Principal, S. M. R. K. College Of Education, Vijayapur, Karnataka

---

**ABSTRACTS**

*The present study has mad attempt to find out the relationship between Teaching competence of teachers, Study Habits and Socio-Economic-Status and academic achievement of students studying in different Jawahar Navodaya Residential Schools. The study helps to prove the importance of teaching competence of teachers is most important to improve the quality of education. Study Habits of the students will also help to improve the academic achievement. If teaching competence, study habits and environment is good socio-economic status of the families may not affects the achievement.*

---

**INTRODUCTION**

Jawahar Navodaya Vidyalaya system is a novel experiment in the chronical of school education in India. It includes talented and backward children as target group to provide quality education comparable to the best in a residential school system. It provides all-round development and empowerment, so that they can compete on equally with urban counter parts and quality. Job oriented education no longer remains an all-urban preserve. The students are getting free boarding, lodging and text books. The national policy and education 1986 envisaged setting settings up of residential schools to called as Jawahar Navodaya Vidyalayas that would bring out the best of rural talent. Jawahar Navodaya Vidyalays are a country wide chain of schools run by the Jawahar Jawahar Navodaya Vidyalays Samiti under the Department of Education, Ministry of Human resource Development, government of India. These Vidyalayas are located in rural areas, one in each districts at present and they provide quality progressive education free of cost talented rural children. The Jawahar Nayodaya Vidyalaya Scheme spelt out three broad objectives viz:

1. To provide good quality modern education- including a strong element of culture, inculcation values, awareness of the environment, adventure activities and physical predominantly from the rural areas, without regard to their family's socio-economic condition.
2. To ensure that all students of Jawahar Navodaya Vidyalayas attain a reasonable level of competence in three languages as envisaged in the Three Language Formula, and
3. To serve, in each district, as focal points for improvements in quality of school education in general through sharing of experiences and facilities.

**NEED AND IMPORTANCE OF THE STUDY**

In order to provide National Integration. We have to provide opportunities to talented children largely from rural part. In order to live and learn and develop to their potentialities. It helps to provide good quality, modern education including a strong component of cultural values, environment awareness and physical education to talented children in rural areas, irrespective of their family's socio-economic condition. In each districts as focal point it improves the quality of education through sharing of experiences and facilities.

**TEACHER'S ROLE IN JAWAHAR NAVODAYA RESIDENTIAL SCHOOLS.**

Thus, JNV teachers are expected to serve the vision envisaged in navodaya vidyalayas scheme in as many ways as possible and in all contexts of Vidyalaya functioning.

**1. In the classroom**

Every teacher tried to provide additional learning resources through his/her classroom instruction to cover the gaps, if any between CBSC syllabus and NCERT textbooks, to help new students reach the expected level of academic achievement so that they can get along with classroom lessons and develop necessary trilingual competence. Computer assisted teaching and learning, use of new methods and techniques e.g. quiz, display, library reading, library work based individual and group assignments, use of variety of audio-visual aids, peer guidance, self-study, supervised study, team teaching etc. Teacher competencies for effective use of these techniques and resources are accordingly developed through faculty training programmes these skills accelerates student learning and makes it more effective.

**2. Residential Culture and House System of JNVs**

There is no doubt that the housemasters and the assistant housemasters have specific roles to play in running their houses. However, without the support of other teachers, the residential culture cannot be very effective.

---

---



---

JNV teachers play an important role in effective organization of co-curricular activities and inter-house competitions based on them. From example, teachers guide students in preparation of stage items, charts, models etc. Later on they may be invited for their initial i.e. first round evaluation. Items short listed for inter-school or inter-district competition are further refined and improved under teacher's guidance.

### **3. In developing Academic Calendar**

Academic planning is carried out by JNV teachers under the guidance of the Head of the Departments and the Principal. For this, session-end review provide inputs about areas of strength and areas of weakness. Areas of weakness and areas wherein academic improvement can be made are identified through faculty discussion. Besides, every JNV teachers prepares a term plan for every class that (s) he teachers. Since the term plans flow from the academic calendar, their implementation ensures to a large extent the implementation of the academic calendar itself. Thus, it is obvious that JNV teachers take keep interest in developing detailed plans for the academic session, for implementing these enthusiastically.

### **CONCLUSION**

In order to improve the Academic Achievement. The competence of the teachers in teaching is most essential. So that an effective teaching will be based on their competence and ability. A competent teachers should keep himself/herself of bases in his teaching activeness. So that he may gain more information and knowledge. Teacher's personality and adjustment in the residential schools also important to keep students engage. Teachers are to be motivated to promote their professional growth which helps teachers to be more competent. Good study habits will improve Academic Achievement. Socio-economic-status may not influence more on the academic achievement of students, because of Teacher Competence and Environment of the school.

### **REFERENCES**

1. Aggarwal, J.C. (2000): School organisation Administration and Management, Doaba House, New Delhi.
2. Aggarwal, J.C. (2003): Development and Planning of Modern Education, Vikas Publishing House Pvt. Ltd.
3. Annual Report of Novodaya Vidyalaya Samiti; 2010-11.

---

**SOCIAL CHANGES IN INDIAN SOCIETY VIA CONSTITUTIONAL LAWS**

---

**Dr. Rama Singh**

Principal, Arya Kanya P.G. College (A constituent College of Allahabad University)

Social change is a change in the norms and conducts of the people towards society society decides what to do (goodness, dharma or satya) and what not to do (evil, adharma, asatya). This rule shall continue till the end of civilization. Earlier society was customarily based on morals, but as soon as society is replaced by the state, morality too gets replaced by the law.

There are two modes of changing law - Firstly "Law changes the society" which means law of the land compels the society. When any dispute comes before the judiciary, the judiciary on the basis of rule of law forces the society to change either the existing custom or the law secondary. "Society changes the law", it means law is made by the society according to the requirements of its democracies institution i.e. by the legislative function. The prime function of legislators is to exact laws as per the requirement of the society.

Where any law is made by the society in the form of a custom, then the society changes the law. If such law is immoral, unjust and unconstitutional, then society has to be changed according to the valid law. In both the ways, transformation has taken place.

Jemy Bentham propounded utilization theory, law such be such which give more pleasure to more members of the society. "Flexibility" of constitution, Art 368 which provides that any part of the constitution may be amended except deploying the basic structure. It shows the acceptance of the need of changing the law.

**LEGITIMACY OF LAW MUST SATISFY THE MANDATE OF THE CONSTITUTION**

The ideals of establishing an egalitarian social order to accord socio-economic and political justice to all sections of the society assuring dignity of person and to integrate a united social order assuring every citizen fundamental rights assumed in Part III and the directives in Part-IV of the constitution. The intention of the constitution is rather to outline principles than to engrave details. Thus law should subserve social purpose. Therefore, the judges should adopt purposive interpretation of the dynamic concepts of the constitution and the Act with its interpretative almonry to articulate the needs necessities of the time.

**NECESSITY OF CHANGING THE LAWS**

The path of social change in India has been charted out in the preamble, the fundamental Rights and the Directive Principles. These norms has been set by "we the people of India described to be the conscience of the constitution.

Art 13(2), the state shall not make any law which is in contravention of Part III Art 38, "the state shall strive to promote the welfare of the people by securing and protecting social order.

Dr. B.R. Ambedkar remarked "Indian federation will not suffer from the faults of rigidity of legalism".

Pt. Jawahar Lal Nehru said "We want this constitution be as solid and permanent but there is nothing permanent in this constitution."

The securing theme of law includes:

- 1.Social control (by prescribing social norms)
- 2.disputes settlement (by application of law of land).
- 3.Social engineering (theory by were pound "law as a social institution to satisfy social wants by securing social interests")
- 5.Progress of society depends upon the application of law to its needs:

Justice Bhagwati said "It is the judge, who infuses life blood into the dry skeleton provided by the legislature and creates a living organism appropriate and adequate to meet the needs of society "Law should not only provide facilities for desirable social change but should effectively discourage any forces that may be detrimental to the social change and social progress.

Social changes are necessary within the society for its development. This change can be made by the tool of law, otherwise it is very difficult to clear the hurdle of custom and usage. To make the law strongest is the stick of punishment. There is no value of morality in the eyes of law. Some special changes that have take place in India are following :

**(A) Abolition of Slavery and Bonded Labour System**

The history of slavery reveals that in 6800 B.C. Mesopotamia was the world's first city to introduce ownership of land enemies were captured and forced to work as slaves.

To remove slavery from India, in 1843, India Slavery Act was passed, it was an offence by S.370 & 371 of IPC 1860.

The International Labour Organization in 1919 and League of Nations in 1920 were founded as International Agencies.

In 1930, the Forced Labour Convention was formed. It sought to protect the rights of colonial labours. In 1948 the United Nations produced the Universal Declaration Act 4 Provides "No one shall be held in slavery or solitude and slave trade shall be prohibited.

Act 23 of Indian Constitution protects trafficking India passed a law banning bonded labour in 1976. Global Repot estimated 12.3 million slaves.

**(B) Abolition of Sati System**

The first formal ban was imposed by Birtishers in 1798 in the city of Calcutta Raja Ram Mohan Roy started his own campaign as he was deeply moved by seeing his own sister in law being forced to commit sati. The commission of sati (Prevention) Act 1987 was made. India have forgotten sati system. Ink 2001. one case was reported from J & K.

**(c) Approval of Widow's Remarriage**

Ink order to protect their family honour and family property, upper caste hindu society had long disallowed the remarriage of widows. Ishwar Chandra Vidyasagar collected 1000 signature and sent his petition to the Indian Legislative council.

The Hindu Widow's Remarriage Act, 1856 was made to legalize the remarriage.

**(d) Prohibition of child marriage**

It was apposed by Shri Jyotiwa Phule, Maaharishi Dayanand Mahatma Gandhi and many other reformers.

The child marriage Restraint Act 1929 was substituted by the prohibition of child Marriage Act, 2006.

The Karnatka High Court in its landmark judgement held that the 2006 act is applicable to all citizens except of J & K.

**(e) Elimination of Child labour**

In India, the Factories Act, 1881 was the first Act to prohibit employment of child below seven years and working hours were limited to nine hours for a child between 7 - 12 years.

Other Acts which are legislated for children are children (pledging of labour) Act, 1993, Factories Act, Plantation Act, Mines Act, etc.

The Govt. has introduced many schemes and made right to education as free and compulsory. It abolishes child labour completely upto 14 yrs and from 14-18 years in non hazardous work.

**(f) Right to elementary education (Free and Compulsory)**

The root of education in India is baced from Ved, Purana, Ramayana and Mahabharat.

Clause 43 of the Charter Act 1813 made ducation a state responsibility.

Shri Bal Gangadhar Tilak, Jyotiba Phule, Pt. Nehru supported education.

In 1992, S.C. declared right to free and compulsory education as fundamental right under Art. 21. In 2002 inserted Art. 21A (free & compulsory education for children from 6 to 14 yrs.). Inserted fundamental duties of parent/guardian to send their ward to schools and substituted Art. 45. In 2010 Right of Children to free & compulsory education act 2009 was put in force.

**(g) Introduction of Social as Public Interest Litigation**

PIL has liberalized the concept of 'Locus standi' for those, who due to lack of sound economic conditions are deprived access to court to seek justice for there rights any public spirited person are allowed to move the court for seeking justice.

PIL is recorded for protecting the human rights of the weaker section guaranteed under Art. 21.

---

---

**(h) Prevention of prostitution and rehabilitation of prostitutes**

It is claimed that it has been a part of our society even before christ came into existence. The immoral traffic (suppression Act (SITA) 1956 was passed substituted by "the immoral Traffic (Prention) Act 1956 (ITPA) which involves rehabilitation of prostitutes, to rehabilitate their children since they are not criminals but victim of the society.

Justice R.K. Abichandani Days of Gujarat HC "due to police raids and harassment all policy measures are on the verge of failure.

**(i) Good governance - Right to information**

RTI is an instrumentality of law regarding social change started in 1975 when S.C. upheld that "right to know is impliment in right of free speech and expression and disclosure of information regarding functioning of the Govt. must be the rule". It includes right to receive and impact information since a successful democracy.

S.C. issued declaration to protect voter right to know antecedents of candidates.

Thus from the above we can see that constitutional laws have bought major changes in the society and made society a better place to live, improving individual's life as well as society at large.

# MANUSCRIPT SUBMISSION

## GUIDELINES FOR CONTRIBUTORS

1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.
2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1” margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
4. The title of the paper should be in capital letters, bold, size 16” and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14” and single-spaced, beginning from the second line below the title.

### **First Author Name<sub>1</sub>, Second Author Name<sub>2</sub>, Third Author Name<sub>3</sub>**

1 Author Designation, Department, Organization, City, email id

2 Author Designation, Department, Organization, City, email id

3 Author Designation, Department, Organization, City, email id

5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.
6. Figures and tables should be centered, separately numbered, self explained. Please note that table titles must be above the table and sources of data should be mentioned below the table. The authors should ensure that tables and figures are referred to from the main text.

## EXAMPLES OF REFERENCES

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

### • **Single author journal article:**

Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, 2(3), 29–33.

Bateson, C. D.,(2006), ‘Doing Business after the Fall: The Virtue of Moral Hypocrisy’, *Journal of Business Ethics*, 66: 321 – 335

### • **Multiple author journal article:**

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, 12(1), 129-136.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), “Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher’s Colleges In Thailand”, *International Journal on New Trends In Education and Their Implications*, Vol.3.3, 108 – 114.

- **Text Book:**

Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

- **Edited book having one editor:**

Raine, A. (Ed.). (2006). *Crime and schizophrenia: Causes and cures*. New York: Nova Science.

- **Edited book having more than one editor:**

Greenspan, E. L., & Rosenberg, M. (Eds.). (2009). *Martin's annual criminal code: Student edition 2010*. Aurora, ON: Canada Law Book.

- **Chapter in edited book having one editor:**

Bessley, M., & Wilson, P. (1984). Public policy and small firms in Britain. In Levicki, C. (Ed.), *Small Business Theory and Policy* (pp. 111–126). London: Croom Helm.

- **Chapter in edited book having more than one editor:**

Young, M. E., & Wasserman, E. A. (2005). Theories of learning. In K. Lamberts, & R. L. Goldstone (Eds.), *Handbook of cognition* (pp. 161-182). Thousand Oaks, CA: Sage.

- **Electronic sources should include the URL of the website at which they may be found, as shown:**

Sillick, T. J., & Schutte, N. S. (2006). Emotional intelligence and self-esteem mediate between perceived early parental love and adult happiness. *E-Journal of Applied Psychology*, 2(2), 38-48. Retrieved from <http://ojs.lib.swin.edu.au/index.php/ejap>

- **Unpublished dissertation/ paper:**

Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

- **Article in newspaper:**

Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

- **Article in magazine:**

Holloway, M. (2005, August 6). When extinct isn't. *Scientific American*, 293, 22-23.

- **Website of any institution:**

Central Bank of India (2005). *Income Recognition Norms Definition of NPA*. Retrieved August 10, 2005, from <http://www.centralbankofindia.co.in/home/index1.htm>, viewed on

7. The submission implies that the work has not been published earlier elsewhere and is not under consideration to be published anywhere else if selected for publication in the journal of Indian Academicians and Researchers Association.

8. Decision of the Editorial Board regarding selection/rejection of the articles will be final.



# INDIAN ACADEMICIANS & RESEARCHERS ASSOCIATION

## Major Objectives

- To encourage scholarly work in research
- To provide a forum for discussion of problems related to educational research
- To conduct workshops, seminars, conferences etc. on educational research
- To provide financial assistance to the research scholars
- To encourage Researcher to become involved in systematic research activities
- To foster the exchange of ideas and knowledge across the globe

## Services Offered

- Free Membership with certificate
- Publication of Conference Proceeding
- Organize Joint Conference / FDP
- Outsource Survey for Research Project
- Outsource Journal Publication for Institute
- Information on job vacancies

## Indian Academicians and Researchers Association

Shanti Path ,Opp. Darwin Campus II, Zoo Road Tiniali, Guwahati, Assam

Mobile : +919999817591, email : [info@iaraedu.com](mailto:info@iaraedu.com) [www.iaraedu.com](http://www.iaraedu.com)



# EMPYREAL PUBLISHING HOUSE

- Assistant in Synopsis & Thesis writing
- Assistant in Research paper writing
- Publish Thesis into Book with ISBN
- Publish Edited Book with ISBN
- Outsource Journal Publication with ISSN for Institute and private universities.
- Publish Conference Proceeding with ISBN
- Booking of ISBN
- Outsource Survey for Research Project

**Publish Your Thesis into Book with ISBN “Become An Author”**

**EMPYREAL PUBLISHING HOUSE**

Zoo Road Tiniali, Guwahati, Assam

Mobile : +919999817591, email : [info@editedbook.in](mailto:info@editedbook.in), [www.editedbook.in](http://www.editedbook.in)