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(SEMAM – 2K19)



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Eminent academicians and educationalists providing fine education and an illustrious evolution with the changing times are the two pillars on which Universal Group of Institutions stand upon since being established in 2009. In this ever changing world, dynamicity of minds holds the most importance to habituate oneself. The Joint International Conference on **Emerging Trends and Innovation** with Globally Multidisciplinary Research and Education Association (GMREA) is a fine opportunity. The conference will not only succour the Researchers but all who strive to make a change be it experts of various fields, policy makers, stakeholders or students. To redesign, we need determination and zeal to learn and listen to fresh point of views, to grasp and to achieve. To give you an opportunity to hark to new ideas and trends is what we aim to achieve through this conference being held on an international level providing exposure to varied ideas that exist in the world. To embark upon it and understand distinguished techniques lies in your hand. With an interactive interface, we allow you to learn from different countries, universities on your own terms. We open the gates to a new culture, the one which is coherent to ideas never heard of, theories never read of and allow you to seize the day by presenting your own work, getting feedback and take you one step forward towards your goal for this conference will help you in being part of the circle, be known and explored. We all have experiences, we all have views. All we need is a pull from our bubble, a platform to project what we think and this conference stands as a pedestal to showcase your research. The Universal Group of Institutions aims to share knowledge, illustrate the field of Multidisciplinary Research directed for academicians, researchers and scholars working in any aspect and adduce them to a world unexplored. These proceedings, I trust, will be an impetus to stimulate further study and research in all these areas.

We thank authors and participants for their contributions.

Your's Sincerely

Dr. Gurpreet Singh
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Dr. Virender Kaur

Director Academics

It's with deep satisfaction i write this foreword to the proceedings of International Conference on Emerging Trends and Innovations in Social Sciences, Enginnering, Management, and Agriculture & Medical Sciences held on 26-4-19 in Universal Group of Institutions in collaboration with Globally Multidisciplinary Research and Education Association (GMREA).The dedicated preparation led to a successful conference with broad participation. The papers contained in these Proceedings cover a wide range of topics. The authors have provided state-of-the-art contributions, and this volume could not be produced without their commitment to explore the emerging trends and innovations in higher studies. It also aims to encourage the advancement and exchange of knowledge and experience in the areas of various disciplines among academics, professionals and students.

We thank the key-note speakers of the penalaries, members of editorial board and committees for their cooperation in this conference in different ways.

Dr. Virender Kaur

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Dr. Kompal Wadhawan

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Learning is not attained by chance; it must be sought for with ardour and attended to with diligence. To learn one must be determined to step out in the world full of unexplored fields and unchartered territories. It's only then one witness's augmentation widening their horizon. International Conference on Emerging Trends and Innovations in Social Sciences, Engineering, Management, Agriculture and Medical Sciences (SEMAM2K19) held in Universal Group of Institutions on 26th April 2019 is a stride in the direction of development and advancement. We are very pleased to introduce the proceedings of the International conference with a hope that these proceedings will provide you with an extensive documentation of the original articles of archival value covering research and development topics, which span all areas of Emerging and Innovative Trends in higher education. In addition to new advances in traditional and more established areas of Teacher Education, we seek to include unfathomed findings on emerging and interdisciplinary issues giving all achievers amongst us an opportunity to master their grasp on everything that the world allows us to learn. The Journal is designed to ameliorate the emerging trends of area of study and pave a road for innovative methods and ideologies fabricating the Teacher's Education in a unique demeanour encouraging researchers and authors to submit fundamental and practical aspects together. Through a careful selection of manuscripts, our utmost goal is to adduce and acquaint everyone with all the issues related to theme, sub-themes and contemporary issues under one blanket in the finest way possible.

A venture can never be successful without guidance, persistence, expertise and cognition. Similarly, a proceeding cannot transcend to the top without having an outstanding and enlightening group of Associate Editors and Advisory Board members. I would like to take this opportunity to thank Dr Gurpreet Singh, Chairman, Universal Group of institutions, Dr. Verinder Kaur, Director Academics, UGI and Dr. Manju Dhingra President, GMREA. I am forever indebted to the whole organising committee for their devoted, zealous and professional work of countless hours. They form a truly remarkable group of colleagues, the best in their fields as prolific writers and exemplary teachers. I feel honoured to be a part of this journey which is a joint effort of all eminent teacher educators, authors and researchers for no one can whistle a symphony, it takes a whole orchestra to play it.

Dr. Kompal Wadhawan

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PROMOTING RESEARCH FOR SOCIETY



Dr. Manju Dhingra
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Being the **President** of **GLOBALLY MULTIDISCIPLINARY RESEARCH AND EDUCATION ASSOCIATION (GMREA)**. I would like to thank **Dr. Gurpreet Singh**, Chairman, Universal Group of Institutions, **Dr. Verinder Kaur**, Director Academics, UGI, **Dr.Kompal Wadhawan**, Principal, Universal College of Education, the members of organizing committee and editorial board for their constant support. I feel honored and privileged to serve the best recent developments in the areas of multidisciplinary research through this exciting program.

International conference on **Emerging Trends and Innovation in Social Sciences Engineering, Management, Agriculture and Medical Sciences (SEMAM 2k19)** organized by Universal Group of Institutions jointly with Globally Multidisciplinary Research and Education Association (GMREA) is an excellent and inspiring platform for the Researchers and Academicians to explore their research and then to bring together their ideas collectively in the form of the proceedings.

The conference represents the efforts of many people. We further thank the invited key-note speakers for sharing their insights with us. Finally the conference wouldn't be without the excellent papers contributed by authors. We thank all the authors for their contribution and participation in SEMAM 2K19. We hope this program will further stimulate the research and GMREA will always strive for opening the best of publishing opportunities.

Dr.Manju Dhingra

President

Globally Multidisciplinary Research and Education Association (GMREA)

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EMERGING E-TRENDS IN 21ST CENTURY EDUCATION

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ABSTRACT

In present scenario, Digital learning is an innovative method that integrates technology with the process of learning. We can apply digital learning in any field of education or in other discipline. E- Learning is too effective and motivate the learner to grasp concepts quickly in a more efficient way. With the advent of smart phones, computers and other ICT devices, the process of learning has evolved rapidly. The present time has been rightly termed as the digital era. Internet is bringing a substantial change in people life, we are heavily dependent on the usage of technology to even complete simple tasks. Mostly learners must have heard about digital learning. The E-Education has certainly ignited the teaching sector. Gone are the days of black boards, the chalks and the dusters. They have been substituted with web based education which strengthens student's learning experience. Here researchers will study the different techniques and tools used in digital learning.

Keywords: Information, Gamification, Technology, E-learning, Development, Mobile Learning.

INTRODUCTION

Due to digital and information communication technology, education technology is changing rapidly, there is a significant change in teaching and learning process. Our education system is also going through massive change to meet the needs of modern world. This is an exciting time if you are working in the field of education as a student or teacher. The availability of new technologies available to learners is transforming the learning landscape. Across the world, students often arrive at school armed with their own digital devices and proceed to create simulations and track experiments in science, take online courses that supplement their stuffy education, and collaborate on assignments in real time using Google Apps and similar programs. As technology continues to develop along with awareness of the need to increase edtech accessibility and training, an entirely new landscape for teaching and learning unfolds

Technical and innovative ways to learn, a multitude of new resources and far better ways to access them. The scenario of universities is changing with technology inspired learning spaces and automated attendance monitoring being used.

Using internet and electronic devices in the process of reading and teaching is bringing revolutionary change in education technology. In the present study, researcher is trying to explain the influence of changing educational technology and the emerging trends in the digital education system.

Digital learning

In modern education, Digital learning is an innovative method that includes technology with the process of learning. We can implement digital learning in any discipline of education. This type of learning allows the learner to grasp concepts quickly in a more efficient way. Digital Learning requires more than just the latest devices, it should be a combination of the device, digital content which provides educational resources and instructions. Technology is the tool used to bridge between the learner and the content in the most effective and efficient way. Digital education not only helps the learner, it also helps instructors or teachers to teach effectively and efficiently with the aid of digital media. For the learners digital learning can provide rich deep and up to date contents . Digital learning market worldwide is forecast to surpass 243 billion U.S. dollars by 2022. In 2016, the self-paced e-learning product markets amounted to 46.67 billion U.S. dollars.

Gamification Learning

Adoption of gamification is perhaps one of the biggest emerging trends that turns the learning process lot more fun and engaging. By adding game elements and bringing video game designs into the learning process, this edtech trend improves the concentration level of the students. Gamified learning integrates game mechanics into the process of learning

Gamification learning is an educational approach to motivate students to learn by using video game design and game elements in learning environments. The motive is to maximize enjoyment and involvement through capturing the interest of learners and motivate them to continue learning. Term Gamification, defined as the process of exploring the elements which comprise games that make those games fun and motivate learners to continue playing, and using those similar elements in a non-game context to influence behavior. In other words,

gamification is the introduction of game elements in a non-game situation. Value of the gamification market was 4.92 billion U.S. dollars and in 2016 and this value is likely to reach 11.96 billion U.S. dollars in 2021.

Types of gamification, structural with no subject matter changes, and the altered content method that adds subject matter. Games applied in learning can be considered as serious games, where the learning experience is centered around serious stories. The important story is "impressive in quality" and "part of a thoughtful process" to achieve learning goals.

Mobile learning and IoT

Mobile technology (a part of digital learning) is changing the face of the education technology as it enables students to learn in different ways, in different places and even at different times. And with the use of ICT, universities can track the use of mobile tech to analyse how learners use it and its impact on attainment. This allows mobile use as a learning tool to be improved in the future.

The IoT (Internet of Things) is the concept of connecting any device (so long as it has an on/off switch) to the Internet and to other connected devices. Across the world IoT is a vast network of connected things and people – all of which collect and share data about the way they are used and about the environment around them.

Artificial intelligence (AI)

Artificial intelligence, or AI, is the use of computer science programming to imitate human thought and action by analyzing data and surroundings, solving or anticipating problems and learning or self-teaching to adapt to a variety. Artificial intelligence (AI) is ready to do enormous impact on education. It has the capacity to replace teachers for the delivery of some lessons and, if used to automate the marking of work, could dramatically cut down on workload. Unlike teachers, an AI system can also give unlimited students simultaneous one to one attention, helping deliver the ideal personalized education.

If this seems a little like science fiction, you might be surprised that some of this technology is already in operation. The Cognitive Virtual Learning Assistant, for example, uses AI, machine learning and natural language processing to provide one to one tutoring. When teaching a student about a concept, it is capable of conversing with them, asking and answering open questions, and giving instant feedback. It even evaluates the student's work, providing accurate assessment data.

- Chatbots will power 85 percent of customer service by 2020.
- 44 percent of executives believe artificial intelligence's most important benefit is providing data that can be used to make decisions.
- The top benefits of AI are 24-hour service (64 percent), instant responses to inquiries (55 percent) and answers to simple questions (55 percent).
- 63 percent of the people prefer messaging an online bot to communicate with a business or brand.
- AI are expected to cut business costs by \$8 billion by 2022.

ICT Based Learning

ICTs stand for information and communication technologies and are defined, for the purpose of this primer, as a "diverse set of technological tools and resources used to communicate, and to create, disseminate, store, and manage information." these technologies include computers, the Internet, broadcasting technologies (radio and television), and telephones.

In recent years there has been a groundswell of interest in how computers and the Internet can best be harnessed to improve the efficiency and effectiveness of education at all levels and in both formal and non-formal settings. But ICTs are more than just these technologies; older technologies such as the telephone, radio and television, although now given less attention, have a longer and richer history as instructional tools. For instance, radio and television have for over forty years been used for open and distance learning, although print remains the cheapest, most accessible and therefore most dominant delivery mechanism in both developed and developing countries. The use of computers and the Internet is still in its infancy in developing countries, if these are used at all, due to limited infrastructure and the attendant high costs of access.

Online Blended Learning

Online blended learning refers the learning that combine traditional classroom practice with e-learning solutions. For example, students in a traditional class can be assigned both print-based and online materials, have online mentoring sessions with their teacher through chat, and are subscribed to a class email list. Or a Web-based training course can be enhanced by periodic face-to-face instruction. Blending was prompted by the

recognition that not all learning is best achieved in an electronically-mediated environment, particularly one that dispenses with a live instructor altogether. Instead, consideration must be given to the subject matter, the learning objectives and outcomes, the characteristics of the learners, and the learning context in order to arrive at the optimum mix of instructional and delivery methods. This method is very useful in Education.

E-Learnin

E-Learning, learning via electronic media typically on the Internet. E-learning encompasses learning at all levels, both formal and non-formal, that uses an information network-the Internet, an intranet (LAN) or extranet (WAN)-whether wholly or in part, for course delivery, interaction, evaluation and/or facilitation. Others prefer the term online learning. Web-based learning is a subset of e-learning and refers to learning using an Internet mainly using a browser (such as Chrome or Firefox or Internet Explorer).It can also be viewed as learning through the use of electronic .MOOC is the best example of e-learning. Electronic devices are very important in e- learning process.

CONCLUSION

Digital technology and e-learning in education is in growing rapidly. This is changing the process of teaching-learning, replacing traditional teaching methods and resources with digital course materials and virtual gaming, and giving access to these via mobile devices. E-learning is a boon to the society and it can reach to any part of the world and maximum benefits can be obtained from it by anyone and at anytime. To cope with the changes, learning spaces are being redesigned and smart cards are being used to manage attendance. E-Learning is best tool for learner to learn according to their own phase and whole future of education will turn its way on it.

Perhaps the biggest change, however, is in the use of AI, where computers are now being programmed to teach humans. With the advent of new technologies being infused in educational curricula, learner and teachers are beginning to rethink all facets of data in the classroom. In coming future e-learning will save lots of time and money of the learners or users.

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UNDERSTANDING DEPRESSION AMONG UNDERGRADUATE STUDENTS IN BENGALI SOCIETY

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ABSTRACT

The objective of this paper is to measure the depression levels of undergraduate college students in Bengali society. Gender, residential status (habitat) and year of studying are influencing factors of depression. The current study was descriptive in nature. Generally depression means is the feeling of discouragement and hopelessness. In this study two groups one is male and other is female were selected as sample. Each group has 100 male and 100 female students. Data were collected from undergraduate college students of South 24 Parganas district in West Bengal. Beck Depression Inventory was used in this study and for the statistical analyses were carried out statistical packages for social science version 16 (mean, standard deviation and 't' test). The findings of the study will be serviceable in assisting Educators, Counsellors, Psychologists, and Researchers to develop and create new strategies to enhance students' psychological well-being.

Keywords: Depression, College Students.

INTRODUCTION

Higher education period is the crucial period in students' life, where they need to cope due to various reasons as living away from the families, huge syllabus and inefficiency in higher education programme (Kumaraswamy, 2013). Mentally balanced students can build proper social relationships, enthusiastic to learn with ambition to implement his/her plan in the future. In this stage students are more subjected to experience mental illness (Giugliano, 2004). World Health Organisation (WHO) declared that mental health as an important component of human health (Kulsoom and Afsar, 2015). 'They estimate that 350 million people are affected by depression, globally. According to the Centers for Disease Control and Prevention (CDC), 7.6 percent of people over the age of 12 have depression in any 2-week period'.

DEFINITIONS OF DEPRESSION

According to the **World Health Organization (W.H.O.)** 'Depression is a common mental disorder that presents with depressed mood, loss of interest or pleasure, feelings of guilt or low self-worth, disturbed sleep or appetite, low energy, and poor concentration'.

The Oxford English Dictionary defines depression as "a mental condition characterized by severe feelings of hopelessness and inadequacy, typically accompanied by a lack of energy and interest in life."

Meaning of depression

So 'Depression (major depressive disorder or clinical depression) is a common but serious mood disorder. It causes severe symptoms that affect how you feel, think, and handle daily activities, such as sleeping, eating, or working'. There are many factors causes to depression such as loneliness, lack of social support from family, peers, neighbours', financial strain, stress due to studies etc. If parents ignore that all things become students getting serious mental condition.

Symptoms of depression

- depressed mood
- reduced interest or pleasure in activities previously enjoyed, loss of sexual desire
- unintentional weight loss (without dieting) or low appetite
- insomnia (difficulty sleeping) or hypersomnia (excessive sleeping)
- psychomotor agitation, for example, restlessness, pacing up and down
- delayed psychomotor skills, for example, slowed movement and speech
- fatigue or loss of energy
- feelings of worthlessness or guilt
- impaired ability to think, concentrate, or make decisions
- recurrent thoughts of death or suicide, or attempt at suicide.

It is found that in India 90% of deaths caused due to various types of depression. 11% percentage of adolescents has a depressive disorder by the age of 18. 70% percentages of women are more likely than men to experience depression in their lifetime. 30% of college students, reported feeling depressed, which disrupted their ability to function in school. 80% percentage of Indians with major depression doesn't seek treatment for the mental illness. The highest reported in 18-25 yrs old age are: Depression & Anxiety (38-49%); Suicidal ideation (10-21%); Alcohol abuse (20-30%); Self injury and eating disorders; others (OCD, borderline personality). About 64% dropped out of college due to Mental illness. In India- 45% of suicides involve 15- 29 yrs old; 5.3% involves graduates and post graduates (Sindhu, 2016).

REVIEW OF RELATED LITERATURE

- **Shant and Rayhan (2018)** observed that Depression level of undergrad students. study found that gender and residential status have significant effect on depression. Most of the students are in borderline mood. The girls and students who are living outside the campus are found to be depressed than that of the boys and students living inside the campus respectively. Depression level is varying with studying year. It gradually decreases over studying years, but interestingly increases in last year of studying.
- **Boumosleh and Jaalouk (2017)** made a study on Depression, anxiety, and smart phone addiction in university students- A cross sectional study. They found that- Depression and anxiety scores emerged as independent positive predictors of smart phone addiction.
- **Smith (2016)** studied on Trend analysis of depression and anxiety in college students. Result showed that- Lack of awareness, Misunderstandings of mental illnesses and Inadequate resource access contribute to the rising trend of depression and anxiety among college students.
- **Jayanthi (2015)** examined that adolescents who had academic stress were at 24 times higher risk of depression than adolescents without academic stress.
- **Blanco et al. (2014)** studied on Predictors of prevention failure in college students participating in two indicated depression prevention programs. Researcher found that- older age was the strongest risk factor for persistently elevated depression. Additional risk factors were: (1) for younger students, fewer daily pleasant activities; (2) for those with higher level of pleasant activities, higher level of stressful events; and (3) for those with higher level of stressful events, lower assertiveness.
- **David and Hashmi (2013)** found that depression was higher among the females compared to males.
- There is a lack of data regarding the depression level of undergraduate students in South 24 parganas district in West Bengal, India. Assessing the burden of depression among undergraduate students can inform us of their status of mental health and related risk factors. In the long run, promoting students' well-being will benefit the family, society and in addition to the individual.

METHODOLOGY

Research design

Descriptive survey method of research is followed for the present study.

Objective

The objectives of the study are –

1. To know the significant difference on depression with respect to gender (male and female).
2. To find out the significant difference on level of depression with respect to year of study (1st, 2nd, 3rd years).
3. To measure the significant difference on depression with respect to habitat (urban and rural).

Hypothesis

The hypotheses of the study are –

- H_{01} : There is no significant difference on depression with respect to gender (male and female).
- H_{02} : There is no significant difference on level of depression with respect to year of study (1st, 2nd, 3rd years).
- H_{03} : There is no significant difference on depression with respect to habitat (urban and rural).

Delimitation

The study is delimited to the undergraduate college students of South 24 Parganas district in West Bengal.

Variables of the Study

In this study the variables are:- i) independent- Gender (male and female), ii) Year of study (1st, 2nd and 3rd years), iii) Habitat (urban and rural) and i) dependent- Depression and iii) controlled- A) age (18-21 years), B) level of education (undergraduate level).

Population

For the present study students enrolled in different years in different undergraduate general degree colleges in South 24 Parganas district in West Bengal.

Sampling technique

100 male and female undergraduate college students were selected as sample through stratified random sampling method and for the colleges selection cluster sampling method were used.

Tool used in the study

Self build demographic questionnaire was used in this study. To know the level of depression Goldberg Depression Questionnaire (1993) was used in this study. The Goldberg Depression Questionnaire is 18 items well established tool to analyze the level of depression (measured by a 5-point Likert scale). The scoring range of this tool is = 0 – 9 > No depression likely, 10 – 21 > Possible symptoms that may be due to depression or other medical issues, 22 – 35 > Mild Depression, 36 – 53 > Moderate Depression, 54 and up Severely Depressed. Reliability of the scale was determined by Cronbach’s alpha method and was found as 0.90, which means it is a high reliability.

Procedure

The study was conducted in urban (under the municipality) and rural (under the panchayat) areas in South 24 parganas district in West Bengal consist sample of 100 undergraduate 1st, 2nd and 3rd years students selected through stratified random sampling method. Before collecting the data the researcher meets the participants individually after build rapport, the data was collected by distributing Goldberg Depression Questionnaire among undergraduate students. They were informed that at first read all the instructions carefully before giving the responses and their responses should only used for the research purpose. Next the obtained data systematically analyzed to find out the significant difference on depression with respect to gender, years of study and habitat. Descriptive statistics used in this research work were mean, and standard deviations. Inferential statistics like ‘t’ test was used in this study. The data was analysed by using Statistical Packages for Social Science (SPSS) version 16 software.

RESULT AND DISCUSSION

H₀₁: There is no significant difference on depression with respect to gender (male and female).

Table 1: Depression of male and female undergraduate students.

Gender	N	Mean	S.D.	t-value
Male	100	69.23	12.05	-1.68 NS
Female	100	72.31	14.56	

NS= non-significant

Table 1 represents the mean, S.D., and ‘t’ score of two groups male (N= 100) and female (N= 100) in the depression scale. The mean score of the female college students indicates high score (M= 72.31) than the male college students (M=69.23) and the ‘t’ score (t= -1.68) clearly indicates that there is no significant difference (table value of ‘t’ at 0.05 level of significance is 1.96) between male and female in depression. Females are more depressed than males. Similar result has found in the Wani et al. (2016) and dissimilar result has found on the Khalid et al. (2016) studies.

In this regards researcher also examined the level of depression of undergraduate general degree college students (male and female).

Table 2. Shows level of depression of males and females

Level of depression	Male (N= 100)	Female (N=100)	% of students
Mild	23	25	24 %
Moderate	41	49	45 %
Severe	56	60	58 %

The level of depression of both male and female groups undergraduate general degree college students describe in the following pie charts-

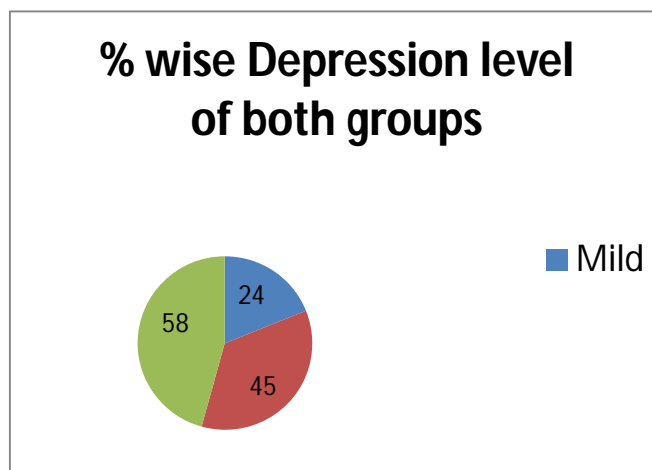


Fig1.1 - It determines depression among male undergraduate students, as mild group indicates 24%, as moderate group indicates 45% and severe group indicates 58%.

H₀₂: There is no significant difference on level of depression with respect to year of study (1st, 2nd, 3rd years).

Table no. 3 Shows the level of depression of 1st, 2nd and 3rd years undergraduate students

Year of study	Mild	Moderate	Severe	Total
1 st	7	8	20	35
%	20	22.86	57.14	
2 nd	6	12	34	52
%	11.53	23.08	65.38	
3 rd	16	30	67	113
%	14.16	26.55	59.29	
Total	29	50	121	200

From the above table indicates that 57% from the 1st year, 65% from 2nd year and 59% from 3rd year are suffering from severe level of depression. 2nd year of undergraduate students show high level of depression than other 1st and 3rd years may be uncertainty of career life, anxious about post graduation play significant effect on them. Dissimilar results has found on the Shant and Rayhan (2018) study.

H₀₃: There is no significant difference on depression with respect to habitat (urban and rural).

Table no. 4 shows the difference in depression on urban and rural areas

Variable	Urban(N= 100)	Rural (N=100)	't' vale for mean difference
Depression	M= 58.70 S.D.= 6.32	M= 52.63 S.D.= 7.58	3.96 **

**Significant at 0.01 levels

From the above table results show that the 't' value indicates there is significant difference (table value of 't' at 0.0 level is 2.58) between urban and rural areas of undergraduate students in the depression score. Here urban undergraduate students indicates higher scores (M= 58.70) than rural undergraduate students (M= 52.63). Thus the null hypothesis is rejected. Dissimilar results have found in the Probst et al. (2006) and Caldwell-Harris (2016) studies.

LIMITATION

- The sample size was small
- The study was restricted to only college students.
- The study was restricted students only 18-21 years only.
- The study was restricted to only South 24 parganas district in West Bengal.

CONCLUSION

The present generation of undergraduate college students faces more depression. In an attempt to understand the difference between the level of depression among male and female undergraduate students there is no

significance difference in the level of depression among male and female undergraduate students, but female students are more depressed. 2nd year undergraduate students' shows high level of stress than 1st and 3rd years undergraduate students. Urban areas show high score in depression than rural area. College life which includes attending classes on regular basis and no entertaining activity with boring lifestyle can be a major cause of depression in today's adolescents. Further study is needed to make the research more generalisable, future research should target a larger population and with a larger sample. For managing depression, should seek help from different 'therapists, psychologists, counsellors and may also take prescriptions in order to deal with mental health issues effectively'.

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A COMPARATIVE STUDY ON FINANCIAL LITERACY OF WORKING AND NON-WORKING WOMEN AMONG FISHERMEN COMMUNITY

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ABSTRACT

- *Purpose: Since we are in a growing global economy in the world financial awareness and knowledge is very important to everyone, especially for the women. The participation of the women in economy will contribute to their own wellbeing as well as nation's economic growth. The purpose of the study is to measure the level of financial literacy of women and their involvement in financial matters. The study also seeks to identify the factors affecting the financial literacy of women in fishermen community.*
- *Design/Methodology/Approach: The data for the research paper was collected from primary as well as secondary sources. The sample size of the study is limited to 100. Total 50 working women and 50 non-working women were selected as sample and the data was collected using a survey questionnaire. Secondary data was collected from various published and unpublished sources. The tools used for analyzing the data consists of representation of data through simple mathematical tools like percentage, tabular presentations pie diagrams, bar diagrams and chi square test.*
- *Findings: There is a slight tendency for men to dominate financial decisions in some households. Therefore measures should not only target the general public in the target villages but also focus on strengthening the capacities of women to gain capacities for a strong voice in the family. Financial literacy programmes should start at school level, as student and parents are to be educated as early as possible.*
- *Originality/Value: Majority of women belonging to fishermen community are not educationally sound and their financial literacy is very low. Development of financial literacy would help the women for better financial decision making and proper utilization of financial services. None has attempted a study on analyzing financial literacy among fishermen community of Karumkulam Grama Panchayat in Trivandrum district and therefore this study is an original work of the author.*

Keywords: Financial literacy, Rural Women, Level of awareness

INTRODUCTION

- Financial literacy means possession of financial knowledge and understanding of financial matters. Financial literacy often entails the knowledge of properly making decisions pertaining to certain personal financial matters like real estate, insurance, investing, saving, tax planning and retirement. It involves intimate knowledge of financial concepts like compound interest, financial planning and mechanics of credit card, advantageous savings methods and consumer rights. In an Australian context, Fear (2008) has described a threefold definition of financial literacy derive from the works of United States federal reserve. 1. Being knowledgeable, educated and informed about managing money and assets, banking, investment, credit, insurance and taxes. 2. Understanding the basic concepts underlying the management of money and assets, such as the time value of money in investments and pooling of risk in insurance, and 3. Using that plan and knowledge and understanding to plan and implement financial decisions
- One of the biggest challenges of our nation is women empowerment which is achievable only when the women of the country will be educated and financially literate and independent. A financially literate individual is able to make intellectual judgement and take effective decisions regarding the usage and management of money. (Noctor et; al1992). In our country where poverty and unemployment are the major problems, it is very crucial to financially literate the women to fuel the engine of growth by providing opportunities to women to contribute to economic growth. There are instances of extreme poverty reported by women post the death of the earning member of the family. However such instances could have been avoided with future financial plans, contingency savings and emergency funds. Sometimes women are unaware of such products, but are reluctant to go for such options because of poor and incomplete information or lack of personal confidence.
- Financial literacy in rural areas is comparatively lower than urban and metropolitan areas. Financial literacy is not just mechanics of checking bank accounts or even budgeting for future savings. Definition can be expanded to include learning about selectivity between multiplicity of choices, setting personal financial goals and reflecting the values about money. (Criddle 2006). Financial literate is needed for making better

decisions in their families. Financially literate women are able to sail through tough financial times. Financial literacy involves concepts and application and these two ends are tough to bring together in reality. It means people should not only know the financial planning concepts, they should be capable of applying them their day to day transactions. So the study follows on the financial literacy of women in fishermen community with special reference to Karumkulam Grama Panchayat of Trivandrum district.

REVIEW OF LITERATURE

- Anthes & Most (2000) conducted a study on financial literacy of women and found that women tend to be more apprehensive about their future but are more uneducated about how to secure it and usually face more monetary challenges than men while making financial decisions. Hira & Loibl (2007) found that women have unique needs relating to their financial attitude as they have particular learning preferences about investment alternatives and have different mindsets when it comes to money matters.
- Lusardi & Mitchell (2008) found that low level of financial literacy had greater impact on women than men which seems to be true today also. Bernanke (2011) highlighted the need of continual updating of financial literacy across all age groups because of the dynamic nature of financial products and services as well as changing needs and circumstances of individuals with time. He highlighted the efforts being made by the Federal Reserve board to enhance financial literacy of individuals.
- Hung (2012) concluded that gender differences regarding financial literacy, women's financial knowledge is worse than that of men and they are less confident in financial skills. The fact has been accepted globally that empowering women with financial knowledge has become a necessity now, given the poor status of women in the country, so that gender can be at par. Agarwal & et. al (2012) found out in their survey for assessing financial literacy among students, employees and retired people in India that there are many determinants of financial literacy level which influence how an individual deals with the routine money matters and financial matters. These determinants include socio demographic factors like education, income level, marital status, awareness about financial instruments.
- Lusardi & et. al (2012) highlighted that education has a major impact on financial literacy and opined that less educated fail to save as much as highly educated people. Further some authors like Kimball and Shimway (2006), Christelitis & et .al (2007) and Van Roji & et. al (2011) stated that limited financial knowledge or lack of financial sophistication affects individual participation in the stock market. If a woman is married she is more likely to be dependent on her better half for the financial matters of the household. So it is believed that marital status also plays a role in deciding the financial independence of woman. The previous literature leaves a lot of scope for further investigation in this area especially in case of developing economy like India where we are continuously progressing toward the goal of financially literate country. It is very important to pay attention towards financial literacy of women to foster the growth of economy.

STATEMENT OF RESEARCH PROBLEM

Women play multiple roles in a society not only as a contributor to socio-economic development and financial sector facilitates way to play these roles effectively. But women tend to be financially excluded in many countries. A previous study reveals that financial services are used only by a small number of women. Research in behavioral economics has shown that many women are not comfortable using formal financial services. The reasons are difficulty in understanding language and various documents that come with financial services. Majority of women belonging to fishermen community are not educationally sound and their financial literacy is very low. Development of financial literacy would help the women for better financial decision making and proper utilization of financial services. It has been noted that low financial literacy significantly contributes to financial exclusion in general and self exclusion in particular. Many people opt out of formal financial systems due to misconceptions about price of credit and they are unaware of utilization of credit facilities including microcredit facilities where markets have become more competitive in recent years. Financial literacy can bridge these gaps by improving their knowledge, skill and attitude towards financial matter. Thus the study aims at fathoming involvement of women in financial literacy and the barriers to acquiring financial knowledge of women belonging to fishermen community.

SIGNIFICANCE OF STUDY

Financial literacy is an important tool to help people to develop skills to compare and select the best financial products and services and empower them to exercise their rights and responsibilities. Financial literacy among women is a must for economic empowerment of women and also gaining significance due to increasing rate of work participation of women in our country. Financial literacy allows women to manage their earnings and

therefore manage the life events like education, illness, job loss or retirement. Financial literacy enable women to act "smart financially" by providing them knowledge and skills to understand for planning savings, basics of banking, understand the need of household budgeting, cash flow management, asset allocation to meet financial goals etc. Due to increasing rate of work participation of women, the financial literacy among women has also received considerable significance in recent years. This study is an attempt to study financial literacy among working and non-working women belonging to fishermen community.

SCOPE OF THE STUDY

The study is conducted from a sample of 100 women out of which 50 are working women and the other 50 are nonworking. Thus the present study covers comparative analysis of financial literacy of working and non-working women within the fishermen community with special reference to Karumkulam Grama Panchayat in Trivandrum district.

OBJECTIVES OF THE STUDY

The objectives of the study include the following:

1. To identify the factors affecting the financial literacy of women in fishermen community.
2. To understand the barriers to acquire financial knowledge.
3. To measure the level of financial literacy of women and their involvement in financial matters.
4. To distinguish and analyze various avenues and opportunities that necessitate financial education.
5. To give suitable suggestions to women to gain financial literacy.

RESEARCH HYPOTHESES

- **H₀₁:** There is no significant difference between monthly income and credit taking with respect to study on financial literacy of women among fishermen community.
- **H₀₂:** There is no significant difference between education and numeracy skills with respect to study on financial literacy of women among fishermen community.
- **H₀₃:** There is no significant difference between marital status and credit taking with respect to study on financial literacy of women among fishermen community.

RESEARCH METHODOLOGY

• Data collection

The research methodology consists of two methods, which involves primary and secondary data collection. Primary data were collected through interview with the help of questionnaire. Secondary data were mainly collected from the journals, textbooks, magazines, reports, internet and various publications.

• Sample design

The population of the study covers the women among fishermen community of Karumkulam Grama Panchayat in Trivandrum district. The methods of sample selection adopted are random sampling. The sample size of the study is limited to 100. Total 50 working women and 50 non working women were selected as sample.

• Tools for analysis of data and projection of findings

The tools used for analyzing the data consists of representation of data through simple mathematical tools like percentage, tabular presentations pie diagrams, bar diagrams and chi square test.

LIMITATIONS OF THE STUDY

The limitations of the study are:

1. A very deep study couldn't be done as there was a time constraint on the research.
2. The area of study was limited to only Karumkulam Gramapanchayat in Trivandrum district and hence may not have universal application.
3. There may be errors due to the bias of the respondents. However efforts are made to minimize the bias.

ANALYSIS AND INTERPRETATION OF DATA

The data has been represented in the form of tables and respective interpretation on each is given below. The methods used for analyzing the data are percentage method and chi-square test. The approach to collecting data, coding and deriving variables, dealing with missing values and undertaking the analysis has been fully

documented to ensure that the methodology can be replicated, if required in future surveys. All the respondents responded to the survey positively and the random survey revealed the following information.

1. Age group of the respondents

Table No-1: Age group of the respondents

Options	No of respondents		Total
	Working women	Non working women	
Below 20 years	9	11	20
20-30 years	21	4	25
30-40 years	12	26	38
Above 40 years	8	9	17
Total	50	50	100

Source: Primary Data

The above analysis shows that 38% of the respondents belong to the age group of 30 to 40 years and one fourth of the total respondents (25%) belong to the age group of 20-30 years and 20% are below the age of 20 and 17% above the age of 40.

2. Marital status of the respondents

Table No-2: Marital status of the respondents

Options	No of respondents	Percentage (%)
Married	76	76
Unmarried	24	24
Total	100	100

Source: Primary Data

The above table shows that 76% of women are married and 24% of the women are unmarried.

3. Education level of the respondents

Table No-3: Education level of the respondents

Options	No of respondents			
	Working women	Percentage (%)	Non working women	Percentage (%)
Up to SSLC	5	10	27	54
Higher secondary	15	30	12	24
Degree	29	58	8	16
PG	1	2	3	6
Total	50	100	50	100

Source: Primary Data

The above table depicts that among non working women, 54% studied up to SSLC and 24% have completed plus two, graduates constitute 16% and only 6% are post graduates. Under working women category 58% of are degree holders, 30% completed plus two 10% studied up to SSLC and merely 2% are post graduates.

4 .Monthly income of the respondents

Table No-4: Monthly income of the respondents

Options	No of respondents			
	Working women	Percentage (%)	Non working women	Percentage (%)
Less than Rs. 10000	12	24	17	34
Rs.10000-Rs.25000	34	68	26	52
Rs.25000-Rs.50000	3	6	4	8
Above Rs.50000	1	2	3	6
Total	50	100	50	100

Source: Primary Data

It is observed that in working women category 68% respondents have their monthly income between Rs 10000 and Rs.25000, 6% constitutes Rs.25000 to Rs.50000 income limit and merely 2% have earnings above Rs 50000. While among non working women more than half of the respondents(52%) have income between rs10000 and 25000,34% having less than Rs 10000 and 8% constitutes Rs.25000 to Rs.50000 income limit and only 6% have income above Rs 50000.

5. Major source of income of the respondents

Table No-5: Major source of income of the respondents

Sources	No of respondents			
	Working women	Percentage (%)	Non working women	Percentage (%)
Fishing	0	0	34	68
Daily wages	14	28	13	26
Salary	30	60	2	4
Business	6	12	1	2
Total	50	100	50	100

Source: Primary Data

It is inferred that major source of income for 68% of Non working women is fishing, 26% depend on daily wages, 4% depend on salary and only 2% have business as their income source and major source of 7% of the women is business. However in working women category more than half of them have salary as their major source of income (60%) and three fourth of them (28%) depending on daily wages and 12% are doing business to earn income.

6. Important form of savings

Table No-6: Important form of savings

Forms	No of respondents			
	Working women	Percentage (%)	Non working women	Percentage (%)
Cash	4	8	10	20
Gold	8	16	6	12
Buy land	14	28	4	8
Bank	11	22	10	20
Chit funds	4	8	14	28
No savings	0	0	15	30
Total	50	100	50	100

Source: Primary Data

The table depicts that among working women category all of them have savings. More than one fourth of them buy land 22% save in bank 16% buy gold and 4% have their savings in chit funds. However among non working women important form of saving of 28% respondents are chit funds 20% prefer to save in bank and other 20% in cash and 12% in gold. It is being noticed that more than one fourth of the non working women don't have any form of savings.

7. Average savings per month

Table No-7: Average savings per month

Amount	No of respondents			
	Working women	Percentage (%)	Non working women	Percentage (%)
Less than Rs.5000	8	16	32	64
Rs.5000-Rs.10000	15	30	5	10
Rs.10000-Rs.25000	19	38	2	4
Above Rs.25000	6	12	0	0
No savings	2	4	11	22
Total	50	100	50	100

Source: Primary Data

It is observed that average savings per month for 38 % of working women is between Rs10000 and Rs 25000 and 30% have savings between 5000 and 10000 16% less than 5000 and merely 12% have savings of above Rs 25000 and 4% have no savings at all. However in non working women category 64 % of non working women have savings of less than Rs 5000 10 % constitute saving limit of Rs 5000 to Rs 1000 and nearly one fourth of them have no savings at all. This may be because most of them are able to save less than Rs. 5000.

Table No-8: Financial decision making

Options	No of respondents			
	Working women	Percentage (%)	Non working women	Percentage (%)
Partner	21	42	26	52
Couple	14	28	8	16
Family	3	6	2	4
Myself	12	24	14	28
Total	50	100	50	100

Source: Primary Data

It is clear that there is a slight tendency for men to dominate decisions about larger investment decisions. Only 24% in working women category and 28% in non working women category states that larger financial decisions are made by themselves. However 28% take decisions cooperatively as couple among working women while it is only 16% among non-working women. Only 6% among working women and 4% among non-working women made investment decisions within a larger circle of family members.

Table No-9: Credit taking among respondents

Forms	No of respondents			
	Working women	Percentage (%)	Non working women	Percentage (%)
Currently borrowing	29	58	38	76
Borrowed in the past	13	26	8	16
Never took credit	8	16	4	8
Total	50	100	50	100

Source: Primary Data

From the above analysis it is clear that 58% of working women and 76% of non-working women are currently borrowers and 26% of working women and 16% of non-working women have taken credit in the past and 16% of the working women and 8% of non-working women have never taken credit.

Table No-10: Reasons for Credit taking among the respondents

Forms	No of respondents			
	Working women	Percentage (%)	Non working women	Percentage (%)
Education	4	8	5	10
Marriage	14	28	10	20
Medical emergency	21	42	12	24
Have fun	0	0	2	4
Repay other debt	11	22	21	42
Total	50	100	50	100

Source: Primary Data

The above table depicts that major reason people borrow is for medical emergency (42%), followed by the reasons marriage (28%), to repay other debt (22%), education (8%) for working women category while among non-working women the major reasons for borrowing are repaying other debt (42%) followed by medical emergency (24%), medical emergency (20%), education (10%) and only 4% states that they took credit to have fun.

Table No-11: Source of credit

Options	No of Respondents			
	Working women	Percentage (%)	Non-working women	Percentage (%)
Banks	16	32	11	22
MFI	12	24	27	54
Friends/family	11	22	5	10
Money lenders	11	22	7	14
Total	50	100	50	100

Source: Primary Data

The above analysis reveals that major source of credit for majority of non-working women is micro finance institution (MFI) (54%) and of working women is banks (32%).among working women 24% borrow from MFI and 22% from friends and family members and other 22% from money lenders. However in among non-working women 22% borrow from banks and 14% from money lenders and remaining 10% borrow from friends and family members..

Table No-12: Barriers to financial literacy

Barriers to financial literacy	Weighted average	Rank
Financial status of people	29.8	2
Lack of basic financial knowledge	30.3	1
Lack of trust in financial system	21.3	10
Underestimation of value of financial advice	26.2	4
Strong and pervasive gender roles	22.1	7
Lack of necessary social relationships	21.5	9
Poverty and insufficient income	21	8
Increasingly complex products and services	23.2	6
Inadequate regulatory framework	24.7	5
Long disclosure documents	29.6	3

Source: Primary Data

From the above table it is clear that lack of basic financial knowledge list the top followed by financial status of people, long disclosure documents, underestimation of financial advice, inadequate regulatory framework, increasingly complex products and services, strong and pervasive gender roles, poverty and insufficient income and finally lack of trust in financial system as the main barriers to financial literacy.

13. Relationship between monthly income and credit taking

H_{01} : There is no significant difference between monthly income and credit taking with respect to study on financial literacy of women among fishermen community.

The following table analyses the association of monthly income and credit taking

Monthly income/credit taking	Less than Rs 10000	10000-25000	25000-50000	Above 50000	Total
Currently borrowing	12	50	5	0	64
Borrowed in the past	15	4	1	1	21
Never take credit	2	6	1	3	12
Total	29	60	7	4	100

Source: Primary Data

Using the following formula $X^2 = \sum (O-E)^2/E$ it is inferred that the calculated value is 42.87. The table value at 5% level of significance and 6 degree of freedom is 18.548. As the calculated value is greater than the table value the null hypothesis is rejected. Therefore monthly income and credit taking are related with respect to financial literacy.

14. Relationship between Education and Numeracy skills

H_{02} : There is no significant difference between education and numeracy skills with respect to study on financial literacy of women among fishermen community.

The following table analyzes the association of education and numeracy skills

Education /Numeracy skills	Up to SSLC	Higher secondary	Degree	PG	Total
Correct answer	17	15	37	4	73
Wrong answer	15	12	0	0	27
Total	32	27	37	4	100

Source: Primary Data

Using Chi- square test it is inferred that the calculated value is 25.28. The table value at 5% level of significance and 3 degree of freedom is 12.838. As the calculated value is greater than the table value the null hypothesis is rejected. Therefore there is no significant difference between education and numeracy skills with respect to study on financial literacy of women among fishermen community.

15. Relationship between Marital status and credit taking

H_{03} : There is no significant difference between marital status and credit taking with respect to study on financial literacy of women among fishermen community.

The following table analyzes the association of marital status and credit taking

Marital status/credit taking	Married	Unmarried	Total
Currently borrowing	64	3	67
Borrowed in the past	9	12	21
Never take credit	3	9	12
Total	76	24	100

Source: Primary Data

Using Chi- square test it is inferred that the calculated value is 42.8. The table value at 5% level of significance and 2 degree of freedom is 10.597. As the calculated value is greater than the table value the null hypothesis is rejected. Therefore marital status and credit taking are related with respect to financial literacy.

FINDINGS OF THE STUDY

The major findings of the study are:

- Majority of the non working women have educational qualification up to SSLC.
- 60% of the respondents have their monthly income between Rs 10000 and Rs25000.
- The major source of income for 68% of non working women is fishing and that of working women is salary.
- Monthly income of both category working women and non working women lies between Rs10000 and Rs25000. Only a small portion have monthly income above Rs 50000.
- The important form of saving of working women is buying land and that of nonworking women is chit funds (28%).
- There is a slight tendency for men to dominate decisions about larger investment decisions. Only 26% states that larger financial decisions are made by themselves and 22% cooperatively as couple and only 5% within a larger circle of family members.
- Nearly three fourth of the total respondents (73%) were able to give correct answers to the questions provided to assess their numerical skills. Only 27% were unable to provide answers correctly.
- 67% of the respondents are currently borrowers and 21% have taken credit in the past and 12% have never taken credit.
- major reason for people borrowing is for medical emergency (33%), followed by the reasons to repay other debt (32%), marriage (24%), education (9%) and only 2% states that they took credit to have fun
- Nearly half of the working women and more than half of the non working women are aware of price of essential commodities in the market.

SUGGESTIONS

1. Audiences in the target area already understand what a bank is. The lack of experience in dealing with financial institutions is a major obstacle to the promotion and improvement of financial literacy. Therefore, promotion of financial literacy should go hand in hand with efforts to increase the supply of suitable financial product and services as the outreach of formal financial institution including mfis is currently very limited.
2. Raising the quality and reliability of service offered by village banks and village funds can be expected to contribute to increasing users' trust and confidence in these community financial institutions while simultaneously contributing to enhancing financial inclusion and financial literacy.
3. Women who intended to get more financial knowledge can attend workshop, seminars, and financial management courses in their nearest towns.
4. Educated rural women can access internet as a source of vast range of financial information from government bodies, banks and financial institutions, and community organizations. It has become an easy method for reaching the population-at-large, as information dissemination is cost-effective and easy.
5. The banks in rural areas can follow communication through vernacular language. It may help the rural women to understand information from banks. It may help them to use bank as a financial information source.
6. Financial literacy programmes should start at school level, as student and parents are to be educated as early as possible.
7. There is a slight tendency for men to dominate financial decisions in some households. Therefore measures should not only target the general public in the target villages but also focus on strengthening the capacities of women to gain capacities for a strong voice in the family.

CONCLUSION

The study is conducted to measure the financial literacy of working and non-working women among fishermen community of Karumkulam Grama Panchayat, Trivandrum district. Finance is the lubricant which oils the wheels of development. Financial literacy is foremost issue in today times, the people are more appealing to earn income but they are not serious about their investment decision and saving allocation.. The financial literacy is needed to everyone in managing the financial matters. The inclusive growth is achieved through the overall financial literacy. The backward community also part of the society. Their financial literacy level also affects the overall financial literacy. Financial literacy has been a catch phrase for the past few years. Delivering financial services to all sections of the population still remain as challenge for central banks around the world. Women should be more knowledgeable about investment avenue since they are generally depends on their spouses or their family members. Due to their lack of knowledge about investment alternatives, they cannot take investment decisions confidently. As per the findings of the study financial literacy is not upto a satisfactory level but still is not at equal level among the different level. Financial literacy of working women is higher than non working women. Development of financial literacy would help the women for better financial decision making and proper utilisation of financial products and services. It would lead them to wealth accumulation and financial wellbeing and also their personal development as well as social development. Financial education will lead to financial inclusion. Therefore literate population must be created in order to create meaningfully financially included population. Their financial participation would help our country's economic development. In a nutshell, It is therefore necessary to initiate certain awareness programme to enhance financial literacy among women by government agencies, banks and other NGO s may take initiative in this regard. Apart from this financial literacy may also be included in school curriculum. The literature review of this research paper identified some of the existing research in the areas of women's financial literacy and investment strategies. The review opened up the areas of challenges and financial barriers that women face today. The research suggests that availability of tools will help women to feel confident about their financial decisions.

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STUDY HABIT AMONG DISABLED STUDENT

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ABSTRACT

The aim of this study was to find out the study habit pattern among disabled student. Disability was independent variable and Study Habit Pattern was dependent variables in the present study. Thirty disabled and thirty normal (non-disabled) school going students were selected from the different locations of Udaipur district of Rajasthan. Selected samples were from 8th to 10th standard class students with 14 to 18 years old in age range. Purposive sampling method is a criterion of samples' selection. Mukhopadhyay and Sansanwal (2002) Study habit Inventory was used for assessing the levels of study habit. Results showed that the scores were significantly differing in the terms of scores on study habit pattern between disabled and normal students. Disabled children had got poor level and lower score in the terms of study habit pattern than normal children. Therefore, the data clearly show that disabled students' study habit is poor and weak.

Keywords: Habit, Student, Study, Disabled

INTRODUCTION

- Disability, handicapped and impairment are related to each other. Despite all this, there is a slight difference in all these. Different terms have been used for disabled people in different times and places. *Disability* or *impairment* are commonly used, as are more specific terms, such as *blind* (to describe having no vision at all) or *visually impaired* (to describe having limited vision). Disable is now called *Divyaung*. *Divyaung* is generally used for Handicapped, impairment and disability on mass level. The word 'Divyang' means 'divine body'. It was popularized by Prime Minister Narendra Modi after his ascendancy to power and he suggested that the expression should be used for 'differently-abled' people who are otherwise called as 'Viklang' in local parlance. Disability is an impairment that may be cognitive, developmental, intellectual, mental, physical, sensory, or some combination of these. It substantially affects a person's life activities and may be present from birth or occur during a person's lifetime.
- World Health Organisation defined the disability that 'Disability is an umbrella term, covering impairments, activity limitations, and participation restrictions. Disability is thus not just a health problem. It is a complex phenomenon, reflecting the interaction between features of a person's body and features of the society in which he or she lives. Overcoming the difficulties faced by people with disabilities requires interventions to remove environmental and social barriers.
- Disabled peoples are the people with physical, visual, auditory or mental incapacities. Common physical disabilities include blindness, deafness and paralysis, while common mental disabilities include autism and the effects of Down's syndrome. Disabilities generally vary in severity. Many definitions of disability exist and are used for different purposes, but in general, disability refers to limitations to participating in usual roles or activities resulting from a medical condition or health impairment (Connolly, 2009). Persons with disabilities who are unable to work due to their disability may be more severely disabled or have poorer health than persons with disabilities who are not reported to be unable to work due to disability. The term disabled suggests a state of helplessness; something which falls short of the norm or standard viz., 'physical fitness'. Disability refers to any limitation experienced by the impaired individual in comparison with the activities of the unimpaired individual of similar age and sex.
- A habit is a routine of behaviour that is repeated regularly and tends to occur subconsciously. Andrews (1903) defines a "habit, from the standpoint of psychology, [as] a more or less fixed way of thinking, willing, or feeling acquired through previous repetition of a mental experience. Habitual behavior often goes unnoticed in persons exhibiting it, because a person does not need to engage in self-analysis when undertaking routine tasks. Habits are sometimes compulsory. Therefore, the definition of study habits is the behaviors used when preparing for tests or learning academic material. A person who waits until the very last night before an exam and then stays up all night trying to cram the information into his head is an example of someone with bad study habits. Study habit is one of the greatest students or learning factors that hugely influences students' academic achievements. Mark and Howard (2009) have given opinion that the most common challenge to the success of students in all ramifications is a lack of effective or positive

(good) study habit. Husain (2000) stresses that lack of effective or positive (good) study habits is a critical study problem among students at all levels.

- Education is a process through which efforts are made to change the thinking and behavior of an individual in desirable direction. In order to how much objectives have been achieved, it is measured through conducting test on students. This process of testing is called examination. Examinations are a source of inspiration. It is the time for demonstration of abilities of students as well as the teachers. As such, examinations are necessary at periodic intervals so as to take corrective actions for any failures. Examinations are necessary and no educational system can be complete without examination. At the same time it is an admitted fact that some students get fearful of examination. Some fall ill before starting of examination, due to fear. For student's fear for examination, psychologists use different term like- Examination Phobia, Fear of Exam, Anxiety etc. (Thakur, 2016). Sindhu (2015) suggested on their study that avoid cramming and develop good study habits and good test taking skills are encouraged to students. Therefore, study habit is important for academic purpose and some studies also proved that Study habits have been found as important components of education (Haertel *et, al.* 1981).
- Articles 14 and 15 of the constitution can be exploited by an imaginative and informed judiciary for providing quality of educational opportunity to the handicapped with regard to mentally retarded individuals (Tehal, 1993). Jha (2018b) found that that disabled personnel were weak in their own academic achievement. They enrolled in later age at school level than normal student. Disabled student participation ratio was lesser (0-3 % disabled children in total enrolled student) but their absence ratio (averagely 10-12 presence days out of working days of 1 month) was higher than non-disabled children in their school. Majority of disabled were found either physically challenged (n= 29) or dead and dumb (n= 2). Blind and any other such specific disabled student were not found in these schools. No special teacher and professional rehabilitation worker found in these schools. Sometimes, block coordinator provides rehabilitation program through special education or any such activities. Foundation course and in-service program for disability education is not good in Rajasthan and few teachers (almost 10percent) were trained through this program. ICT and facilities for disabled children in school were found negligible in the schools of rural area. All students (included disabled personnel) were getting the free education under different government schemes but, their progress rate and academic record was unsatisfactory.
- Recently, Rights of persons with disabilities (RPWD) bill is passed on 14th December, 2016 in the Rajya Sabha and subsequently in the Lok Sabha on 16th December, 2016. The bill was further approved and signed by the Hon'ble President before the year end and 'notified' by the government in its official Gazette on 28th December, 2016. Thus, RPWD Bill 2016 was 'enacted' and became a 'Law', the rights of persons with disabilities (RPWD) Act 2016. In this act, the types of disabilities have been increased from existing 7 to 21 and the central government will have the power to add more types of disabilities (Gupta, 2018). The 21 disabilities are given below: 1. Blindness, 2. Low vision, 3. Leprosy Cured Persons, 4. Hearing Impairments (deaf and hard of hearing), 5. Loco-motor Disability, 6. Dwarfism, 7. Intellectual Disability, 8. Mental Illness, 9. Autism Spectrum Disorder, 10. Cerebral Palsy, 11. Muscular Dystrophy, 12. Chronic Neurological Conditions, 13. Specific Learning Disabilities, 14. Multiple Sclerosis, 15. Speech and Language Disabilities, 16. Thalassaemia, 17. Hemophilia, 18. Sickle Cell Disease, 19. Multiple disabilities including deaf-blindness, 20. Acid Attack Victim, 21. Parkinson Disease.
- Problems of the physically handicapped vary in time and space. Their problems are multi-dimensional physical, psychological, social, cultural, educational and vocational. Each category of the disability poses a different set of problems. The problems troubling the blind most are unknown to the disabled of other categories. The problems relating to the handicapped people are in a cyclic order in relation to physical, educational, economic, social and psychological aspects. The existence of one problem becomes the root cause for the other which I further give rise to another and hence the cyclic order. The physically handicapped person faces a great deal of uncertainty because of his restricted movements or limitation or the loss of locomotors abilities. The problems of physical adjustment, in so far as education or employment of the handicapped are concerned, are administrative as well as those of the placement of the handicapped according to his disability, needs and capacities.
- Jensen and Nord (2013) said that there is a large overlap between food insecurity and disability. The prevalence of food insecurity was much higher among households with a working-age adult who was classified as not in labour force-disabled (33.5 percent) or those with a working-age adult with other reported disabilities (24.8 percent) than among households with no working-age adults with disabilities (12 percent).

About 32 percent of food-insecure households included a working-age adult with a disability, and 38 percent of households with very low food security included a working-age adult with a disability.

- The educational needs of disabled students are in accordance with the impairments or the handicaps, of milder or of severe nature, as well as of the special type of the handicap. Their educational needs are in accordance with the impairments or the handicaps, of milder or of severe nature, as well as of the special type of the handicap. These children in boarding schools or hospitals would need different types of physical facilities, for example, there should be wide door-ways, non-slippery or non-skidding floors, hand rails, rounded corners, better toilet facilities and drinking taps so planned that children with crutches or in wheel-chairs could also be able to use them. The furniture of schools having handicapped students should also be of special type. For instance, there should be adjustable seats for a child with braces to turn to the side and sit easily. There could be foot rests, adjustable chairs, book-stands etc. (Uday Shankar, 1976). Education is a link between medical and vocational rehabilitation which plays a vital role in the social rehabilitation of the disabled.
- Mohammad and Tavakko (2010) studied on handicapped (disabled) children's self esteem and self concept and found handicapped students were lower in the self-esteem and higher in the self-concept compared to normal students. Kink and et al. (1993) found that disabled women had lower level of social acceptance perception, sport competence and dream imagination compared with physically normal samples. Jha (2018a) studied on disabled children and concluded that disabled children faced the problems of maladjustment, poor self concept, emotionally unstable, insecure and socio-economically weak.
- The aim of this study was to find out the study habit pattern among disabled student.

METHOD

Sample Size and Technique

Thirty disabled and thirty normal (non-disabled) children were selected from the different locations of Udaipur district of Rajasthan. Selected samples were from 14 to 18 years old in age range. All selected samples were male. All non-disabled samples were looking normal and had no disability from any angles. Therefore they considered for normal (non-disabled) children and those persons had hearing and speech problems were considered disabled children. The sample was collected from eight rural government senior secondary schools of Udaipur district belonging to the students of 8th-10th standard class. Equal numbers of samples were taken from each schools and the average of samples' size was 3.75 from each schools. Minimum 2-2 samples and maximum 5-5 samples from each group's samples were selected from the all selected eight schools. Purposive sampling method was a criterion of samples' selection.

Variables

Disability was independent variable and study habit pattern as dependent variables in the present study. Light, time, gender, age and motivation for the work were controlled throughout data collection.

Instruments

The following instruments were used:-

(1) **Personal Data Schedule:** A personal data schedule was prepared by present Researcher to get necessary information like the age, gender, locality, nature of disability, etc.

(2) **Study Habit Inventory-** This inventory is developed by Mukhopadhyay and Sansanwal (2002). This inventory is used for assessing the study habit. It includes nine dimensions of study habit pattern namely, Comprehension, Concentration, Task Orientation, Sets, Interaction, Drilling, Supports, Recordings and Languages. In other words, there are mentioned only aggregate of all of the above mentioned nine dimensions in the present study and these dimensions are indicator of study habit. Total questions and items are 52 in this scale and possible score range is from 00-208. Subjects are asked only one mark ($\sqrt{\quad}$) in every response in every item. In other words, zero to four marks is awarded as per manual norms. The reliability of the whole inventory is worked out by using split half method. The reliability co efficient is 0.91. Validity co efficient of the inventory is 0.69. Therefore this scale has adequate reliable and valid.

Procedure of Data Collection and Analysis of Data

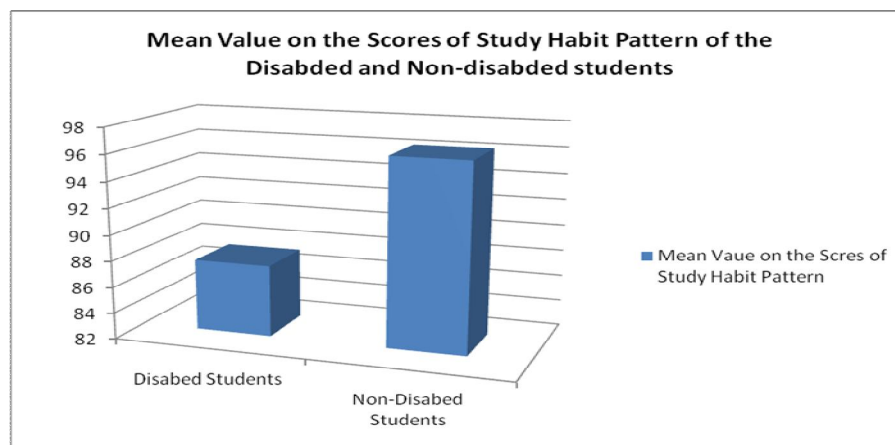
Good rapport establishment through both verbal and sign language was made from all samples and said about the purpose of this study. The subjects were also informed properly regarding the importance of present study. Instruction was also given according to the guidelines of above scale. There were arranged for sit in Distant from each subject. Data was collected from students in the school campus by the help of school teachers. Personal data sheet was given to them for screening the samples and all the subjects were found suitable on the

basis of their age, class, gender, *etc.*. Data was collected individually by using Study Habit Inventory. Ex post facto design was used in this study. Time was not fixed for fill-up to this inventory by samples, but they taken the time about 45 minutes. Mean, standard deviation, t tests and significance level at 0.01 and 0.05 are employed for the present study. T-tests and significance level at 0.01 and 0.05 has also been evaluated for the comparison of the data.

RESULT AND DISCUSSION

Table No.-1: Comparison of means between study habit pattern of disabled and non- disabled children

Group	N	Mean	SD	SEM	SED	t-value	p-value (df=58)
Disabled Students	30	87.47	03.19	0.58	1.00	8.810	p <.01
Normal (Non-Disabled) Students	30	96.28	04.42	0.81			



In table no-1 and Graph, mean value of disabled and non-disabled student for study habit pattern level is 87.47 and 96.28 respectively. SD for study habit pattern level is 3.19 and 4.42 respectively for disabled and non-disabled student. A significant mean difference was found between the group of disabled and non-disabled student for study habit pattern level. T-value is 8.810 that is significant difference between study habit pattern level of disabled and non-disabled student. High scores on study habit pattern level indicate the higher level of study habit practice and lower scores as a lower level study habit practice. The mean score of non-disabled students’ study habit practice is significantly greater than the disabled student. In other words, Disabled students’ study habit is poor. Result of table no-1 indicates that group of disabled student have lesser score on study habit practice level. Loss of interest, poor academic results, drop-out, lack of expertise in teaching methods by teachers, *etc.* may leads to poor study habit pattern in disabled children.

CONCLUSIONS

On the basis of above result, it may be concluded that scores are significantly differ in the terms of scores on study habit practice (pattern). Disabled group have lesser scores on study habit practice (pattern). Study habit practice is significantly found among the disabled and normal (non-disabled) student. Therefore, disabled students are at more risk in the connection of academic (study) habit practice and pattern and they are poor in study habit practice pattern.

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A STUDY TO ASSESS THE KNOWLEDGE AND PRACTICE ABOUT PREVENTION OF DENGUE FEVER AMONG WOMEN IN THE TOWN GHOTI BK.

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ABSTRACT

A descriptive study done on knowledge and prevention about dengue fever among women in semi urban area Ghoti Bk town .

The study was undertaken with the purpose to assess the knowledge of women about cause, spread, and prevention of dengue fever and its practices to control the disease.

Objectives of study was to assess the knowledge about Dengue fever in women ,to assess the practice about prevention of Dengue fever & to find out the association between knowledge about Dengue fever with selected sociodemographic variables.

Research design used for the proposed study was non-experimental descriptive design; Sample size of study was 266.probability sampling technique was applied to select the subjects for the study. All the area of Ghoti BK town were visited to collect the required information residential areas - lanes & colonies. The schedule was prepared, data collected with the help of structured questionnaire.

Results shown that 34.21% women were in below 30 years age group, and majority of women (66.88%) were in age 31-60 yrs. 76.54% women were Hindus,. Most of the women (45.86%) had education upto primary level.

Knowledge levels regarding dengue among the women were as follows-

20.67% - Not satisfactory - ;20.30%- satisfactory knowledge, 33.83%- good knowledge, 17.29 % - very good knowledge, 7.89 % - excellent knowledge.

It was the evident that maximum of women had average knowledge about Dengue Fever(Total average knowledge of women 62.28%). In prevention practice 69.54% women knew about breeding,87.21% women knew about transmission of mosquito, 36.46% knew about use mosquito net, 9.39% repellent creams, women having average knowledge about prevention of Dengue Fever.

The study showed that re is significant association between Education, monthly income water storage methods and Sanitary Water drainage and Not significance association between rest of the socio demographic variables.

The study dealt with awareness about health in women with respect to various sociodemographic variables .The major findings, discussion, summary of the study, the conclusion drawn and implications of the study cover the different aspects of health education and public health research. It clarifies the limitations of the study and suggests recommendations for further research.

Keywords : DF-Dengue fever ;DHF-Dengue haemorrhagic fever;DSS-Dengue shock syndrome;DENV-Dengue virus;OR-Odd ratio; GEE-Generalized estimation equation;WHO-World health organization;TV-Television;GBWT-Gall bladder wall thickening;NDCP -National dengue control programme;KAP-Knowledge attitude practice;DALY-Disability adjusted life years

INTRODUCTION

Health has evolved over the century as a concept from individual concern to a worldwide social goal and encompasses the whole quality of life. Currently along with addition of non infectious diseases like occupational diseases, RTA, Cancer and life style diseases like DM, cardiac , respiratory & renal disorders; chronic communicable diseases like TB and acute communicable disease like Cholera, Dengue fever, Malaria are the dominant health concerns for the nation as well as for the world . Over the past 10-15 years, next to diarrhoeal disease and acute respiratory infection, dengue fever has become a leading cause of hospitalization and deaths, among children in the south East Asian region. The geographical spread includes northern Australia, Argentina, Singapore, Malaysia, India, Srilanka etc. The World Health Organization estimates that around 2.5 billion people , two fifth of the world population are at a risk for dengue infection. It has become a leading cause of death among children. Karnataka has the second highest number of cases of dengue in 2010, higher than Delhi, but lower than Kerala[12]The WHO predicts that out of 2.5 billion people there may be 50 million cases of

dengue infection every year. The disease is now epidemic in more than 100 countries[47]. A pandemic in 1998, in which 1.2 million cases of dengue reported from 56 countries was unprecedented. Preliminary data for 2001 indicates a situation of comparable magnitude. There were estimates that each year 50 million infection occur with 5, 00,000 cases of dengue hemorrhagic fever and at least 12000 deaths, mainly among children although fatalities could be twice as high.[43]

Dengue fever is socioeconomic disease that targets people in tropics in developing nations. It is one of the oldest arthropod- borne viral disease known in India. Periodic epidemics of dengue fever have been occurring for over 200 years but in the past 25 yrs, the frequency of epidemics has increased and fatal forms of dengue fever have emerged. Rapid transportation, industrialization, movement of infected human population, mosquitoes and the changing ecology have facilitated its spread to nearby and remote areas. Dengue is one of the most common mosquito borne disease in India. It causes a high fever and a rash. Unlike most mosquitoes, dengue causing mosquitoes bites during the day. These mosquitoes breed in warm, humid weather and in stagnant water. This is reason the number of cases of dengue go up high during monsoon season.⁵Dengue virus are arboviruses capable of infecting human and causing diseases. A Prevalence of *Aede. aegypti* and *Aede. albopictus* together with the circulation of dengue virus of more than one type in a particular area tends to be associated with outbreak of dengue hemorrhagic fever and dengue shock syndrome.[51]

The earliest known documentation of dengue fever like illness was in the Chinese Encyclopedia of symptoms in Chin Dynasty (CE 265-420).The illness was called „Water poison“ and was associated with flying insects near water. Outbreak of febrile illnesses compatible with dengue fever have been recorded throughout history, with first epidemic described in 1635 in Ist Indies. In 1779-1780 the first confirmed, outbreak reported, almost simultaneously in Asia, North America and Africa.A dengue like epidemic in East Africa in the early 1820“s was called, in Swahili ,*kidengapepo*(it is a sudden taking over by the spirit).The English version of this term „Dandy Fever“ was applied to an 1827-28 Caribbean outbreak, and in the Spanish Caribbean colonies, the term was altered to „dengue“[52]

Dengue is an acute fever caused by a virus. It occurs in two form; Dengue fever and Dengue Hemorrhagic Fever. Dengue fever is marked by the onset of sudden high fever, severe headache and pain behind the eyes, muscles and joints. Dengue Hemorrhagic fever (DHF) is more severe form, in which bleeding and sometimes shock occurs – leading to death. It is most serious in children. Symptoms of bleeding usually occur after 3-5 days of fever. The high fever continues for five to six days (103-105F or 39-40C). It comes down by the third or the fourth day but rises again. The patient feels much discomfort and is very weak after the illness. Dengue spreads rapidly and may affect large number of people during an epidemic resulting in reduced work productivity, but most importantly causing the loss of lives. Diagnosis of Dengue Fever includes signs and symptoms such as sudden onset of high fever, pain behind the eyes, nausea or vomiting, sudden headache (mostly in the forehead), body ache and joint pains. Recognition of Dengue Haemorrhagic fever and Shock includes symptoms similar to Dengue fever ,and additional any one or more of the following; severe and continuous pain in abdomen, frequent vomiting with or without blood, excessive thirst(dry mouth),restlessness or sleepiness, bleeding from the nose, mouth and gums or skin bruising, black stools like coal tar, pale, cold skin.

Prevention of Dengue involves all efforts of control directed against mosquitoes. It is important to take control measures to eliminate the mosquitoes and their breeding place. However, the efforts should be intensified before the transmission season (before, during and after the rainy season) and also at the time of the epidemic.[53]

Dengue mosquitoes bite during the daytime. Protection from mosquito bite can be done by wearing full sleeve clothes, use of mosquito repellent, mosquito coils, mosquito nets . Dengue virus transmission occurs round the year. However; the risk of infection tends to be seasonal and can be expected to be highest during a recognized outbreak of dengue infection. Dengue virus affects both the sexes and all age groups. In South East Asia, where dengue is hyper endemic, dengue hemorrhagic fever usually affects children below 15years of age. Dengue viruses are transmitted to humans through the bites of infective female *Aedes aegypti* mosquitoes. In children the most common symptoms are fever, cough and mild gastrointestinal symptoms and a mild running nose. The only method of controlling and preventing dengue and dengue hemorrhagic fever is to combat the vector mosquitoes.[55]

NEED FOR THE STUDY

Dengue fever, a very old disease, has re-emerged in the past 20 years, with an expanded geographic distribution of the virus and mosquito vectors, increased epidemic activity, the development of hyper-endemicity (the co-circulation of multiple serotypes) and the emergence of dengue hemorrhagic fever in a new geographic region. This mosquito-borne disease is the most important tropical infectious disease after malaria, with an estimate of 100 million cases of dengue fever, 500,000 of dengue hemorrhagic fever and 25,000 deaths annually. The reason for this resurgence and emergence of dengue hemorrhagic fever over the waning years are complex and not clearly understood, but demographic, societal, public health infrastructures changes in the past 30 years have contributed greatly.[11]

Dengue has emerged as a global threat, while scientist still know little about, how the virus infects cells and causes the disease. Most people with dengue recover without any ongoing problems. The mortality is 1-5% without treatment and less than 1% with adequate treatment, however severe disease carries a mortality of 26%. Dengue is endemic in more than 110 countries. It infects 50 to 100 million people worldwide a year, leading to half a million hospitalization, and approximately 12,500 to 25,000 deaths. It has a disease burden up to 16000 disability - adjusted life years per million populations, which is similar to other childhood and tropical diseases such as tuberculosis. The incidence of dengue has increased by 30 folds from 1960 -2010. This increase is believed to be due to urbanization, population growth, increased international travellers, and global warming.[49]

A study aimed at dengue control program in Cambodia was done in rural Cambodia in 2003-04 showed that – there were 3713 cases of dengue fever, dengue hemorrhagic fever and dengue shock syndrome with 49 deaths; . Another study in 2007, noted 5105 cases and 65 deaths, with around 90% of cases infecting children below 15 years.[13] A study conducted in Nicaraguan to differentiate dengue severity in infants, children and adults, involved 114 infants, 1,211 children and 346 adults. It revealed that the burden of the disease and severe dengue was predominately on infants 4-9 months and children 5-9 years of age. A peak at this age is expected when there is an endemic in the country.[14].

Dengue fever epidemic in Chennai, a study on clinical profile and outcome done October to December 2001. showed 59 sero positive cases reported in the hospital during the study, of which 5 were DSS, 11 were DHF and 20 were DF. The age groups affected are between 7 months to 12 years.[15]. A study in Vellore, with positive serum sample of 1426 obtained over five years for dengue specific IgM antibodies showed, 693 were adults and 694 were children. The result showed 423 (29.7%) of the samples were of the children over the five years period. Also a significant increase in IgM dengue positive cases were noticed only in children and not in adults.[16]. A study on a Dengue hemorrhagic fever in children in Delhi, showed that out of 21 paediatric patients all the children were older than 6 years of age.[17]. A study on samples received at the All India Institute Of Medical Sciences, New Delhi, during 2003-2005 reported 44.56% positivity in 1820 samples. The maximum number of cases belonged to the 21-30 years age group and peak was in October.[19] Another study from a tertiary care hospital in Delhi covering 7 years(2002-08) reported 30.15% positivity in 7846 samples and circulation of all four serotypes. [20]

More recent and systematic data are now available because of the NVBDCP. The data on the website of NVBDCP and earlier publications by NIV show that dengue has been endemic in 16 states since The beginning, Andhra Pradesh, Goa, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu.[17]

Uttar Pradesh, West Bengal, Chandigarh, Delhi, Pondicherry. During 2010-2012, dengue encroached into the remaining states. The overall mortality rate of 1.2% in 2007 dropped to 0.25% in 2013. This reduction is probably the result of the cumulative effects of better preventive measures, patient management, increased diagnostic capabilities and better reporting. Compare with the rest of southeast Asia, the number of dengue shock syndrome cases in India remains low. A significantly higher seropositivity of 58.5% for DENV was found in the urbanized town, compared with 41.2% for the rural village. [18]

Ghoti is an urbanized village, developed to town. It is a major regulated market for food crops mainly rice and paddy in the **Igatpuri** taluka of the Nasik district in Maharashtra. It is at a central location with respect to Nashik, Akole, Sangamner, Sinnar and Kasara. Population 24838; Literacy -74.93%, Sex-ratio- 943. Hence selected as study location.

RESEARCH METHODOLOGY**PROBLEM STATEMENT**

“To Assess The Knowledge And Practice About Prevention Of Dengue Fever Among Women .”

OBJECTIVES

- To assess the knowledge about Dengue fever in women.
- To assess the practice about prevention of Dengue fever.
- To find out the association between knowledge about Dengue fever with selected socio demographic variables.

ASSUMPTIONS

- Women have some knowledge regarding prevention of Dengue fever.
- The levels of knowledge will strongly affect the practices of women regarding prevention of dengue fever.
- The socio demographic variables have direct influence on the knowledge & practice of women regarding prevention of Dengue fever.
- The chapter present the methodology applied for the study including research approach, research design & the steps taken in the development of the tool setting of the study, sampling techniques, and plan for data analysis.

RESEARCH APPROACH

A descriptive approach was felt to be appropriate and thus used for the study.

RESEARCH DESIGN

Research design used for the proposed study was non-experimental descriptive design .

VARIABLES**Dependent Variable**

Knowledge and practice of women in Ghoti BK town about prevention of dengue fever.

Independent Variable:-

Socio demographic data of respondent.

SETTING OF STUDY

The study was conducted in all the area coming under Ghoti BK town ,Nashik.

POPULATION

The study is focused on assess the knowledge and practice about prevention of dengue fever among women, the target population for present study Ire women living in Ghoti BK town

SAMPLE SIZE:- 266**Sampling Technique**

Probability sampling technique was applied to select the subjects for the study.

Criteria for selection of sample**Inclusion Criteria**

Women living in the area of Ghoti BK town who are available and willing to participate in the study.

Exclusion Criteria

Women who are not willing and away from the home due to any kind of job or out of town or any other reason at the time of data collection.

Method of Data collection

Ghoti BK town mainly all residential areas and common places like market, temples –were visited , and required information collected . The schedule was prepared, data collected with the help of structured questionnaire. A structured questionnaire schedule was given to each women by maintaining privacy & confidentiality after obtaining consent.

Development & Description of the Tool

Considering the setting of the study and characteristic of the subjects, a structured questionnaire was prepared after a review of literature, observation in the field and discussion with the experts.

The tool was organized into following three sections as:

Section A

This section elicited the socio-demographic information of the women like age, religion, education, marital status, family, occupation, income, house ownership, and water drainage & water source.

Section B

Dealt with knowledge of women about dengue fever mentioned below

- Meaning of dengue fever
- Sign and symptoms of dengue fever
- Causes of disease
- Incidence of disease
- Investigation of disease
- Prevention of disease

Section C

Dealt with general or household practices of women towards prevention of dengue fever. The tool with 30 items included all of the items were multiple choice questions. The scoring pattern adopted was „ 1“ mark for correct answer and „ 0“ for wrong answer for section B .

SCORING PROCEDURE**Knowledge procedure**

The knowledge score was categorized and recorded into Not Satisfactory ,Satisfactory ,Good Knowledge, Very Good Knowledge ,Excellent Knowledge & Total knowledge Score of women.

ANALYSIS AND INTERPRETATION OF DATA

- The term analysis refers to the computation of certain measures along with searching for patterns of relationship that exist among data groups. This chapter deals with analysis and interpretation of the information collected through structured knowledge and practice questionnaire 266 women living in Ghoti BK town Nashik.
- The present study was designed to assess the knowledge and practice of prevention of dengue fever among women.
- Collected data were coded, tabulated, organized, analysed and interpreted using descriptive and inferential statistics. The data had been analysed and interpreted in the light of objectives.

OBJECTIVES OF STUDY

- To assess the knowledge about Dengue fever in women.
- To assess the practice about prevention of Dengue fever in women.
- To find out the association between knowledge about Dengue fever with selected sociodemographic variables.

ORGANIZATION OF FINDINGS:

The data analysed were presented under the following sections :

Section A :Socio demographic variables of women who are living in Ghoti BK town Nashik.

Section B :Knowledge of women about dengue fever.

Section C :Practice of women towards prevention of dengue fever.

SECTION A- DISTRIBUTION OF SAMPLE CHARACTERISTICS

The samples were selected through convenience sampling technique from Ghoti BK town . The frequency and percentage of sample by their demographic characteristics are presented in the following table.

Section B :Knowledge of women about dengue fever.

Table No 2 – Source of information (N=266)

Source of Information	Doctor/ Health worker/ Anganwadi worker (Indian public health care system.)	113	42.48%
Many participants have ticked more than one option	Radio/Television	199	74.81%
	Newspaper/ magazine	95	35.71%
	Family doctors /Relatives/ friends/ neighbours/ colleagues	98	36.84%

Table no.2 shows 74.81% women got information from Radio/Television while 42.48% from public health care system .

Table no. 3: Distribution of subjects according to correct answers (N= 266)

Sr. no	Knowledge about dengue fever	Frequency	Percentage
1	Do you know what is Dengue fever[DF]?	232	87.21%
2	DF is transmitted through?	232	87.21%
3	Which mosquito causes Dengue Fever ?	88	33.08%
4	Where the Dengue mosquitoes are breeding?	185	69.54%
5	In which time Dengue mosquitoes are biting?	54	20.30%
6	Which are the complications of Dengue Fever?	42	15.78%
7	Dengue fever is treatable?	222	83.45%
8	Who should responsible for Dengue mosquito control?	202	75.93%
9	In which age dengue fever is affected?	234	87.96%
10	Which investigations is done for diagnosis of Dengue Fever ?	166	62.40%
	Distribution of subjects according to over all knowledge	1657	62.29%

Table no 3. Shows 88.35% women having knowledge about affected age group ,15.78% women having knowledge about complication of DF , 86.09% women are aware about the responsibility for mosquito control and 71.80% women are aware about the diagnostic investigations for Dengue Fever.

Table no-4: Distribution according to practices of prevention of DF (N=266)

Sr. no	Practices of prevention of DF	Frequency	Percentage
1	Do you store water at home ?	Yes	152 57.14%
		No	114 42.85%
2	If yes ,do you frequently change stored water until it runs out?	Yes	233 87.59%
		No	33 87.59%
3	How do you store water? Participants ticked multiple options	Plastic drums/Tanks	157 59.02%
		Pots	62 23.30%
		Buckets	15 5.63%
		Not stored[overhead water tanks]	32 12.03%
4	Water tanks/drums /overhead tanks covered?	Yes	238 89.47%
		NO	28 10.52%
5	Do you apply dry Day once in a week at home?	Yes	119 44.73%
		No	147 55.26%
6	How to prevent water stagnation ?. Participants ticked multiple options	Remove tires, plastic can, trash containers which can accumulate rain or sanitary water coconut shell, etc from the home, roof and surroundings	126 47.36%
		keep flower pot, planted pots , refrigerators drawer dry and empty Use water as per need	73 27.44%
		Cover pots. Buckets, drums , tank of water storage and clean them as and when empty	35 13.15%
		Once a week Clean pots. Buckets, drums & tanks and dry it then Re -fill with water	32 12.03%
7	Which of the following is good tool for prevention of growth of mosquito? Participants ticked multiple options	Cleaning water containers	21 7.89%
		Changing water daily	142 53.38%
		Cover the water storing pots and drums and overhead tanks	63 23.68%
		Apply weekly dry day	40 15.03%
8	How to prevent mosquito bite?	Electric repellent (all out,mosquito bat)	76 28.57%
		Mosquito net	97 36.46%

		Repellent creams (odomos)	25	9.39%
		Mosquito coils .	68	25.56%
		Wearing full clothes –with full sleeves	69	25.60%
9	What you will do when having fever?	Treat myself at home	17	6.39%
		Do investigation	35	13.15%
		Take medicine from Pharmacy shop	50	3.75%
		Consult doctor & Take treatment from doctor	164	76.69%
10	Which investigation is Done for diagnosis of DF?	Blood	166	62.40%
		Urine	61	22.93%
		Sputum	30	11.27%
		Stool	2	0.75%

Table no-5: Distribution of subjects according to grading of knowledge (N= 266)

Sr.No.	Grading Of Knowledge	Frequency	Percentage
1	Not satisfactory	55	20.67%
2	Satisfactory	54	20.30%
3	Good	90	33.83%
4	Very good	46	17.29%
5	Excellent	21	7.89%

- Table no 5 Shows 33.83% women have good knowledge and 7.89% women have excellent knowledge.
- Knowledge levels regarding dengue among the women were as follows-
- 20.67% - Not satisfactory - ;20.30%- satisfactory knowledge, 33.83%- good knowledge, 17.29 % - very good knowledge, 7.89 % - excellent knowledge.
- It was the evident that maximum of women had average knowledge about Dengue Fever(Total average knowledge of women 62.28%). In prevention practice 69.54% women knew about breeding,87.21% women knew about transmission of mosquito, 36.46% knew about use mosquito net, 9.39%

Table no 6: Distribution of subjects according to Mean, Median, SD, and SEM (N=266)

1	Mean	5.6
2	SD	1.524
3	SEM	0.093
4	Lower 95% conf.limit	5.4
5	Upper 95%conf.limit	5.7
6	Minimum	0
7	Median	6
8	Maximum	9
9	Normality test ks	0.19
10	Normality test p value	<0.0

Table no 6. shows that knowledge regarding dengue for Mean (5.6) and Median (6) SD is (1.524).

Table no .7.Chi square Association between Knowledge and Demographic variables (N=266)

Sr.No	Variable	Chi sq	DF	P value	Result
1	Age[yrs]	18.819	12	0.093	Not significantly associated
2	Religion	2.723	4	0.6052	Not significantly associated
3	Education	40.261	8	<0.0001	Significantly associated
4	Marital status	5.661	4	0.226	Not significantly associated

5	Family status	6.642	4	0.1561	Not significantly associated
6	Occupation	8.007	4	0.913	Not significantly associated
7	Monthly income	17.166	4	0.0018	Significantly associated
8	Ownership of house	3.45	4	0.482	Not significantly associated
9	Water storage methods	15.703	4	0.4724	Significantly associated
10	Sanitary Water drainage system	15.703	4	0.4724	Significantly associated
11	Water source	3.536	4	0.4724	Not significantly associated

Table no 7.shows that education, monthly income water storage & sanitary water drainage are significantly associated and rest of the socio demographic variables are not significantly associated.

MAJOR FINDINGS, DISCUSSION, SUMMARY & CONCLUSION

- This study dealt with awareness about health in women with respect to various sociodemographic variables .The major findings, discussion, summary of the study, the conclusion drawn and implications of the study cover the different aspects of health education and public health research. It clarifies the limitations of the study and suggests recommendations for further research.
- The study was undertaken with the purpose to assess the knowledge of women about cause, spread, and prevention of dengue fever and its practices to control the disease.
- The findings of the study indicated that –
- Maximum no. of women (34.21%) were 20-30 years age group.
- Majority of women (93.98%) were Hindus.
- Most of the women (49.86 %) had education up to primary level.
- Overall Mean knowledge regarding dengue among the women (20.67 %) had not satisfactory knowledge, (20.30%) had satisfactory knowledge, (33.83%) good knowledge, (17.29 %) had very good knowledge,, while (7.89 %) had excellent knowledge. Total knowledge of women 62.28% ,It was the evident that maximum of women had average knowledge about dengue fever.
- Knowledge regarding dengue for Mean (5.6) and Median (6) ,SD is (1.524).
- In prevention practice 69.54% women knew about breeding,87.21% women knew about transmission of mosquito, 36.46% knew about use mosquito net, 9.39% repellent creams, women having average knowledge about prevention of DF.
- There is significant association between Education, monthly income & Not significance association between water drainage and rest of the socio demographic variables
- To find out association between knowledge and socio demographic variables, chi-square test was and the findings revealed that –There was no association between the knowledge and following socio demographic variables – age, religion, marital status ,family status, occupation, ownership of house, water source ,There was significant association between the knowledge and sociodemographic variables like education, monthly income, water storage methods and sanitary water drainage system

DISCUSSION

- Rapid population growths ,expanding urbanization,inadequate waste disposal facilities, lack of knowledge about dengue (ignorance about disease)are the main factors ,which leads to resurgence of Dengue.To achieve the set objectives of the study,the information was collected from 266 women in Koyna Vasahat,with the help of structured questionnaire
- Chusongsang P (2005) in cross sectional study on factors affecting dengue fever prevention and control behaviours done with 350 household leaders and 95 primary school teachers in Khuankhanun district,Phatthalung showed that household leaders with higher level of knowledge had 3.73 times better prevention and control behaviours; while in our study total knowledge of women 62.28% ,It was the evident that maximum of women had average knowledge about dengue fever.
- Dana Todd,et al, (2010)in their cross sectional questionnaire survey of 192 parents attending child health clinics in 2010 done in the parish of Istmoreland found that more than half of the parents (54%) had good knowledge about signs, symptoms, and modes of transmission of dengue; While in our study total

knowledge of women 62.28%, It was the evident that maximum of women had average knowledge about dengue fever.

- Hairi et al.(2003) in a study study conducted 2003 on knowledge, attitude and practice (KAP) in the kuala kangsar district of the 1511 sample size with cross tabulation done between knowledge and practice, knowledge and attitude, and practice showed that there was no significant association seen between knowledge and practice, but a significant association seen between knowledge and attitude towards Aedes control (P=0.047) ; while our study shown a significant association between education, monthly income , water storage and sanitary water draining & no significance association between rest of the socio demographic variables
- Matta et al. (2006)in a study at Safdarjang hospital new delhi about knowledge, attitude and practice (KAP) of 500 interviewer on Dengue fever showed that overall 82.4% respondents knew that dengue fever is transmitted by mosquito and 54% associated dengue with flies/ person to person transmission 399. (79.8%) respondents knew about breeding site; while our study shows overall 69.54% women knew about breeding, 87.21% knew about transmission of DF by mosquito.
- Acharaya.A,Gowami.K,Srinath.S.(sept 2005) in a community based study done in 2005 on knowledge and attitude on control of dengue fever among mothers.found that 70.3% knew about use of mosquito coils, mats and vaporizers, 55.7 %said house cleaning, 41.7% said removal of stagnant water, 26.2% use of mosquito nets and 52% mothers had very little knowledge of dengue prevention and control; while studyshowed that overall 36.46% knew about mosquito net, 25.56% knew about mosquito coil, 9.39% knew about repellent creams, 28.57% electric repellent
- Benthem. V.B.H.B,Khantikula.N,Panart.K,Kessels.P.J.(2002), in Northern Thailand in a descriptive study of 1650 samples on knowledge and use of prevention measures related to dengue revealed that 67% people had knowledge about all dengue symptoms , Fever (81%), Fever and rash (77%) . Younger people knew about dengue than the older people;while in our study total knowledge of women 62.28%, fever 71.42%, rash7.51% , nose bleeding 5.26%, knowledge of symptoms
- Kumar & Gururaj (2000)in their conducted study on 400 peoples of urban area of Bankura sadar & rural area of town Beliatore, Bankura , on community perception regarding mosquito – born diseases revealed that more than 90% of the people interview perceived mosquitoes as a problem, large number of people did not know where the mosquitoes breed and more than one third of the interviews did not know of any preventive measures against mosquitoes at the community level; while in our study 87.21 % women knew the cause of DF is mosquito.
- Swaddiwudhipong (1992)in a study in Thailand on Knowledge, Attitude & Practice of the prevention of dengue fever in an urban community with 417 Household as sample reveled that more than 90% knew about disease transmit by Aedes mosquito & indicated water jars & water retention in the house as the common breeding places; while in our study 33.08 % women knew that disease transmitted by Aedes mosquito and also study shows significant association with water storage and sanitary water drainage .

SUMMARY

The present study is intended to determine the knowledge and practice regarding prevention of dengue fever among women of Ghoti BK town Nashik.

The objectives of the study were:-

1. To assess the knowledge about Dengue fever in women.
2. To assess the practice about prevention of Dengue fever.
3. To find out the association between knowledge about Dengue fever with selected socio demographic variables.

VARIABLES

Dependent variable

knowledge and practice of women in BARE BK TOWN about prevention of dengue fever.

Independent variable

- Sociodemographic data of respondent
- A descriptive approach was felt to be appropriate and thus used for the study.

Research methodology of study

Research design used for the proposed study was non-experimental descriptive design. The study was conducted in all the area coming under Ghoti BK town, Nashik. The study is focused on assess the knowledge and practice about prevention of dengue fever among women, the target population is 266 women, probability sampling technique was applied to select the subjects for the study. The residential areas of Ghoti BK town, Nashik, were visited and required information collected such as number of homes & colonies. The schedule was prepared, data collected with the help of structured questionnaire. A structured questionnaire schedule is given to each women by maintaining privacy & confidentiality after obtaining consent. Development & Description of the Tool Considering the setting of the study and characteristic of the subjects, a structured questionnaire was prepared after an extensive review of literature, observation in the field and discussion with the experts.

The tool was organized into following three sections as: Section A : This section elicited the socio-demographic information of the women like age, religion, education, marital status, family, occupation, income, house ownership, water drainage & water source. Section B : Dealt with knowledge of women about dengue fever mentioned below Meaning of dengue fever, Sign and symptoms of dengue fever Causes of disease, Incidence of disease, Investigation of disease, Prevention of disease. Section C: Dealt with practices of women towards prevention of dengue fever. The tool had 30 items in which all of the items are multiple choice questions. The scoring pattern adopted was, 1 mark for correct answer and, 0 for wrong answer for section B.

RESULTS

Maximum no. of women (34.21%) are 20-30 years age group, Majority of women (93.98%) are Hindus, Most of the women (45.86 %) had education upto primary level. Overall Mean knowledge regarding dengue among the women (20.67 %) had not satisfactory knowledge, (20.30%) had satisfactory knowledge,

(33.83%) good knowledge, (17.29 %) had very good knowledge, while (7.89 %) had excellent knowledge. Total knowledge of women 62.28% .It was evident that maximum of women had average knowledge about dengue fever. In prevention practice 69.54% women knew about breeding, 87.21% women knew about transmission of mosquito, 36.46% knew about use mosquito net, 9.39% repellent creams, women having average knowledge about prevention of DF. Education, monthly income & water drainage are significantly associated and rest of the socio demographic variables are not significantly associated. To find out association between knowledge and socio demographic variables, chi-square χ^2 test was used and the findings revealed that –There was no association between the knowledge and following socio demographic variables Age, religion, marital status, family status, occupation, ownership of house, water source. There was association between the knowledge and socio demographic variables like education, monthly income, water storage and water drainage.

CONCLUSION

According to the study findings, women have average knowledge about prevention of dengue fever. 20-30 age group women have more knowledge than other age groups about DF and prevention.

Overall Mean knowledge regarding dengue among the women, (20.67%) women had not satisfactory knowledge, (20.30%) had satisfactory knowledge, (33.83%) good knowledge, (17.29 %) had very good knowledge, while (7.89 %) had excellent knowledge. Total knowledge of women 62.28% .It was the evident that maximum of women had average knowledge about dengue fever. In prevention practice 69.54% women knew about breeding, 87.21% women knew about transmission of mosquito, 36.46% knew about use mosquito net, 9.39% repellent creams, women having average knowledge about prevention of DF.

To find out association between knowledge and socio demographic variables, chi-square test was used and the findings revealed that –There was no association between the knowledge and following socio demographic variables Age, religion, marital status, family status, occupation, ownership of house, water source, There was association between the knowledge and socio demographic variables like education, monthly income, water drainage. Overall study shows that women in Ghoti BK town have average knowledge about prevention of Dengue Fever.

IMPLICATION OF THE STUDY

The finding of the study has following implication in the areas of effect of cleanliness and hygiene practice, community health, Public Health Administration, health education and research. In the central role of the health care delivery system - planning, organizing, supervision of prevention and control programmes and health education. The Healthcare professionals, administrators and students can conduct further studies on knowledge and practice about prevention of dengue fever or other vector born diseases. The research study will motivate the beginning researchers to conduct the similar study in large scale.

RECOMMENDATIONS

On the basis of findings of the study, the following recommendations made for further research :

1. A similar study can be done in large area.
2. A similar study can be done in Rural & Urban area.
3. A similar study can be replicated on students- colleges and secondary schools.
4. A similar study can be conducted on attitude, control ,treatment and investigations of Dengue Fever on various groups of community.
5. A similar study can be done in various populations with different cultural characteristics

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SATIRE OF INDIAN MARRIAGE AND CULTURE IN WEDDING ALBUM BY GIRISH KARNAD**Sanjay Kumar**

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ABSTRACT

Literature is always called as the reflection of society. Society is connected with culture. The effect of culture is always seen in the literature. Same is applicable to Indian Literature. ~C.S. Lewis rightly pointed out, "Literature adds to reality, it does not simply describe it. It enriches the necessary competencies that daily life requires and provides; and in this respect, it irrigates the deserts that our lives have already become."^[1] (<https://writerswrite.co.za/the-top-12-quotes-about-literature/>). Girish is one of the renowned Indian English writers in Literature. He is well-known dramatist. In his drama, the reflection of Indian myth, culture is always seen. Especially in his drama, there is the reflection of cast, culture, prestige issues of NRI son-in-law and net café conflict. People in India, especially of few communities think that they should have NRI son-in-law. But Hema the elder daughter of Nadkarni family talks her mother about her husband's Indian mind set with specific beliefs, then what is use of NRI husband –so called modern. As this points, another various satire of India marriage has been shown by Girish Karnad in his Drama Wedding Album. Current work is an attempt to focus on the satire of India marriage specific reference to Wedding Album of Girish Karnad.

Keywords: Wedding Album, culture, society, satire, literature, Indian family, etc.

INTRODUCTION

Girish Karnad is popular as modern author, playwright, film writer, actor and motion-picture show director in South Dravidian language. In the modern Indian English writers, Girish Karnad is one of the most significant playwrights. His plays have become an essence for imagination, innovation and craftsmanship. His rise as an outstanding writer in Sixties, marked the approaching older of recent Indian playwriting in South Dravidian, even as Badal Sarkar did it in Bengali, Vijay Tendulkar in Mahratta, and Mohan Rakesh in Hindi. He is a recipient of the Jnanpith Award in 1998 for South Dravidian, the best literary honour given in Republic of India.

The effect of life can be always shown by the writers in literatures. In the words the 19th-century critic Walter Pater writing pattern is explained as, "The matter of imaginative or artistic literature" as a "transcript, not of mere fact, but of fact in its infinitely varied forms."^[1] These facts are taken from the object existing in the society. Sometimes these genres may be in the form of novel, sometimes poetry, epics and sometimes in the dramas. Mostly, the theme of dramas are taken from the novel. Talking about Girish Karnad, The drama 'Yayati' has theme taken from Marathi writer V. S. Khandekar's novel Yayati.

According to Girish Karnad, the play Wedding Album has been, in a sense, thirty to forty years within the creating. Once his sister got married, he watched the members of his family gathering along and ascertained the resultant, social dynamics and tension. He found it a mixture of 'celebration and anxiety' and tucked it away within the mind, to emerge abundant later. He didn't wish to jot down as it has a 'story' play though', and also the type that it's taken now satisfying to him. Sangeeta G. Avachar has written on Girish Karnad's Drama Wedding Album as "Girish Karnad's Wedding Album could be a mix of anxieties and resentments deep non-moving in Indian wedding establishment." Consistent with Amrit Srinivasan, "This play could be a constellation of sexual, conjugal, cast, category and age connected behaviours and attitudes of stinginess and sacrifice, chastity and commerce, obedience and authority, all integral to trendy Hindu wedding establishment. Karnad has artistically woven of these threads into the theme of Wedding Album."

Tolstoy explores the social condition of girls in Russia and his characters during this fiction and novellas square measure women combating organized marriages. However, ladies are represented by Count Lev Nikolayevitch Tolstoy could be a subject that has attracted heaps of discussions. The scholar as Tolstoy is additionally in an agreement with the importance of arranged wedding. Some social ethics and antiques of every caste and society that terribly helpful to run the society and group smoothly. Once 18-20 age is crossed by youth, notwithstanding boy or girl, the question comes in each one's mind is –"When he/she can get marry?" Even Sandhya Ramachandran has outlined the importance of wedding in Republic of India. She stated, "Love = Marriage" is that the new theorem getting ready to be introduced within the science textbooks. So, nobody cares if you would like time to settle financially, showing emotion, vertically or diagonally. 'India needs to know' after you are becoming married." This is the one side of current youth's view, on the other side- they have to marry with an individual which has been selected by parents.

Wedding Album: Wedding Album, the most recent play written by famed writer Girish Karnad, which shows the current scenario of Indian youth fascinated towards Internet, social Medias, became savvy towards the use of various technical tools for their pleasure in searching the friend, partner boy/girlfriend etc. The satire of it is that having these all things as a habit of regular life, they got marry with those who are selected by parents and seems to be cultured one.

The Nadkarni Family: The central characters of this play portray the trendy, bourgeois, Indian family Nadkarni who has --- Hema an elder daughter of this family NRI lives in Australia along with her husband and kids, a son of this Nadkarni family is a media skilled, a younger daughter of this family is willing to marry a 'suitable' boy from the U.S.A. whom she has never met, a fond mother, an ageing father apace losing his authority, and a loyal cook.

Satire of Wedding in Wedding Album: Wedding being the universal social knot is bestowed in its varieties of dissonance and disturbance within the play because the Father deciphers the conception of wedding as -- "Marriage could be a gamble. No escaping the actual fact – wedding could be a gamble" (Scene 9 p. 89). The play brings out the stark distinction between times gone and also the gift by reflective upon the social customs of wedding that have modified significantly. Karnad has the capability of explaining the characters to alter difficulties and ultimately presents the chance of marital status discord which is accumulated with passing time. The play presents stiffly planned roles of a husband and a better half wherever the characters are seen as survivors, for they need did not meet their partner's psychological desires. The intimate relationship fails to permit the spouses to return along to receive and devote themselves to every different. The partial and incomplete negotiations in numerous phases of their married lives additional result in marital status failure. For example, when the discussion is going on between Mrs. Nadkarni and Her elder daughter Hema who is shifted in Australia with her NRI husband blames her mother that why you people feels to have NRI son-in-law and what it matters to you apart from thinking about our dreams and views. Furthermore, she explains that there is no change in these NRI husband or son-in-law. They are greedier about dowry, wanted more money and demand from the family of wife.

When the bride of this drama, Vidula met her spouse- he informed her that he has numbers of girls available in foreign, but he wanted to marry with Indian girl because he wanted to marry with a cultured girl of India, wanted to show Indian girls are cultured one. But he wanted to enjoy all the modern life style of foreign.

Tradition and Modernism Levels in Wedding Album: Wedding Album functions at two different levels. It explores the standard Indian wedding in an exceedingly globalized, technologically-advanced Republic of India at the same time as it juxtaposes the terribly completely different life experiences and expectations of the family and also the loyal cook. By doing this, Karnad reveals however explicit notions of wealth, well-being, sexual behavior, tradition, and currency type the premise of bourgeois society in modern Republic of India.

This play has already been staged at varied venues and was translated by Karnad himself from South Dravidian into English, an excellent addition to OUP's corpus of plays by Girish Karnad, this volume are import for not only to students and lecturers of recent Indian drama but also to general readers

Girish Karnad, the well- known Indian English writer took an equivalent issue in hand to explore down and bestowed the Drama entitled as "Wedding Album." The "Wedding Album", Girish Karnad's modern new play, explores the standard Indian Wedding in an exceedingly globalized, technologically advanced Republic of India. On the surface level of theme, it is an acquainted picture- a joyful event once members of the kinship group move to celebrate and affirm loyalties, however behind the image good smiles, simmer long suppressed suspicions, jealousies, frustrations and aggression.

Even the nice Indian Cinema Star Madhuri Dixit declared her read on wedding as, "People say ours is an organized wedding. In a way, our meeting was organized by our oldsters however eventually it absolutely was the satire of Indian marriage and culture elected in the wedding. We have a tendency to meet and went out along for many times. We have a tendency to date for a minute then in agreement to marry."

The 'Wedding Album' is Girish Karnad's modern play that explores the standard satire of prestige issue of Indian wedding with an exceedingly globalised and technologically advanced India. His play rather provides with ideology that becomes imperative command to his readers through Mother – "Don't do an equivalent issue together with your life" (p. 90). His writing initiates and contributes to the society by providing an understanding of which means of wedding through illustration of assorted social issues confronted within the gift day world. Nadkarni family is the representative of Indian Brahmin family who just because of their prestige issue of having NRI son-in-law, never thinks what the exact situation of these girls is who are living

with their husband in foreign countries. They just wanted to show their relatives, friends and other social members that they do have foreign son-in-law. No matter, having worst tendency than India citizens towards wife. This is the satire shown by Karnad in his Play wedding Album

Urban Middle- Category Family: The play deals with a standard of urban middle- category family i.e. South Indian Brahmin family -Nadkarni Family. The elder daughter- Hema of this family lives abroad along with her skilled husband, a brother who is a software system designer love to Cristian girl but due to cast conflict in India not allowed to marry with her. A younger daughter Vidula who is happy enough to marry an appropriate boy from the USA to whom she has never met. But before a day of marriage he wanted to meet her spouse and explain the reason why he selected her and what are his terms and conditions to get marry with her and then, of course, there is the fond mother and also the loyal cook. A family which is educated, liberal, and modern but yet showing their cultured views and attitudes towards Indian beliefs and cast, culture pattern. Every snap shows its members frozen in an exceedingly projection of honourableness, however every figure encompasses a double image, with the shadow of a hidden life. It is a screaming spectacle. And hopefully, each revealing and moving.

Contradiction of characters in Wedding Album: This drama is written in a fantastic manner. Some characters are developed quite others, however the author looks to own left enough to be explored through the medium of acting by setting an enticing plot. The characters vital gift drama is Vidula, the Heroine of the Drama whose wedding goes to be control and whole drama moves round her. Following are some major characters in Wedding Album:

CHARACTERS

Vidula: Vidhula is the representative of the modern girl who is quite adequate for use of internet and social media. She is A Hindu lady timid naturally, is going to marry with a NRI, keeping a secret life with her. Showing herself as a good character and cultured Indian lady. Her sexy want of being seen in an exceedingly darkened cyber restaurant and her guilt of being seen in an exceedingly hysterical rage is consummated through the choice of a flesh and blood trespasser to assist her work, her means through hopeless want.

Another Satire with her this want of sex and desire connected with net café and in the dark room of internet. She is having online sex with her boyfriend in the darkroom. He demands her to do as he guides. On the outside of the café, the group of boys who themselves are not having good nature but shows that they are very much aware of Indian culture and morals of the life, on the net café for Vidula. For them, they are only responsible Indians taking care of India Culture. This is the satire of Indian Culture, Indian Youth, use of Modern techniques, and desire of Sex and arrange marriage.

The subjugation Vidula seeks in her secret, sexy world are often served through man and wedding to a better purpose. On the eve of her departure, Vidula makes a non-public resolve 'I can never divorce Ashwin'.

Mr. Nadkarni: He is an adult male and leader of this Nadkarni family. He is the father of Bride Viduala. Mr. Nadkarni, "A Wedding is actually an excuse for shopping" and for Mrs. Nadkarni, Vidula's mother, a willing slave of the cookery realm, "A marriage suggests that expenses – there's no obtaining aloof from that". The members of the family are introduced through their reactions to Vidhula's things, readjustment their opinions and prejudices, loves and hates by Girish Karnad in Wedding Album in a satiric manner showing typical Indian family, their customs and cultures. Who just because of prestige issue arranged marriage of his two daughters with NRI son-in-law. But because of cast conflict didn't allow his son to marry with Cristian girl to whom his son loves. Marriage is not a part of love and mutual thoughts of life partner. To whom it is the major factor of parents' prestige issue in the form of economy, nation, cast and culture. Thus each and every character in this drama has represented in a satiric way showing various matters and facts of Indian family always seen in Indian marriages.

Mrs. Nadkarni: Mrs.Nadkarni, the standard better half of Mr. Nadkarni. Shegets sequestered by herself within the room, the non-public place. For her, the room could be a tract for sophistication ascendancy and management over Radhabhai, the willing feminine shadow within the room with whom she battles perpetually to no conclusion. The mother enthrones herself within the room. Her conversation with her maid Radhabai, her elder daughter Hema reflects typical Indian wife. Obediently following the instruction order by husband as her prior duty. She kept her feminism and motherhood beside her and ready to follow him as her prime duty being his wife.

Radhabai: Radhabai is the symbol or representative of Indian servent. She is the cook of Mrs. Nadkarni. Radhabhai's emotional pain and self-endurance and also the tragic plight of her daughter Yamuna are shown as the close with the portrayal of the cook's solitary presence with surrogate recollections of feeding the master's kids and also the 'kept' daughter Yamuna who becomes the Jazel in computer network at the tip of the play.

Rohit and Hema: The young generations' representative and brother of the bride Vidula is Rohit. Rohit loves to Cristian girl but not allowed to marry with her due to cast conflict elder sister Hema is the elder daughter of Nadkarni family and swept by aspirations to simple prosperity. Hema is a lot of a sensible and every now and then progressive mother whereas Rohit, the ostensible rebel with a Christian girlfriend, chooses arrangement over love for higher career prospects.

Ashwin: Ashwin is NRI boy who needs to relish all the physical facilities of western countries however needs his better half to be ancient, typical and cultured Indian wife who obediently follows his instruction and show to the foreign countries how we Indian are Ideal. It is the prime duty of wife to follow all customs, traditions of India and not of husband. For Ashwin, wedding is obligation duty even 'mission'. The trendy technology and its modified circumstances would possibly need to be presented of boy and lady through video pictures and that they are associated with each other inside the broader caste network however the method remains an equivalent. He needs to require Indian culture to western cities to avoid wasting it. He clears these items to Vidula and Vidula accepts that a number of the characters were stereotypes, however it wasn't terribly clear whether or not their depiction was supposed to mirror reality or to mock it. There weren't insights into a character's behaviour, their decision-making method etc, nevertheless there have been many things that needed to explanations. But the satire of adjustment of marriage beyond the choice just due to various beliefs, prestige, and choice of better half and so on.

The play faltered underneath the burden of too several problems being targeted on, too several queries rose. There have been simply many several disparate strands that faltered midway, were abandoned thenceforth and failed to merge into one fluid plot-line – for example, the elder sister ignoring her younger sister who is the bride and whose marriage ceremony is going to be happened soon. This is the irony of the young man in America wanting an Indian better half and choosing one who looks traditional however truly isn't because she herself has affair and tried to fulfil her desire of sex online with boyfriend.

CONCLUSION

thus, with a suitable title as Wedding Album Girish Karnad Portrait a Liberal and fashionable of the Nadkarni Family. The drama has structured with nine scenes. In the drama Karnad has presented the educated, liberal and fashionable South Indian Brahmin family with their two completely different worlds, i.e. ancient and modern cyber world. There is a celebration and anxiety over the wedding of the younger female offspring, Vidula of an urban social class Saraswat Brahmin family of Dr. Nadkarni to the video groom, Ashwin, the stereotype of the yanked as a NRI, for whom America is each the land of chance and also the NRI's burden. "That whole culture is innocent of values currently, deprived of any living which means. It's shallow..., fulgid and shallow. The ecu age began by rejecting faith in favour of fabric values. However, nowadays this bequest is suffocation the west. They need no non secular moorings left. They're adrift in impious, neutral world." The family is the representative of Indian family who are fascinated towards modern culture of western countries but expecting to be followed traditions by others. Wedding Album –the title is also a satiric title –wedding Album showing the real and satiric pictures of Indian marriage ceremony. One has to show happy and pleasures mood though not having any inside. Only showup world. Everyone is the symbol of individual different character exiting in the Indian society. Culture and cast are always shown prestigious issues in Indian families.

Girish Karnad has represented this satire of Indian marriage system followed with Indian culture issue in a decent manner. Marriage is not the toy of life but in most of the Indian families, it has used as toy of parents who arranges the marriage of their kid opposing to their own views and wishes. The satire of dowry, demand of assets from wife's parent even equal to the bride's husband is expected by elder sister of Bride Hema's husband. The situation is same of lower class as having to upper middle class. Yamuna, the daughter of Radhabia- cook of Nadkarni family suffered a lot from her husband and his family.

Rohit cannot marry with the girl to whom he loves because of cast issue. He has to marry only to that girl which is selected by his parent. Same is about his younger sister Vidula who is going to married with Ashwin-NRI. She has affair with someone to whom she chats even a day before the marriage and shows as a cultured one. Promise to Ashwin in a meeting day before marriage to follow all traditions and cultures as an idealistic of India to the western culture. On the other side Ashwin wanted to enjoy all the modern life of western culture but wife must follow Indian Culture. Thus each and every character, scene and views are shown as the satire of India, Indian Marriage and Indian culture in a well-structured manner by Girish Karnad.

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**PATTERN OF SAVINGS AND INVESTMENT OF TEACHING COMMUNITY -A STUDY OF
TELANGANA**

Dr. M. Sathyavathi and G. Usha Sree

ABSTRACT

In today's world, earning capacity of the people has increased as, the percentage of the educated and working people has raised compared with previous years. With the increasing in literacy rate, people have come to know about how to earn and how to spend, in this phenomenon, they also developed the knowledge to save their surplus for their future concern. The concept of saving is the amount kept aside to meet the future uncertainties, money saved in present situation can be used to secure future burdens. As in the present era, enormous saving perspectives and investment avenues have been increasing. Development of saving and investment habits among the people has also increased. Investment in its broader sense is a sacrifice of current money or other resources for future benefits. Numerous avenues of investment are available today. One can deposit money in a bank account or purchase a long-term government bond or invest in equity shares of a company or contribute to a provident fund account or buy a stock option or acquire shares of a company a plot of land or invest in some other form. The present study focuses on pattern of savings and investment followed by teaching community in selected areas.

Keywords: Investment, Savings, Avenues, Pattern, Uncertainties, teaching community, surplus

INTRODUCTION

India is a developing country where, there has been a consistent increase in the national saving rate in post-independence period, with considerable fluctuations from year to year. In international standpoint of view, India has a high saving rate compared to other developing countries. In the developed countries, the income is generated at a higher rate which encourages people to have more savings and investment leading to more capital formation. But in a country like India, the income standard is almost uncertain though people are interested in saving. Due to uncertainty in their income standards they are not able to save more amounts. Economic development of the country depends upon the development of income levels, increased savings and investment culture of the people. Therefore the economic development of a nation depends upon the development of certain economic units, areas or people with surplus funds and those with deficit. Many times in our daily walks of life, we generally say that money doesn't grow on trees, but it can grow when we wisely save and invest. Saving and investment phenomenon gives financial security for future life. If every day Rs.10 is kept aside at home after one month it becomes Rs.300 and after a year Rs.3600, but if that amount is saved and invested in savings account @ 5% interest per year it gives Rs.3,780 and in 5 years it fetches Rs.18,900. That is the power of compounding.

This concept of investing the surplus income in different alternatives is one of steps in financial planning to overcome future requirements. To save and invest in better alternatives knowledge about savings and investments is required. No one is born knowing how to save or to invest. Every successful investor starts with understanding the basic information. A few people may stumble into financial security with certain situations like a wealthy relative may die, or a business may take off. But for most people, the only way to attain financial security is to save and invest over a long period of time. Time after time, people of even modest means who begin the journey reach financial security and all that they promise: buying a home, educational opportunities for their children, and a comfortable retirement. They can do it by investing in proper investment avenues.

Most of the investors throughout their life will be earning and spending money. Rarely, investor's current money income exactly balances with their consumption desires. Sometimes, investors may have more money than they want to spend; at other times, they may want to purchase more than they can afford. These imbalances will lead investors either to borrow or to save to maximize the long-run benefits from their income. When current income exceeds current consumption desires, people tend to save the excess. They can do any of several things with these savings. One possibility is to put the money under a mattress or bury it in the backyard until some future time when consumption desires exceed current income. When they retrieve their savings from the mattress or backyard, they have the same amount of what they saved. Another possibility is that they can give up the immediate possession of these savings for a future larger amount of money that will be available for future consumption. This tradeoff of present consumption for a higher level of future consumption is the reason for saving. What investor does with the savings to make them increase over time is investment. In contrast, when current income is less than current consumption desires, people borrow to make up the difference

CONCEPT OF SAVINGS AND INVESTMENT

Saving is defined as personal disposable income minus personal consumption expenditure. In other words, income that is not consumed by immediately buying goods and services is saved. Savings in general dependent on the capacity to save and the willingness to save. Investment means pooling of all the savings together and putting them into several alternatives which provide return in terms of interest or dividend.

Investment behaviour builds a connection between the savings and investment. Each rupee saved gives good return when they are wisely invested. Investment means sacrificing monetary value of income to meet future unforeseen situations (or) uncertainties. Investing is depositing the amount of income amount of income saved by choosing various investment alternatives available which will secure, safeguard and provide good level of return.

In this situation, it is necessary to focus on risk that is investment procedure which includes risk concept. In some alternatives risk can be high and in some alternatives it is low.

A distinction is often made between investment and savings. Savings is defined as foregone consumption; investment increases national output in the future. Thus the three main elements of the investments are environment-securities (also known as financial investments), security markets (also known as financial institutions) and financial intermediaries. Money saved is of no use if it is not invested in some productive assets or capital goods. After investment in productive areas, it enhances the national product or per capita income and raises the standards of living of the employees. For making proper investment, involving both risk of principal and return the investor has to make a study of the alternative avenues of investment, their risk and return characteristics and make proper projection or expectation of the risk and return of the alternative investments under consideration.

NEED AND IMPORTANCE OF THE STUDY

Savings in India need to look into four aspects namely the determinants of savings, the composition of savings, the methods of measuring savings, and the pattern of saving. The investors would like to know how to go about the task of investment, how much to invest at any moment and when to buy or sell the securities, this depends on investment process as investment policy, investment analysis and revision. Every investor tries to derive maximum economic advantage from his/her investment avenues. The two key aspects of any investment are time and risk. The sacrifice takes place now and is certain. The benefit is expected in the future and tends to be uncertain. In some Income investments (like stock options) the risk element is the dominant attribute. In yet other investments (like equity shares) both time and risk is important. Almost every one owns a portfolio of investment. The portfolio is likely to comprise financial Assets (bank deposits, bonds, stocks, and so on) and real assets (car, house and so on)

REVIEW OF LITERATURE

In order to understand the concept of pattern of savings and investment of teachers and to understand the areas already investigated, some of the important studies have been reviewed and presented.

- Kumar K Krishna,(2017) in the study “Evaluation of Investment perception of Investors” in Bangalore and its sub urban areas with areas with respect to equity linked savings scheme plan of Indian mutual funds “has found that the awareness of ELSS funds as a tax savings investment option is not high. Although investors are aware of mutual funds and have shown preferences for investing into it, a good section of the investors are not aware of the ELSS category of mutual funds.
- Gaikwad Renuka Ashok (2016) in her PhD entitled as “An analytical study of savings and investment habits of women in rural area concluded that there is an absence of right understanding in financial planning ,however almost all the respondents feel and agreed that there is a need of appropriate planning.
- P. Viwanth (2016) in his study on “Saving behavior and investment preferences of urban households – An empirical study “ concluded that at all income levels except middle income level households effects savings and investment pattern.
- Mr.Bala Nidhi (2016)in her study on “A study of income –saving and investment behavior of agriculturists in Punjab” concluded that in the study of population ,only banks and post office schemes are found most common investment avenues on the basis of ranking of investment avenues, bank schemes are most preferred and shares and mutual funds the least.

- Mr.S.Srinivasan (2016) in his study “Small Savings in Nagapattinam District concluded that, the age of the highest number of respondent investors has been between number of investors has been between 41-60 and the age of lowest number of investors is above 61.
- Mr.Jayaraman (2015) revealed in his research on “A study on savings pattern and investment preference of the individual households in the selected towns of Cuddalore district, that the age, income ,years of experience, awareness of market and conservative attitude emerge as the important variables in differentiating the risk takers from the risk avoiders.
- Mr.Talukdar Umesh (2015) revealed from his study on “Pattern of rural saving and its investment a case study of Nalbari district “as that the high income group of general caste people have more tendency to save and invest than the higher income group of SC and ST whereas savings and investment of lower income group of people of Sc are almost nil.
- Mr.Sajoy P.B (2015), in the study on “Savings and investment pattern of stock investors in Kerala state” concluded that the preferences for investment avenues revealed that majority of the respondents preferred bank deposits as their first choice, followed by equity shares, mutual funds, bullion, life insurance schemes, real estates, small savings schemes, company deposits, debentures and preference shares in the chronological order.
- Mr,Mehta Sachin N (2015), in his study entitled “A study of Savings and Investment economic growth for India an econometric analysis.”, concluded that , by applying Johansen’s –Juselius test, it is revealed that Gross domestic product is co-integrated with Gross domestic saving and Gross domestic investment individually as well as collectively for the Indian economy.
- Mr.Wangkheimayum Seityama Charu (2015) in his study “Small Savings and investment in Manipur” concluded that the distribution of savings amounts with respective age groups is found to be highly heterogeneous and the savings categories are uniformly distributed in age groups of 35-44 years and 45-54 years.
- Savings and Investment behavior Review (2015) and agenda for future research by Dr.Anuradha P.S., M.S.Janju concluded that the individuals’ decision is greatly influenced by the various benefits each individual wants from owing a particular investment.
- Prabhakaran.Nair.V.R (2014), concluded in the study “Financial Liberalization, capital structure and investment: a study of Indian corporate manufacturing sector” that the financial liberalization reduced the financial constraints basically for the large group and exporting firms. It is also concluded that the impact of firm specific factors on debt reflects information asymmetry and adverse selection after financial reforms.
- Determinants of household savings in India: An Empirical analysis using ARDL approach by Amaresh Samantanaya and Suresh Kumar Patra (2014), concluded that inflation was found to have negative impact on household savings, ensuring price stability and low inflation will be conducive to augment household savings and the spiral inter linkages between household savings and economic growth.
- Determinants and Pattern of Saving Behavior in Rural households of western Odisha by Subhashree Nayak (2013), the study has found that there has been a significant change in the levels and density of savings pattern of the rural households because of the increase in savings opportunities available with a convenient bar.

RESEARCH GAP

Research gap has been identified with the gaps found through the review of literature through the previous thesis, articles and reports. This led to the conclusion that there are a number of areas untouched by the researchers i.e., the savings and investment patters of non-technical teaching community from schooling to PG, which could become a rational and purposeful direction to further research.

RESEARCH PROBLEM

The research problem is the identification of Savings and investment pattern of teaching community in selected three districts i.e, Adilabad, Warangal and Hyderabad. So, the study is undertaken with the following objectives.

OBJECTIVES OF THE STUDY

1. To analyze the savings and investment pattern of teachers
2. To analyze the factors which are responsible for varying savings and investment patterns of Teachers.

3. To provide suggestions based on the conclusions of the study.

PERIOD OF THE STUDY

The Period of the study is from 2007-2017 i.e, 10 years.

RESEARCH METHODOLOGY

COLLECTION OF DATA

The data is collected through primary and secondary data.

PRIMARY DATA For Primary data collection, structured questionnaires to be prepared and circulated among the sample respondents as the territory of the study in large such as Government teachers, hence multi stage sampling will be adopted to select sample respondents from different locations of Hyderabad, Warangal and Adilabad, a total of 400 sample respondents will be included for survey.

SECONDARY DATA

The secondary data is also be extensively used in the study, the secondary data is to be gathered from existing review of research, from the reports, books, journals, periodicals, dailies and magazines, and websites for the purpose of building a strong conceptual background of study.

SAMPLE DESIGN

Sampling Units: Sampling Units of the present study is consisted of teachers of Government from the non-technical educational institutions starting from schooling to PG. Respondents from Hyderabad, Warangal and Adilabad and from different age groups, income groups, male and female and different designations etc will be considered as sampling units.

Sample size : The size of the sample is determined on the basis of Yamane (1907) equation. He suggested simplified formula for calculation of sample size from a population which is an alternative to Cochran’s formula. According to him, for a 95% confidence level and P= 0.5, size of the sample should be the resulting sample size by applying the following formula:

$$n = \frac{N}{1 + N(e^2)}$$

Where n = sample size

N = population size

e= level of significance

TABLE-1-DETAILS OF SELECTION OF SAMPLE RESPONDENTS

Total number of Government Schools ,Junior Colleges ,Degree and PG colleges in, Adilabad ,Warangal and Hyderabad districts	6675
Total number of Teaching Staff in Government and Schools, Junior Colleges, Degree and PG Colleges in Adilabad, Warangal and Hyderabad districts	27358
Sample size to be taken	400

AREA OF STUDY

The present study is based on the information obtained through a survey process in India with geographical focus on Telangana State, the data is collected from Adilabad, Warangal and Hyderabad districts only.

SAMPLE TECHNIQUES

The present study includes multi stage sampling to gather the data from the teachers of government and private non-technical educational institutions of Adilabad, Warangal, and Hyderabad. Data is collected personally by distributing the designed questionnaire to the sampled respondents.

LIMITATIONS OF THE STUDY

While carrying on the research process there were some limitations or problems. They are:

1. The study is confined only to teachers of selected districts.
2. Teachers did not respond to reveal their savings and investment.

TABLE: 1 PATTERN OF SAVINGS AND INVESTMENT OF TEACHERS ACCORDING TO THEIR EMPLOYEE CADRE

EMPLOYEE CADRE	INVESTMENT ON SHARES				
	UP TO 20000	20001 TO	35001 TO	ABOVE	NIL

		35000	50000	50000	
PROFESSOR	10	14	16	11	4
ASSOCIATE PROFESSOR	9	9	11	9	2
ASSISTANT PROFESSOR	8	9	10	9	17
DEGREE LECTURER	7	7	8	8	19
JUNIOR LECTURER	1	1	1	0	66
PRIMARY /SECONDARY GRADE TEACHER	1	1	0	0	131
INVESTMENT ON DERIVATIVES					
PROFESSOR	6	7	8	9	25
ASSOCIATE PROFESSOR	6	6	7	5	16
ASSISTANT PROFESSOR	5	4	6	5	33
DEGREE LECTURER	2	1	1	4	41
JUNIOR LECTURER	2	1	0	0	67
PRIMARY /SECONDARY GRADE TEACHER	1	1	1	0	130
INVESTMENT ON DEBENTURES					
PROFESSOR	5	8	9	11	22
ASSOCIATE PROFESSOR	4	7	8	10	11
ASSISTANT PROFESSOR	4	6	6	9	28
DEGREE LECTURER	2	2	1	1	43
JUNIOR LECTURER	1	1	0	0	68
PRIMARY /SECONDARY GRADE TEACHER	1	1	0	0	131
INVESTMENT ON MUTUAL FUNDS					
PROFESSOR	9	11	13	16	6
ASSOCIATE PROFESSOR	6	8	11	11	4
ASSISTANT PROFESSOR	6	6	7	9	25
DEGREE LECTURER	4	5	5	5	30
JUNIOR LECTURER	3	3	2	0	62
PRIMARY /SECONDARY GRADE	3	3	2	0	125

TEACHER					
INVESTMENT ON BANK DEPOSITS					
PROFESSOR	10	6	4	3	36
ASSOCIATE PROFESSOR	9	5	3	2	34
ASSISTANT PROFESSOR	8	4	3	2	17
DEGREE LECTURER	12	8	9	7	13
JUNIOR LECTURER	20	16	13	14	7
PRIMARY /SECONDARY GRADE TEACHER	35	30	13	11	24

CONCLUSION OF THE STUDY

From the above table , it is evident that the teaching community from all the three districts i.e, Adilabad ,Warangal and Hyderabad. The investors belonging to schools have less knowledge on investment alternatives and they are investing and preferring Bank deposits more than others. Where as coming to Junior lecturers they preference same as school teachers. When coming to the University Teachers they have awareness on all other alternatives such as shares, debentures, derivatives mutual funds etc.but they are assessing the alternatives through risk factors.And they are inveting all kinds of alternatives.

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A COMPARATIVE STUDY ON PROFITABILITY OF PUBLIC SECTOR BANK (STATE BANK OF INDIA) AND PRIVATE SECTOR BANK (HDFC) THROUGH RATIO ANALYSIS

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ABSTRACT

In the present era of competition, it has become very tough for the banking sector to earn higher profit. In other words, it can be said that there is profit war between different banking groups. In this paper, the productivity and profitability of a public sector bank and private sector bank is examined. The main objective is to study the profitability of nationalized bank and Private sector bank with special reference to selected two banks of India during the period of five years i.e. 2013-14 to 2017-18. In this study, sample of one biggest public sector bank (State Bank of India) and one biggest private sector bank (HDFC) is taken. On analysis, it has been proved that both the banks are profitable but HDFC bank is more profitable than the State Bank of India.

Keywords: Profitability, Banking, Nationalized banks, Private Banks.

INTRODUCTION

In the Economic and overall development of any country, banking sector plays very important role. In India, banking sector is mainly divided into three categories i.e. Nationalized banks, Private sector banks and Foreign banks. Considering the different grounds and parameters of profitability, these banks compete with each other. As the competition increases, the productivity and efficiency also increases. The main objective of any bank is to maintain the present customers and to attract the new customers. In the present age of competition, every bank tries to attract the customer by providing different facilities to the customer. Due to the competition, economy of the country, people of the country and bank themselves are benefitted. The bank which can attract more customers can become famous for its working, operations and facilities and make its name in the banking industry. The satisfied customers can increase the productivity and profitability of the bank.

REVIEW OF LITERATURE

Banking developments greatly contributed to economic development of the country. A positive relationship between financial sector development and economic growth was established by economists in various empirical studies in pre-reform period, the commercial banks and other financial institutions were operating in stable environment with little or absence of competition. But in the reform period remarkable changes took place in banking industry.

Birla Institute of Scientific Research (1981) attempts to make comparative analysis of performance of the public banks and the major private banks since nationalization. A comparison is made in terms of ratios and growth rates. The study bring out that the profitability ratios have been higher for selected group of the private sector banks than for the nationalized banks. Though public sector banks has vast network of branches and wide coverage, yet the credit of taking banking services to large mass of population goes to private sector banks.

i Birla Institute of Scientific Research, "Banks Since Nationalisation", Economic Research Division, Allied Publishers, New Delhi, 1981.

Agarwal R N (1993) in his paper analyzed the profits of Public Sector Banks since their nationalization and discusses the determinants of profitability. The study covered State Bank Group and Nationalized Bank Group. Time series data for the period 1970-1987 has been used. The profit equation is estimated by ordinary least square method. Empirical results indicate that profitability of public sector banks has been adversely affected by increasing statutory reserve ratios, lending to priority sectors at lower rates of interest, expansion of bank branches in the rural and semi-urban regions and rising wages of employees. Declining labour productivity has also adversely affected profitability. Time deposits are found important to encourage profitability. The two banking groups are found significantly different in their financial performance.

ii Agarwal R N, "Analysis of Profitability of Public Sector Banks: A Case for Financial Sector Reforms", Journal of Income and Wealth, Vol. 15, No. 2, 1993, pages. 123-131.

Mittal R.K & Dhingra Sanjay (2007) in paper evaluates the impact of computerization on the performance of Indian banks in terms of their profitability and productivity. Data Envelopment analysis is used to study the impact of computerization on Indian banks productivity and profitability. Results show that ICICI Bank is found to be efficient in all indicators. Only two public sector banks, Oriental Bank of Commerce and Corporation

Bank were in top ten. The output of DEA indicates that private banks are much better than public banks in productivity and profitability indicators.

iv Mittal R K & Dhingra Sanjay “Assessing the impact of computerization on productivity and profitability of Indian banks- An Application of Data Envelopment Analysis”, Delhi Business Review, Vol. 8, No. 1, January- June, 2007.

Pande Bhanu (2010) indicates that in the worst recession of global banking industry, several big banks of the world collapsed but strong Indian banks have improved their brand value rapidly. There are 20 Indian banks in the Brand Finance Global Banking 500. It is annual international ranking by UK-based Brand Finance. The State Bank of India (SBI) became the first Indian bank to break into the world’s Top 50 list. The study used discounted cash flow methodology to arrive at a net present value of trademark and associated intellectual property that the brand value. SBI’s brand value more than tripled to \$4,551 million up from \$1,448 million in 2009 helping to grab the 36th position in the list.

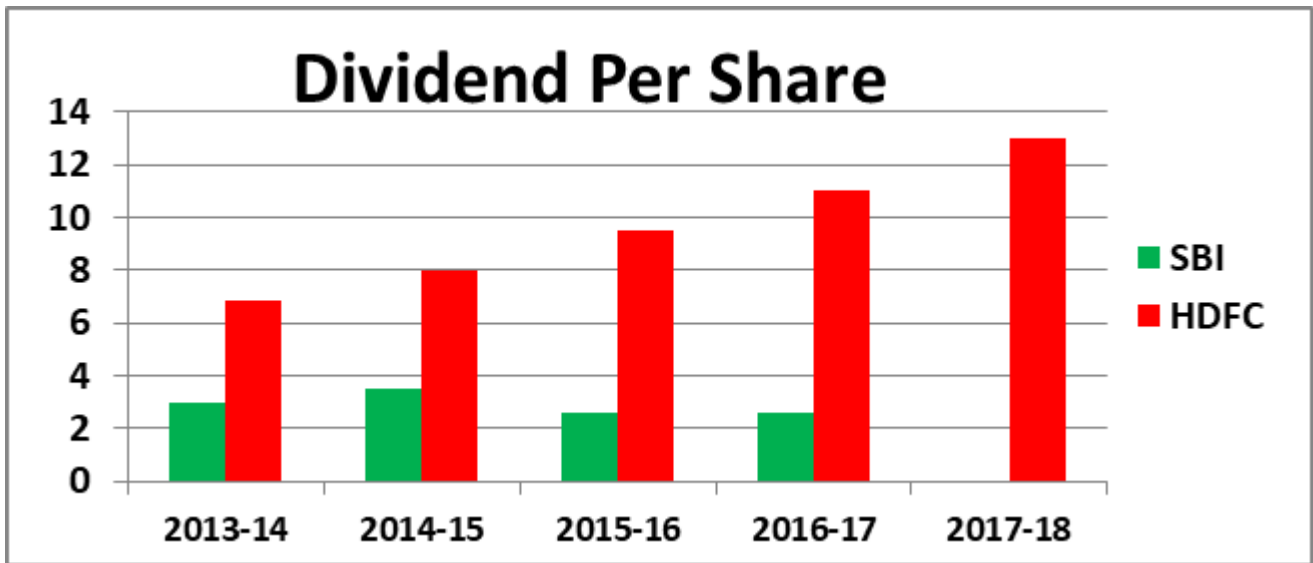
v Pande Bhanu, “State Brand of India” The Economic Times, 1 February, 2010.

Comparative Table of Various Ratios:

Sr. No.	RATIOS	2013-14		2014-15		2015-16		2016-17		2017-18	
		SBI	HDFC	SBI	HDFC	SBI	HDFC	SBI	HDFC	SBI	HDFC
(1)	Dividend Per Share	3.00	6.85	3.50	8.00	2.60	9.50	2.60	11.00	-	13.00
(2)	Net Profit Margin	7.98	20.61	8.59	21.07	6.07	20.41	5.97	20.99	-2.96	21.79
(3)	Current Ratio	0.03	0.06	0.04	0.04	0.07	0.07	0.07	0.06	0.08	0.04
(4)	Quick Ratio	13.81	8.55	10.78	12.69	10.84	14.51	11.94	11.19	13.83	17.48
(5)	Return on Net Worth (%)	9.20	19.50	10.20	16.47	6.89	16.91	6.69	16.26	-3.37	16.45
(6)	Asset Turnover Ratio	0.09	0.10	0.08	0.10	0.08	0.10	0.08	0.09	0.08	0.09
(7)	Total Debt to Owners Fund	13.34	9.36	13.87	8.00	13.55	8.25	15.08	8.02	15.79	8.58
(8)	Interest Income / Total Funds	8.12	9.22	7.94	8.96	7.60	9.27	7.12	8.81	7.22	8.32
(9)	Interest Expended / Total Funds	5.18	5.08	5.07	4.82	4.96	5.02	4.61	4.60	4.77	4.17
(10)	Interest Expended / Interest Earned	63.86	55.07	63.90	53.79	65.25	54.18	64.76	52.18	66.05	50.03

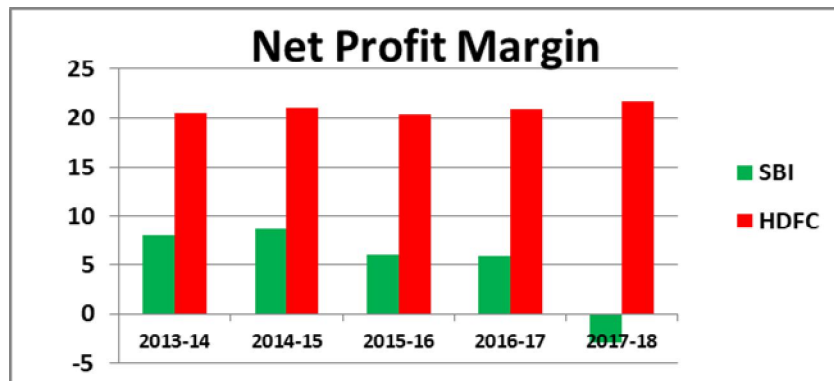
Source: Dion Global Solutions Limited

Dividend Per Share		
Year	SBI	HDFC
2013-14	3	6.85
2014-15	3.5	8
2015-16	2.6	9.5
2016-17	2.6	11
2017-18	0	13



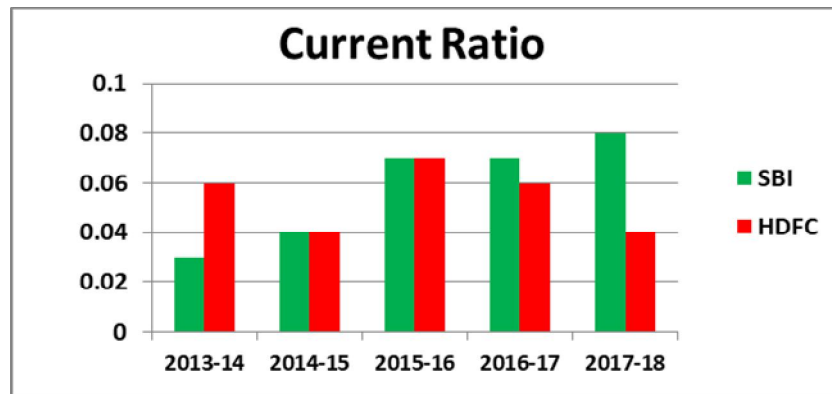
Dividend per share suggests dividend given by the banks per Equity share. Higher this ratio, higher will be the positive impact on the bank. During all the years of study, HDFC bank has given more Dividends per share as compared to SBI bank.

Year	SBI	HDFC
2013-14	7.98	20.61
2014-15	8.59	21.07
2015-16	6.07	20.41
2016-17	5.97	20.99
2017-18	-2.96	21.79



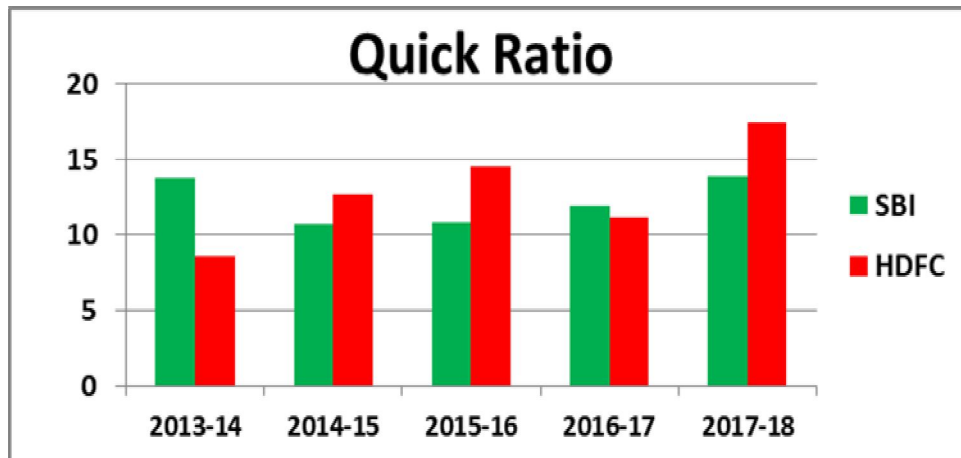
Net Profit Ratio indicates the efficiency of the bank to earn net profit after deducting all the expenses. Higher this ratio, higher will be the positive impact on the bank. Here, Net profit margin of HDFC bank is higher than SBI bank during all the years of study. SBI bank has earned profit during first four years but incurred a loss during the last year.

Year	SBI	HDFC
2013-14	0.03	0.06
2014-15	0.04	0.04
2015-16	0.07	0.07
2016-17	0.07	0.06
2017-18	0.08	0.04



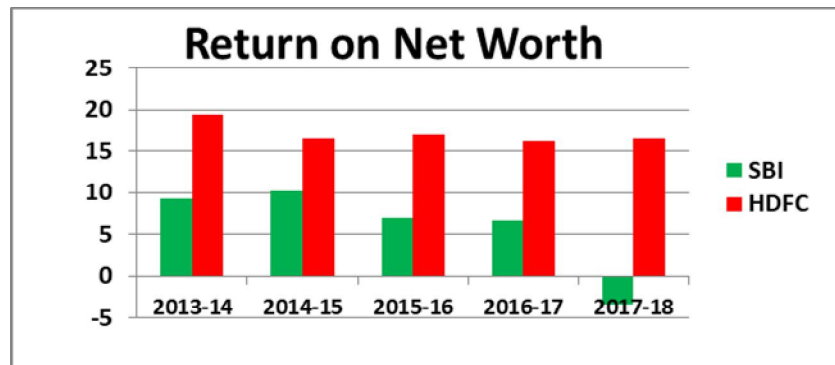
Current Ratio suggests the ratio between current assets and current liabilities. Higher this ratio, higher will be the positive impact on the bank. Ideal current ratio is 2:1. But, here, both the banks are having lower current ratio as compared to ideal ratio. During the first year, HDFC bank has higher current ratio than the SBI bank. During the second and third year, the current ratio is equal for both the banks. But, during the last two years, SBI bank has higher current ratio as compared to HDFC bank.

Quick Ratio		
Year	SBI	HDFC
2013-14	13.81	8.55
2014-15	10.78	12.69
2015-16	10.84	14.51
2016-17	11.94	11.19
2017-18	13.83	17.48



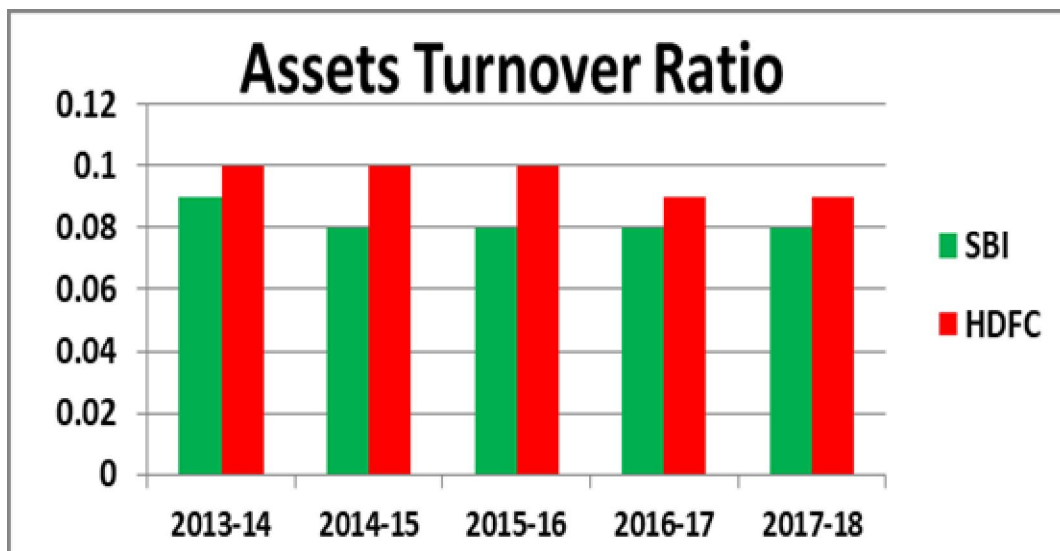
Quick Ratio suggests the ratio between quick assets and quick liabilities. Higher this ratio, higher will be the positive impact on the bank. Ideal quick ratio is 1:1. But, here, both the banks are having higher quick ratio as compared to ideal ratio. During the first and fourth year, SBI bank has higher quick ratio as compared to HDFC bank. But, during the second, third and fifth year, HDFC bank has higher quick ratio than the SBI bank.

Return on Net Worth		
Year	SBI	HDFC
2013-14	9.2	19.5
2014-15	10.2	16.47
2015-16	6.89	16.91
2016-17	6.69	16.26
2017-18	-3.37	16.45



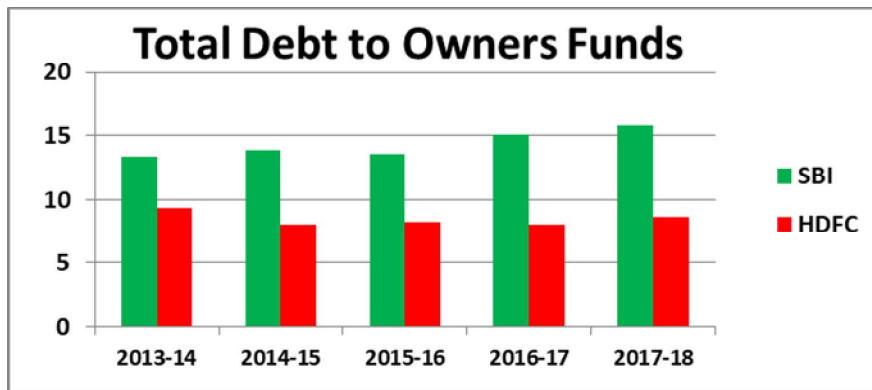
Return on Net Worth ratio indicates the earning capacity of the bank on the Net Worth. Higher this ratio, higher will be the positive impact on the bank. Here, return on net worth ratio of HDFC bank is higher than SBI bank during all the years of study. SBI bank has a positive return during the first four years but has a negative return during the last year.

Year	SBI	HDFC
2013-14	0.09	0.1
2014-15	0.08	0.1
2015-16	0.08	0.1
2016-17	0.08	0.09
2017-18	0.08	0.09



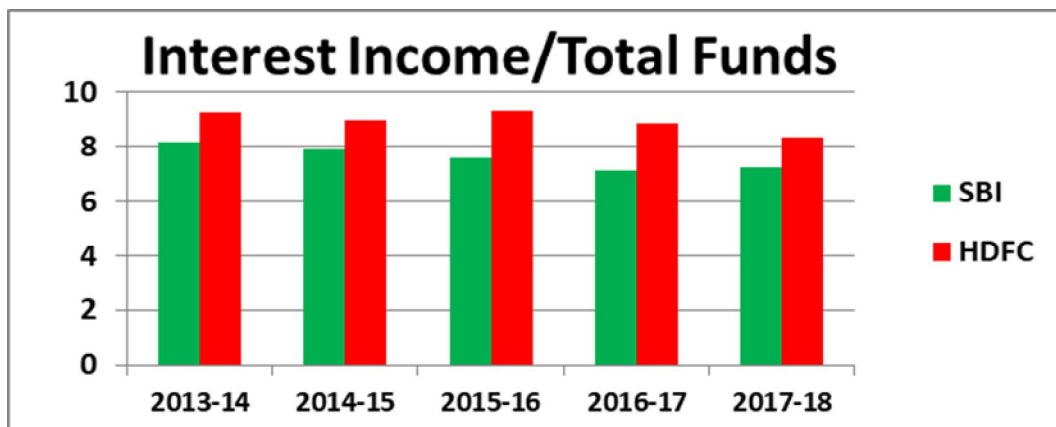
Assets Turnover Ratio is the ratio between sales (turnover) and total assets. Higher this ratio, higher will be the positive impact on the bank. Here, assets turnover ratio of HDFC bank is higher than SBI bank during all the years of study.

Year	SBI	HDFC
2013-14	13.34	9.36
2014-15	13.87	8
2015-16	13.55	8.25
2016-17	15.08	8.02
2017-18	15.79	8.58



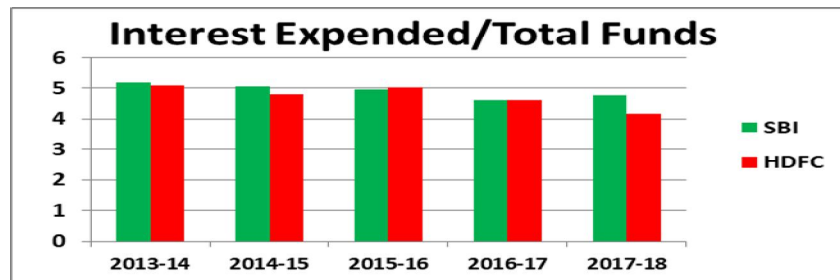
Total Debt to Owners Funds Ratio indicates the ratio between total debt (External fund) and owners funds (Internal fund). Lower this ratio, higher will be the positive impact on the bank. Here, total debt to owner's funds ratio of SBI bank is higher than HDFC bank during all the years of study.

Interest Income/Total Funds		
Year	SBI	HDFC
2013-14	8.12	9.22
2014-15	7.94	8.96
2015-16	7.6	9.27
2016-17	7.12	8.81
2017-18	7.22	8.32



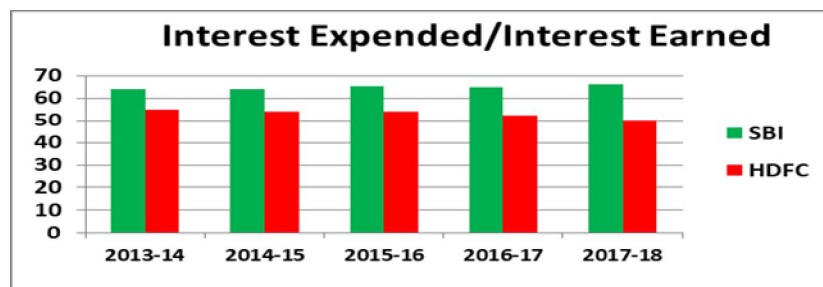
This ratio indicates the Interest earned by the banks as against the Total funds. Higher this ratio, higher will be the positive impact on the bank. Here, Interest income to total funds ratio of HDFC bank is higher as compared to SBI bank during all the years. It means that HDFC bank has earned higher interest than SBI bank.

Interest Expended/Total Funds		
Year	SBI	HDFC
2013-14	5.18	5.08
2014-15	5.07	4.82
2015-16	4.96	5.02
2016-17	4.61	4.6
2017-18	4.77	4.17



This ratio indicates the Interest expended by the banks as against the Total funds. Lower this ratio, higher will be the positive impact on the bank. Here, Interest expense to total funds ratio of SBI bank is higher than the HDFC bank during all the years except third year. It means that SBI bank has paid higher interest than HDFC bank.

Interest Expended/Interest Earned		
Year	SBI	HDFC
2013-14	63.86	55.07
2014-15	63.9	53.79
2015-16	65.25	54.18
2016-17	64.76	52.18
2017-18	66.05	50.03



This ratio indicates the Interest expended by the banks as against the Interest Earned. Lower this ratio, higher will be the positive impact on the bank. Here, Interest expense to Interest earned ratio of SBI bank is higher than the HDFC bank during all the years. It means that SBI bank has paid higher interest than HDFC bank.

CONCLUSION

From the Ratios studied above, it seems that profitability of HDFC bank is higher than the SBI bank during the period of study in most of the ratios. It means that Private sector banks are growing rapidly day by day and earning higher profit than the Public sector banks. In future, if public sector banks will not increase their efficiency and profitability, they are not going to sustain in the market against private sector banks.

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METACOGNITION AS REMEDIATION OF DYSCALCULIA – A REVIEW**Jyoti Balodi¹ and Dr. Rekha Rani²**Research Scholar¹, Panjab University, ChandigarhAssistant Professor², Institute of Educational Technology & Vocational Education, Panjab University, Chandigarh**ABSTRACT**

Academic success is an important component in the life of young children and will impact future employment opportunities. Meeting with academic success and being prepared for today's rapidly changing workforce depends upon students being able to develop skills to direct their own learning. Since 1980, educators have recognized the importance of providing curriculum that encourages thinking skills rather than simply providing students with factual knowledge that is likely to become increasingly obsolete with today's expanding technology industry (Collins-Block, 1993). Learning mathematics is becoming a necessity in a modern society; the societal expectancies, as appears on school curriculums, are higher, and the learning difficulties are more obvious. The overall prognosis for mathematics achievement for students with LD as they finish school is not optimistic. Lack of achievement in mathematics is growing global as well as national concern and it is likely that there will be an internal emphasis on mathematics instruction for the new future, for learning disabled students. In fact mathematics is a way to settle in mind a habit of reasoning so the question arises, "How do we do mathematics in our heads" this question is related to the issues such as children's acquisition of arithmetic knowledge and skills and nature of arithmetic problems in children with dyscalculia. Metacognitive strategies positively impact students who have learning problems because they provide these students an efficient way to acquire, store, and express information and skills (Mercer & Mercer, 1993). However, little is known about the nature of elementary student's use of metacognitive strategies, and how these strategies are applied when students solve problems.

The identification and description of LD began in the western world in the 1950s and 60s. The major developments of the LD movement during this period centered on children, who appeared normal in many intellectual skills but displayed a variety of cognitive limitations that seemed to interfere with their ability to read, write and learn in the classroom. These were essentially deficient general learning processes centering mostly on what we today call distractibility, hyperactivity and visual-perceptual and perceptual-motor problems.

Individual differences among learners across all stages of learning have clearly revealed the presence of recreation, innovation, and giftedness among learners. Moreover, a large amount of evidence indicates dysfunction and disabilities among learners in different grades. The learners with learning disabilities become one of the groups receiving the most attention, particularly after including students not suffering from clear disabilities such as blindness, deafness, or any other mental or physical disability (Barratt, 2008). Additionally, the number of learners classified with disabilities is increasing continuously, making them the most representative class of learners with special needs (Heward, 2006).

The LD movement in India is of more recent origin and comparable today with that of the western LD movement of nearly half a century ago. In the eastern world, LD was earlier considered a problem of English speaking countries. The apparent lower incidence of these types of difficulties resulted in a relative lack of concern about LD in Asian countries such as India and China. Reports of lower incidences of LD in the eastern world were attributed by Western scholars to the general lack of awareness and sensitivity among educationists. The specific difficulties faced by children learning to read were attributed to the overcrowded classrooms. At the same time, reports of the high incidence of problems associated with the acquisition of reading in Western countries was attributed by easterners to the vagaries and complex nature of alphabetic writing systems such as English (Karanth, 2002).

Ironically, policy related to learning disability is yet to see the daylight. In absence of such a policy and incongruous environment, children with LD cannot be rehabilitated in regular schools. Though isolating such children from regular schools for training at special schools is not a good precedent, it is the best available option in the prevailing conditions and inevitable too. During the last decade or two, however, there has been an increasing awareness and identification of children with LD in India. Despite this growing interest, we still have no clear idea about the incidence and prevalence of LD in India.

CONCEPT OF LEARNING DISABILITIES

Learning disabilities can affect a person's ability in the areas of listening, speaking, reading writing and mathematics and is often first suspected when there is a clear and unexplained gap between an individual's level of expected and actual levels of achievement. Learning disabilities also can encompass problems in the area of social-emotional skills and behaviour, and some individuals with learning disabilities struggle with peer relationships and social interactions in addition to academic challenges.

According to the National Center for Learning Disabilities, LD is a neurological disorder that affects the brain's ability to receive process, store and respond to information. The term learning disability is used to describe the seeming unexplained difficulty a person of at least average intelligence has in acquiring basic academic skills. These skills are essential for success at school and at workplace and for coping with life in general. LD is not a single disorder. It is a term that refers to a group of disorders in listening, speaking, reading, writing and mathematics.

Learning Disabilities refer to a number of disorders that interfere with a person's ability to store, process or produce verbal or non verbal information. These disabilities are distinct from and not caused by limited intellectual functioning or sensory, psychiatric, or motor disabilities. Learning disability is not being diagnosed on the basis of a predictable set of symptoms. Rather, LD is a broad term that covers a pool of possible causes, symptoms, treatments, and outcomes. The main indicator of LD is a significant difference between the expected ability of an individual and his/her performance. Even though a person's IQ may be in the normal range, his/her achievement in a specific area may be well below normal. Discrepancy refers to a difference between ability and achievement. A student with a learning disability may seem quite capable of learning but have unexpected difficulty in one or more of the academic areas.

Learning Disabilities is one of the important causes of poor academic performance in school-going children. These are developmental disorders that usually manifest during the period of normal education. These disabilities create a significant gap between the true potential and day-to-day performance of an individual. Learning disabilities range in severity and may interfere with the acquisition and use of one or more of the following:

- Oral Language
- Reading
- Written Language
- Mathematics

Learning Disabilities is a term within whose scope lie a number of disabilities. Often, a child displays a combination of these disabilities. The inherent complexities of the notion of LD are further complicated by an acute lack of teacher awareness, of clear-cut assessment procedures or indigenous tools for assessment of processing deficits, intelligence testing and testing for proficiency in reading and writing (Karanth, 2002).

DYSCALCULIA

In the modern world, mastery over basic academic skills- reading, writing and arithmetic is a necessary pre-requisite for success in all walks of life. Infact, numeracy and literacy form the fundamental skills needed for effective citizenship in a knowledge-based society. These skills are the basic for an individual to realize their potentialities. Impairments of skills in these areas among children, which occur despite appropriate levels of intelligence and opportunities to learn, are termed as specific learning disabilities.

There are a great number of students who have serious difficulties in learning mathematics, but find the rest of academic subjects easy. These students have high IQs, are excellent readers, creative writers and learn quickly. But when it comes to any subject that requires understanding and application of the language of mathematics, they fail miserably (Newman, 1998).

Infact, mathematics is the very base of human civilization as everything we do in our daily life is governed by maths. It provides pupils with powerful ways of exploring, investigating and understanding the world. It is a subject that consists of two aspects:

- **Knowledge:** There is much in math that one simply has to know and therefore, has to learn, e.g., many terms, definitions, symbols, theorems and axioms.
- **Skills:** On the other hand, there are many things in mathematics that the learner must learn to do, e.g., the skills of counting, adding & subtracting, multiplication and division. Furthermore, one of the most important skills for math is logical thinking, which makes problem solving possible.

Dyscalculia is a specific learning disability that is characterized by an impaired ability to learn about and process numerical and mathematical information that is not attributed to general intellectual disabilities (American Psychiatric Association, 2013). A number of studies have shown that Mathematical Learning Disabilities children exhibit poorer Word Problem Solving abilities than do their typical peers (Montague, 2008; Geary, 2011; Bryant, et. al. 2000) and that they are typically poor mathematical problem solvers with restricted cognitive and metacognitive knowledge (Rosenzweig et. al., 2011; Gonzalez et. al., 2002; Montague & Applegate, 1993).

Dyscalculia is an inability to conceptualize numbers, number relationships (arithmetical facts) and the outcome of numerical operations estimating the answer to numerical problems before actually calculating. (Sharma, 1997)

Dyscalculia is not a term intended to be used for anyone who is poor at maths. What we have to find is that there are some children whose ability to handle mathematical concepts is significantly lower than we might expect to be, when taking into account individual's age and intelligence. All mathematics teachers have encountered children with dyscalculia. However few teachers are aware of causes of their problems and very few of them are able to recognize and deal with problem of dyscalculia.

CONCEPT OF METACOGNITION

Metacognition is probably the most actively investigated cognitive process in contemporary research in developmental and instructional psychology (Tobias et al. 1999) Metacognition is a form of cognition, a second or higher order thinking process which involves active control over cognitive processes. It can be simply defined as thinking about thinking or as a "person's cognition about cognition" (Wellman, 1985). Metacognition is a concept of cognitive psychology that "focuses on the active participation of the individual in his or her thinking process" (Stewart & Landine, 1995). The term metacognition first appeared around 1975 in the work of developmental psychologist John Flavell from Stanford University. He used the term to denote:

"One's knowledge concerning one's own cognitive processes and products or anything related to them (...) [and] refers, among other things, to the active monitoring and consequent regulation and orchestration of these processes (...), usually in the service of some concrete goal or objective" (Flavell, 1976).

This definition emphasizes the executive role of metacognition in the regulation of cognitive processes. Executive processes are those responsible for the goal-directed processing of information and selection of action, and for the implementation and monitoring of task-specific cognitive processes.

The 'meta' refers to higher-order cognition about cognition, or 'thinking about one's thinking'. It is often considered to have two dimensions: metacognitive knowledge and metacognitive regulation. Metacognitive knowledge includes the learner's knowledge of their own cognitive abilities (e.g., I have trouble remembering people's names), the learner's knowledge of particular tasks (e.g., the ideas in this article are complex), and the learner's knowledge of different strategies including when to use these strategies (e.g., if I break telephone numbers into chunks I will remember them) (Brown, 1987; Flavell, 1979). Metacognitive regulation describes how learners monitor and control their cognitive processes. For example, realising that the strategy you are using to solve a maths problem is not working and trying another approach (Nelson & Narens, 1990).

Metacognition is considered a critical component of successful learning. It involves self-regulation and self-reflection of strengths, weaknesses, and the types of strategies you create. It is a necessary foundation in culturally intelligent leadership because it underlines how you think through a problem or situation and the strategies you create to address the situation or problem. A person is said to be metacognitively developed when he/she know his /her strengths as well as weaknesses and the processes that are used to overcome the weaknesses. This is the tool to help students with Learning Disabilities in problem solving processes.

METACOGNITIVE STRATEGIES AS REMEDIATION FOR DYSCALCULIA

A good understanding of mathematics is necessary not only for academics also for a fundamental skill which is required in a person's personal, social, and work life. Mathematics today owes a huge debt to the outstanding contributions made by Indian mathematicians over many hundreds of years. However, nowadays Indian students underperform in mathematics. As per the Seventh Annual Survey of Education Report (ASER), 2012, of rural India, school enrolment has risen but there is a decline in attendance, over-reliance on private tuitions and decline in reading and mathematical ability of children in the age group between 6 and 14. In order to improve performance in mathematics and ensure that our students are equipped with the mathematical skills needed to succeed in a global marketplace, there is a need to start from the basics at primary level. The major reason for the difficulty in comprehending mathematical concepts is their abstract nature and lack of multi step

problem solving skill. Thus, use of innovative techniques which make the mathematical concepts concrete and help in memorizing the basics along with inculcation of basic mathematical concepts and skills could be useful in improving the mathematical ability.

As our children go about their daily lives exploring and discovering things around. Then they exposed to the world of mathematics. In fact the world is filled with numbers, symbols, manipulations, problem solving, conceptualize, processing and reasoning, so how does one survive who has a learning disability in area of mathematics? Mathematics is a major skill area. Students experience failure in arithmetic often lack basic skills like conceptual understanding, counting, sequence, procedural steps of computation, application of arithmetic skills, and problem solving. The overall prognosis for mathematics achievement for students with learning disability as they finish school is not optimistic. Cohn (1968) explains that failure in maths is socially expectable. Math ability is more regarded on a specialized intellectual function, rather than a general indicator of intelligence.

According to the DSM-IV, developmental dyscalculia is a rare learning disability, with a prevalence of 1% in the school-age population (American Psychiatric Association, 1994). Population studies for the United States, Europe, and Israel demonstrate that the prevalence of developmental dyscalculia in these countries is similar, ranging from 3%-6.5% (Gross-Tsur et. al 1996; Badian N. A., 1983; Lewis, C. et. al., 1994; Hein, J. 1999). However, it is estimated in the literature that 5–10% of school children have learning disabilities indifferent levels and characteristics, which affect the learning in math (Mazzocco and Thompson 2005). Professor Brian Butterworth proposes that the current (2001) best estimates indicate a prevalence of between 3% and 6% of the population. These estimates are derived from the proportion of children who have special difficulty with maths despite good performance in other curriculum areas.

For many children, mathematics is an inherently difficult subject to learn. Between 5 and 8 percent of children between the ages of 6 and 14 have a particular type of cognitive deficiency that limits their aptitude to acquire knowledge and understanding of fundamental ideas in numeracy (Geary, 2004). Increasingly, researchers in the cognitive sciences are studying this deficiency under the name dyscalculia, a disorder in which normally intelligent children demonstrate specific disabilities in learning mathematics (Ansari & Karmiloff-Smith, 2002).

Remediation is a process of leading to the correction of difficulties and weakness in performance in this process the individual is provided instruction, beginning at child's level and progressing forward at the rate at which the child is able to learn. Remediation of dyscalculia is based on certain principles which are applicable to all type of mathematical learning and essential for effective teaching and remediation. The principles which have been followed in development of material for learning disabled include number concept, teaching from concrete to abstract, providing opportunities and time for practice, generalizing the concept and the skill that have been learned, work with student strengths and weaknesses building a solid foundation of mathematics concepts and skills and providing a balanced mathematics programme. But for the teacher before developing the material for instructing the children with dyscalculia, it is necessary for him/her to have the knowledge of subject as well as the weakness and strength of the students.

Proponents of current efforts to reform mathematics education believe that if quality of instruction is to be improved, the educators will have to dramatically change their perspective on how mathematics should be taught. The teachers must have at hand effective instructional procedures, materials and other resources to teach mathematics to students with learning disabilities based on assumption that all students can learn.

The movement toward inclusive education for children with disabilities is now gaining strength and it has become increasingly important to understand how general education teachers perceive the academic outcomes of these children. The largest groups of children with disabilities in special education programs are those with learning disabilities. Learning disability is a complex phenomenon to understand. There are many connotations of learning disabilities thus even today it creates confusion in the mind of the general public and the professionals. Learning disability is a disorder in one or more of the basic psychological processes involved in understanding of spoken or written language. These may be manifested in disorders of listening, thinking, talking, reading, writing, spelling or arithmetic.

However, it is estimated in the literature that 5–10% of school children have learning disabilities in different levels and characteristics, which affect the learning in math (Mazzocco and Thompson, 2005). According to the cognitive approach, the characteristics of the disability are clearly related to learning difficulties in math. Visual processing, visual memory, and space awareness affect the acquiring of math skills, because they are significant parts of acquiring mathematical knowledge that includes conceptual knowledge and procedural knowledge (Kilpatrick et al., 2001). The characteristics of LD become more evident during school learning, yet its

manifestations may occur earlier. Metacognitive strategies are more effective tools in helping students with dyscalculia to acquire the skills and methods to solve mathematical problems.

It is nowadays widely accepted that metacognitive knowledge and skills influence mathematical problem solving (e.g., Borkowski, Chan, & Muthukrishna, 2000). Inprasitha (2003) in his study found that when students read mathematical problems, they knew what were given in the questions, but they could solve problems only to a certain extent. As for metacognitive strategies, students conducted observation and investigation before problem solving by developing plans, monitoring, and evaluating their own learning or thinking, this approach improved student's efficiency in open-ended problem solving. Metacognitive strategies can bring about successful student mathematical problem solving. There is increasing interest on roles of metacognition in mathematical problem solving. However, little is known about the nature of elementary student's use of metacognitive strategies, and how these strategies are applied when students solve problems.

Metacognitive strategies positively impact students who have learning problems because they provide these students an efficient way to acquire, store, and express information and skills (Mercer & Mercer, 1993). For many students who have learning problems, their inability to efficiently retrieve information previously stored in memory negatively impacts their ability to accurately express what they know. Well developed metacognitive strategies aide such information retrieval for these students. Students who have learning problems tend to be passive learners. While the reasons for this learning characteristic may differ based on students' individual learning problems (e.g. memory problems, cognitive processing difficulties, learned helplessness), effective metacognitive strategies can be of substantial benefit to students who have a variety of learning problems.

Strategies should be directly taught to students who have learning problems. The use of explicit teacher modeling is the most effective way to ensure that these students will understand the purpose of a metacognitive strategy, how to use it, and under what circumstances it should be used (Lenz, Ellis, & Scanlon, 1996). Providing students with practice opportunities using the metacognitive strategy is also an important component of metacognitive strategy instruction. It is also very helpful to provide students visual cues of the strategy in the classroom.

The key to the success of metacognitive strategies is that when they are taught appropriately, they assist learners who are dependent on high levels of teacher support to become independent learners. When students have been directly taught the strategy, the strategy's purpose, how to use the strategy, and are provided opportunities to practice using the strategy, these students possess a powerful learning tool that builds learning independence. Confronted with a problem-solving situation, these students can now implement the appropriate metacognitive strategy when they have difficulty remembering how to solve a particular problem. Therefore, instead of relying on the teacher for assistance, they can independently help themselves. This can be a tremendously invigorating feeling for students and teachers.

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THE SOCIO-ECONOMIC STATUS OF TRIBAL WOMEN A CASE STUDY OF DISTRICT ANANTNAG (J&K)

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INTRODUCTION

A group of people, often of related families, who live together, sharing the same language, culture and history, especially those who do not live in towns or cities are called Tribals. Tribal's are not homogenous group of people but heterogeneous, each tribe having its own culture tradition, social practices. These tribes have been isolated by mainstream Hindu population and their lifestyle is altogether different from Hindu population. They have primitive lifestyle. Though distinction is maintained between tribe and civilization but two terms are not isolated but in interaction with each other (Sinah 1958) tribal people are characterized by lack of hierarchical social and cultural practices, absence of taboos in food and social practices

Child marriages too is found to nonexistent among tribe in India but over the period of children marriage are taking place due to assimilation of dominant culture (Arpita Mitra). With the process of Sanskritisation tribes are opting for early marriage as a matter of prestige and discouraging widow remarriage as well as divorce and separation (Roy Burman 1988). K. Mhan also makes similar observation about Bhill women where freedom of Bhill women in the sphere of pre-marital sex, marriage, is gradually curtailed. Important thing that cause delay in marriages of tribes is bride price demanded by parents of girls which is meant to compensate the economic loss that family of girls suffers by losing an economically active member. But there is also a shift from bride price to dowry among educated and salaried class (Kishwar). Even in states where the development indicators consider higher human development as in Kerala and acting as model for other states in the form literacy, health but marginalization of tribal population is worst in Kerala. But still woman in Kerala is better than in any other states. Though sex ratio is found higher in tribe than general population but tribal too have preference for male child but do not discriminate against females and thus don't do sex determination test. Boys and girls have different inheritance laws and girls do not inherit land except under special circumstance. Girls are not usually allowed to get married or have extra-marital relation with non tribal although they have greater choice to marry within same tribe. If the girls have no brother than she is allowed share of fathers in land and she can have a marriage called Gharjamaye. But in some tribes like Gadhi and Bhill women have no right to parental property even in the absence of sons. Bhutia women if marries outside her tribes forfeits their right to any personal or parental property. Santhal tribal women is also not allowed to marry outside her tribe as tribes consider it an attempt to acquire land and times serious conflict occur between tribal and non tribal's. The issue of acquiring tribal land by non tribal has been Jharkhand also where one of the ways by which non tribal's gain access to tribal's land is by marrying tribal. Sometimes to acquire property widow women's are declared as bitch and murdered by relatives. Santhal women has been given same treatment (Kelkar- 1993). Witch hunting is common phenomenon in these tribes and mostly widow are kept in captivity of magicians after declaring them Bitch. Soma Chaudhuri in her study of Dooars region of Jalpaiguri district of west Bengal has shown how women who form half of labor force in the plantation regions are branded as Witch and are tortured and exploited. Witches, Tea Plantations, And a good account of how women are killed and tortured.

So called state development tribal's have been forced to move into other places in search of livelihood. Multipurpose dams, mining and industrialization have led to eviction of thousands of tribal families (Vidhya Das, Achyut Das). Tribal women play an important role in the management of house. With so called state development; women have to cover long distance to collect fodder fuel and water resources. This ultimately leads to migration of tribal women. Women in Jharkhand have been migrating to nearby cities where they are exploited by agents in various ways (Vinita Singh and Kali Nath jha). In poverty ridden tribal areas of Orissa the push factor has caused migration of tribal girl in cities where they are exploited by agents in the cities and many girls are forced in to prostitution. Besides tribal women workers working in tea plantation and other plantations plants are also victims of sexual exploitation. They are not only paid less wages but also contract terms forced them into sexual relations with managers, supervisors (Jayabrata Sarkar). In some of tribes girls are made into prostitution with the consent of parents. One such tribe is Bedia family. A woman born in Bedia family is made to work in prostitution. This they do to provide for economic needs of the family. (Anuj Agarwal 2008). But available research on women of tribes considers that with passage of time the values of dominant culture has been imbibed by tribes and thus evil practices like dowry, child marriage and opposition to widow remarriage has been seen even among tribal's. This thing maybe true to major extent and in relation to some tribes.

Further, Majority of tribal schools are without infrastructural facilities (Sujata 1994). Besides the fact majority of tribal children especially girl children are important earners of family and due to migration from place to place keeps absenteeism high and high dropout ratio. (Ranvi- M 2000) observed in her study that due to language barriers tribal children are unable to establish contact with teacher which makes them to drop the school at some point or the other. The main cause low educational attainment of scheduled tribe women is dual system of educational admistration; ministry of tribal affairs at national level and state education department at state level which cause lack of coordination among these two departments. Schools schedules are decided by state education department which hardly takes into consideration specific condition and circumstances of tribal children.

Nutritional anemia is acute problem among tribals in India and in tribal belts and anemia adversely affects the psychological and social lives of tribal women.

Christian missionaries have done lot of work to ameliorate the condition of these tribes especially in the field of education but in religious sphere the role of women is secondary women is never appointed as priest but she was given freedom to worship both in Hindu society and Christian society. Religious freedom of women of that tribe who have embraced Christianity and Hinduism is found to be secondary to men as women. Furthermore educational attainment of tribal women has found to be very lees from the very beginning.

OBJECTIVE OF STUDY

1. To study about sex ratio of women among tribes in Jammu and Kashmir.
2. To study work participation of tribal women.
3. To study as to child marriage, dowry, and religious freedom of the tribal's.

RESEARCH METHODOLOGY

The study is based on both primary and secondary sources of data. In case of primary data collection purposive sampling technique has been adopted .Three districts representing Gujjar tribes and Bhutto tribes has been selected. These districts are Kishtwar, Rajouri and Ladakh .from each of the districts a sample of 50 household was chosen adopting purposive sampling technique and data collected with help of well designed questionnaire, personal interviews after pilot study.

Secondary data has been collected from office of registrar and census commissioner of India.

DISCUSSION OF STUDY

A. Family head and expenditure decision of sample families of Gujjar families

Table 1

S.NO		% of families
	Householods headed by female	2
	Household headed by male	98
Total		100
	Decision regarding spending of money to be taken solely by male head	70
	Decision taken regarding spending by female only	5
	Decision taken by both male and female regarding spending of money	25
Total		100

Source: field survey

Among those headed by females are widows and divorced. Apart from it the decision on allocation of money among different items of expenditure is decided by males in majority of cases which reflects the Patriarchy structure in these families. But in some cases, 35% of cases decision regarding spending of money is taken by mutual understanding of both males and females.

B. Family head and Expenditure decision of Bhutia tribes of Padder kishtwar and Ladakh

Table-2

S.NO		% of families
	No of families headed by males	64%
	No. of families headed by females	36%
Total		100
	Decision regarding spending of money taken by males	60
	Decision taken regarding spending by female only	5
	Decision taken by both male and female regarding spending of money	35
Total		100

Source: field survey

ON RELIGIOUS FREEDOM

Gujjar tribes in Jammu and Kashmir belong to religion of Islam and tribal girl is not allowed to offer prayers inside mosques but they perform prayers at home. Unlike many other social groups Gujjar allow their women to sing in their festivals but dancing is unknown to Gujjar women in Jammu and Kashmir.

Bhutia tribes on the other hand are governed by Buddhist religion and they exercise their freedom according to tenets of their respective religions in matters of religious and other festivals.

1. SEX RATIO AMONG TRIBES IN JAMMU AND KASHMIR

Table-2

NAME OF DISTRICT		SEX RATIO (ST)	SEX RATIO (ALL SOCIAL GROUPS)
Anatnag	902.4		927
Budgam	931.03		832
Bandipura	913.14		892
Baramulla	863.17		885
Doda	924.52		919
Ganderbal	875.95		863
Jammu*	904.93		880
kargil	952.62		978
kathua	924.92		890
Kishtwar	918.09		920

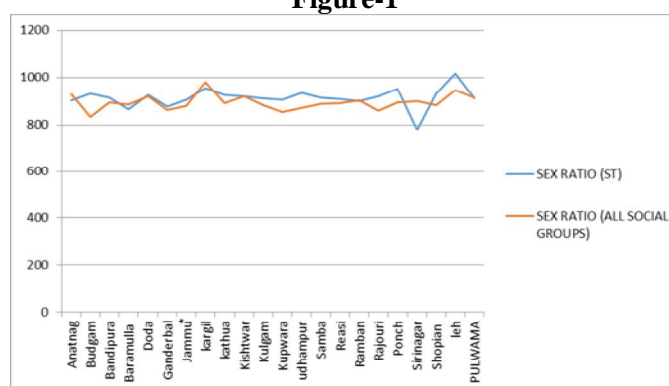
Kulgam	909.92		883
Kupwara	905.88		854
Udhampur	932.22		870
Samba	912.66		886
Reasi	907.29		890
Ramban	899.35		902
Rajouri	918.16		860
Ponch	950.73		893
Srinagar	779.5		900
Shopian	929.09		883
leh	1016.21		944
PULWAMA	909.85		912

Source: Census of India 2011.

Sex ratio is an important indicator of attitude of parents towards the girl child. Many of studies in other states of India have found sex ratio of tribal's to be higher than non tribal population. In Jammu and Kashmir also sex ratio of tribal's is comparatively better than nontribal in all districts except Srinagar and Baramulla despite their poverty and misery. Sex ratio is highest in Leh 1016.21 (per 1000 men) having 71.805% of tribal population which indicates that sex ratio among tribal is found to be better. District Leh is followed by district Ponch 950.7 (per 1000men) having tribal population of 36.93% is at second place.

District Srinagar has lowest sex ratio of 779.5 but proportion of ST population in Srinagar is only 0.72% followed by Baramulla district with sex ratio of 863(per 1000 man) having ST population of only 3.71%. In all districts except Srinagar and Baramulla the sex ratio of tribal population is slightly better than non tribal population. But one thing is that sex ratio is less than desired in both the population calling for serious attention. Some of these tribal's are unaware of family planning methods and about abortions and hence slightly better sex ratio but many of them don't discriminate against the girls as marriage ceremonies of these tribes is not costly and even parents get bride price for the girl from bridegroom to compensate for loss of economically active member of home. And also there is prevalence of practice Gharjamai system in which male is brought at the parental home of girl and he spends his life there. He also gets share in the property of girls parents.

Figure-1



Source: Census of India 2011

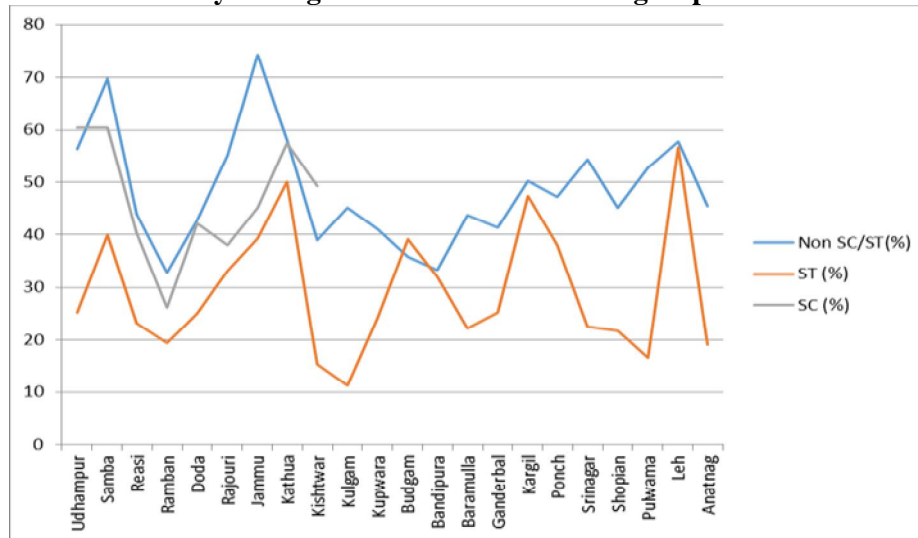
2. FEMALE LITERACY OF TRIBAL'S AND NON TRIBAL'S IN JAMMU AND KASHMIR:

The Educational achievement of tribal women is very low in India. Tribal habitations are suffering from lack of infrastructural facilities. Poverty and ignorance of tribal's has also kept these tribal's in a state of poverty and low literacy. In Jammu and Kashmir also the tribal people have low female literacy. Parents find it difficult send their daughters to school. Girl's children are send for rearing cattle's as they are one important earners of the family. In spite of the facts that state government bears all expenses of education of the children, parents cannot bear some running expenses related education of girl child. It is due to reason that dropout ratio is found high in these tribes. Even if girls attend the school they leave the school at some point or other before them complete

high school education or even primary education. Teachers that have been employed in these schools at times don't know their language making teaching difficult. Besides even if girls attend the school, family environment at home is not conducive to education, they are employed in rearing cattle and in household chores. Imparting proper education to tribal girl where she can be earner of family and hold some respectable position is distant dream of tribal especially Gujjar² tribes.

The female literacy is lowest in Kulgam 11% but proportion of ST people living in Kalgam district is very low. After Kulgam lowest literacy is found in Anantnag which again has very less proportion of scheduled tribe population. Kulgam is followed by district Ramban where the socioeconomic condition of scheduled tribes is poor, here literacy is 19.1%. The highest literacy is found in Leh 56.56% which has majority of ST population followed by Kathua district followed by District Kargil 47.35%.

Figure-2: Female literacy among tribal's and other social groups in Jammu and Kashmir



Source: Census of India 2011.

FINDINGS OF STUDY

MAJOR FINDINGS OF STUDY ARE

1. The practice of child marriage was found among the tribal's of Kishtwar and Rajouri district. But such a practice is less among Bhutto tribal's of Padder in kishtwar district and in Ladakh districts.
2. The practice of dowry is not found among Gujjar tribals of Kishtwar district rather the custom of bride price prevails. The dowry custom is found among tribals of Rajouri District.
3. The sex ratio among tribals is higher in all districts except district Srinagar and district Baramulla but in both of these districts; the percentage of ST population is very less. The sex ratio of tribal's is less than what it should be. Sex ratio among those tribal's who live in Districts with majority of tribal's is significantly higher than non tribal.
4. The female literacy of tribal's is very low in all districts of Jammu and Kashmir. IT IS as low as 11.26% in Kulgam district of Jammu and Kashmir.

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PRICING, VALUATION, AND MINIMUM SUPPORT PRICES: PHANTASM**Lieutenant – Dr. Yashodhan P Mahajan**

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ABSTRACT

Pricing of agriculture produce are rising, especially region wise agriculture produce is greatly affected for e.g. in Maharashtra prices of Jawar and Bajra. One can get 1 kg of wheat with the price from Rs. 25 on the other hand if we go for the same quantity either of Jawar and Bajra it ranges from Rs. 40 to 65. It is the result of MSP (government intervention) that indirectly induces the farmer to grow specific crop irrespective of its price, valuation and health hazards. It is because of increasing stocks, rising carrying costs, and many catastrophes. This research paper will focus the deceit reconsideration in the minimum support price (MSP) creates asymmetry in demand and supply of the farm output and intense instability in buffer stocking policies.

Keywords: Farm produce, pricing, valuation, minimum support prices, volatility in the supply, etc

INTRODUCTION

It is realized that over the past four years, farmers are below increasing stress. First, 2 consecutive droughts (2014-15 and 2015-16) followed by large-scale farm costs of commodities starting from pulses to oilseeds in 2016-17 and 2017-18 fell well below their minimum support costs (MSPs). No wonder, the middle and lots of government establishments as searching for ways that and means that to assist farmers genuinely. And this subject becomes even additional imperative once the elections occur.

Regardless of significantly high home production of pulses and oilseeds, there were no efforts to cut back the go with the flow of imports of pulses and suitable for eating oils properly in time. For example, 2016-17 noticed file manufacturing of pulses (23 MMT) and file imports (6.6 MMT) at 0 obligations. This is often what mild-emitting diode to a fall apart in domestic marketplace expenses of pulses. Scenario didn't improve numerous in kharif 2017-18. Lower worldwide prices acted as a catalyst resulting in influx in imports. It were totally in Gregorian calendar month, 2017 once obligation on yellow peas turned into raised from zero to fifty %, and in Gregorian calendar month, 2017 import duties on chana and masoor have been raised from zero to thirty %. Similarly, it have been totally in Gregorian calendar month 2017 that duty on crude oil turned into raised from fifteen % to thirty %, and delicate oil from twenty 5 to 40 %, and delicate legume oil from twenty to thirty five %. Those restrictions on imports in the sort of excessive import duties got here too past due, as big imports had already taken location through then, and as a result, farmers needed to face chop-chop declining prices of pulses and oilseeds. What all this suggests is that the change policies must be efficiently dovetailed with home MSP coverage making certain that massive scale imports are not returning into expenses technique underneath MSP.¹

OBJECTIVES

- Critically examine the working mechanism of MSP
- Understanding the impact of MSP on pricing and valuation of farm output
- Impact of MSP on volatility of demand and supply of farm output
- Justifying the need of crop planning and best utilization of natural scare resources

HYPOTHESIS

1. H0- There is no consensus between cost and MSP of agriculture output
2. H0 – MSP leads to asymmetry in demand and supply of the farm output and intense instability in buffer stocking policies

LITERATURE REVIEW

The study "Price Distortions in Indian Agriculture" is about estimating the extent to which major Indian farm commodities' domestic costs deviate from their corresponding trade reference costs. The trade reference costs in the case of exported commodities are the calculable export-parity reference costs and in the case of foreign commodities the import parity reference costs. The difference between domestic and commercial reference cost.²

¹ Supporting Indian Farmers: Price Support or Direct Income/Investment Support?, Ashok Galati, Tirdhe Chatterjee, Siraj Hussain, April 2018

² Report of World Bank Group, Price Distortions in Indian Agriculture by Shweta Saini and Ashok Gulati

It is the robust read of “Incentivizing Pulses Production Through Minimum Support Price (MSP) and Related Policies” that the sole reliable thanks to minimize volatility within the pulses market and safeguard the interests of farmers and customers is to chop-chop and sustainably improve domestic productivity and production of pulses. Within the medium run, there should be no serious conflict between these 2 teams of interests. Short-run measures that appear to profit customers can suffer.¹

Nearly half of all expenditure on food is spent in rural Asia. In addition, food inflation has been an ongoing policy concern in the Asian country due to its outcome on headline inflation and growth. Our study results show that commodities with higher weight in the consumption basket, such as rice, eggs, meat, fish, milk, and vegetables, have also shown higher price increases, which may be a cause of concern. For perishable commodities such as fruits and vegetables, volatility is found to be higher. Economic science analysis of the determinants shows that each square measure of supply and demand factors is vital, although their relative importance varies.²

Indian agriculture helped accelerate the development of wheat production by adopting the revolutionary technology, which in turn has helped to reduce the high dependency on wheat imports to meet domestic demand. But production growth was not sufficiently massive to sustainably meet domestic demand. While production of wheat decreased most of the time, the production overruns efficient demand over several years. As a result, domestic demand and wheat supply imbalances have been an ongoing development. As these imbalances are causing serious problems for producers and shoppers, together with the stability of the market, the government.³

STATEMENT OF PROBLEM

While the MSP is employed as a purchase fee to satisfy the acquisition target, it means that the open marketplace value may be pressured to remain at the extent of the MSP for the period of the acquisition amount. But, the call for and provide state of affairs in a very given Period might not end in a rate equilibrium that exactly corresponds to the MSP. Consequently, while the open market fee deviates from The MSP, the acquisition at MSP introduces an instantaneous distortion within the market.

RESEARCH METHODOLOGY

This research paper is based on the secondary data sources. Data are analyzed by using relevant statistical tool (ANOVA and T – Test). Selected crop was (Jowar & Bajra) has covered and all outcome were depends up on time series data of the selected crops from 2013 to 2019.

Year	Jowar		Bajra	
	MSP	Cost	MSP	Cost
2013-14	1550	1070	1250	635
2014-15	1530	1056	1250	635
2015-16	1570	1083	1275	647
2016-17	1625	1121	1330	675
2017-18	1700	1173	1425	723
2018-19	2430	1691	1950	990

Source: Department of Food and Public Distribution

OBSERVATIONS

Crop - Jowar - ANOVA – Single factor

Groups	Count	Sum	Average	Variance
Column 1	6	10405.00	1734.1667	119964.17

¹ *Incentivizing Pulses Production Through Minimum Support Price (MSP) and Related Policies* by Arvind Subramanian Chief Economic Adviser, Ministry of Finance, Government of India, September 16, 2016

² *Food Inflation and Volatility in India* by C.S.C. Sekhar and Yogesh Bhatt, Institute of Economic Growth, FOOD INFL PAP-ISI CONF'16, December 15, 2016

³ *The Wheat Market: Distortions Caused by Government Interventions*, Ramesh Chand, Economic & Political Weekly EPW march 21, 2009 vol xliv no 12 41

Column 2	6	7193.75	1198.9583	59895.34
ANOVA				
Source of Variation	SS	df	MS	F
Between Groups	859343.88	1	859343.88	9.56
Within Groups	899297.52	10	89929.75	
Total	1758641.40	11		

T-Test: Paired Two Sample for Means

Particulars	Variable 1	Variable 2
Mean	1734.17	1198.96
Variance	119964.17	59895.34
Observations	6	6
Pearson Correlation	1.00	
Hypothesized Mean Difference	0	
df	5	
t Stat	12.90	
P(T<=t) one-tail	0.00	
t Critical one-tail	2.02	
P(T<=t) two-tail	0.00	
t Critical two-tail	2.57	

Crop - Bajra - ANOVA – Single factor

Groups	Count	Sum	Average	Variance
Column 1	6.00	8480.00	1413.33	73516.67
Column 2	6.00	4304.63	717.44	18961.76
ANOVA				
Source of Variation	SS	df	MS	F
Between Groups	1452810.94	1.00	1452810.94	31.42
Within Groups	462392.13	10.00	46239.21	
Total	1915203.07	11.00		

T-Test: Paired Two Sample for Means

Particulars	Variable 1	Variable 2
Mean	1413.33	717.44
Variance	73516.67	18961.76
Observations	6.00	6.00
Pearson Correlation	1.00	
Hypothesized Mean Difference	0.00	
df	5.00	
t Stat	12.77	
P(T<=t) one-tail	0.00	
t Critical one-tail	2.02	
P(T<=t) two-tail	0.00	
t Critical two-tail	2.57	

Result of ANOVA and T – Test showed that both the hypotheses have proved.

CONCLUSION

We can conclude that the benefit accruing to the society (manufacturers' and customers' of Jowar and Bajra) is on the fee of growing commercial enterprise burden. It's still an open concluded question by way of this evaluation that whether or not or no longer the boom in business burden is stipendiary with the aid of the aggregate benefit to the societies or no longer. Prices of jowar and bajra conspicuously increase inside the cereal basket of the people. It leads to asymmetry in demand and supply of the farm output and intense instability in buffer stocking policies.

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**GENDER SENSITISATION - HIGHER EDUCATION ATTAINMENT IN HARYANA
(A GEOGRAPHICAL APPROACH)**

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ABSTRACT

" For development of human resources and to harness their full potential throughout their life education of all human beings is of great importance. To achieve this objective a number of schemes, policies, programs have been framed from time to time, action plan included gender sensitisation and thereafter monitored from local level to world level.

However, gender inequality is nearly universal in terms of education therefore it is imperative to study this sub theme. It is a micro level study based on secondary data. Maps are prepared using GIS Technology for showing Status of Patterns of Higher Education among Total population, males and females in Haryana and it will be concluded with a few suggestions to minimise the gap".

Gender sensitization reference to the modification of behaviour by raising Awareness of gender equality concerns. Gender sensitization theories claim that modification of behaviour of teachers and parents (etc) towards children can have casual effect on gender equality. Gender sensitization "is about changing behaviour and instilling empathy into the views that we hold about our own and other gender." it helps people in examining their personal attitudes and beliefs and questioning the reality is they thought that they know"

Educational Level-The Educational level refers to the highest educational level attained by a person. A person who is studying in a particular level But has not yet completed it, is classified with reference to the immediate lower educational level attained. In the case of a person who holds both general and technical qualifications, either of equivalent or at varying levels, both these qualifications have been recorded. (Census of India 1981).

Educational attainment – Educational attainment is generally measured by the percentage distribution of various levels of educational attainment in the literate population above the age of 10 or 15. As sizable percentage of literates do not under go for Education below this age.

MEANING AND CONCEPT OF EDUCATION

The concept of education is dynamic. Its meaning changes from time to time and society to society. Education is an essential human virtue. It is to humanize humanity. In fact, man becomes `man` through education. Education fashions and models him for society. Human life can be glorified only through education. Education is an essential base of good life.

According to **Willmont**, 'Education is the apprenticeship of life'. It assumes the full burden of bringing man 'up to date'. Education is as old as human existence. The origin of education may be traced back to the origin of man. Through education human beings develop a sense of discrimination and acquire different values which make their lives the pride of human species. Education is a comprehensive term. Its implications are rich and varied. It is, therefore, very difficult to give a single meaning or definition of education

IMPORTANCE OF EDUCATION

Indian Education Commission (1964-66) has observed: It is the development of human resources through education, which is more crucial of the two, while the physical resources is a means to an end, that of human resources is an end in itself; and without it even the adequate development of physical resources is not possible.

For full development of our human resources, the improvement of homes, and for moulding the character of children during the most impressionable years of infancy, the education of women is of even greater importance than that of men. The education of women can assist greatly in reducing the fertility rate.

INTERNATIONAL CONFERENCE ON POPULATION AND DEVELOPMENT(ICPD),CAIRO, EGYPT (1994) : 20-year Programme of Action agreed to by 150 countries which addresses crucial population issues. One issue is population growth can be stabilized and developed effort enhanced by the advancement of women – by providing women with education and access to economic and political power.

Asha. A. Bhende and Tara Kanetkar writes: literacy and level of educational attainment as important indicators of social development. It affects demographic behaviour concerning marriage, fertility, mortality, migration as well as participation in the labour force. In a number of research studies, a clearcut negative relationship has been established between the educational level of women and their fertility, infant mortality and

educational status of the mother. At the same time positive relationship has been found between age of marriage and level of educational attainment.

The education commission (1964-66), well known as Kothari commission examined in-depth the role and goals of education in the process of national development. It enforced the views of Hansa Mehta and Durga Bai deshmukh committee. It observed:”In the modern world, the role of the women goes much beyond the home and the bringing up of children. She is now adopting a career of her own and sharing equally with men and responsibility for the development of society in all its aspects. This is the direction in which we shall have to move. In the struggle of freedom Indian women fought side by side with men. This equal partnership will have to continue in the fight against hunger ignorance and ill - health.

The commission had the mandate to look into education at all stages and from various dimensions, but inspite of the scale of mandate, it is a sad story that two pages have been devoted to womens’ education, and only a few paragraphs to womens’ higher education. The report started by mentioning that special efforts are needed to expand higher educaton of women, though the general feeling is that women have entered the portals of university education and therefore one should worry about it any more. With this note of optimism , the commission made only two suggestions- enhance women higher education –Provision of financial assistance and hostels!

The dual stance of higher education being liberal and technical, the Commission mentioned that universities must encourage individuality, variety and dissent within a climate of tolerance, seek new knowledge and inculcate fearlessness in the pursuit of knowledge, Education should provide society with competent men and women. The liberal stance of the Report is evidenced in the following: It would be wrong to restrict the (girls) choice or to compel them to take particular courses. The more academic type of girls with ambitions of pursuing careers of research or teaching at the college or university level, or in professions such as medicine or technology should have all the opportunities and incentives for doing so.”

First National Policy on Education (1968) Recommendations of Kothari Commission formed the basis for the First National Policy on Education.

National Policy on Education (1986): Government of India formulated NPE in the year 1986 and it was forwarded as a document entitled POA to all the states. It contained implementation strategies for NPE. The recommendations contained in NPE were discussed in the meetings of State Education Directors, Secretaries and Central Advisory Board of Education (CABE) convened by Government of India as also at UGC level for follow up action. Chapters of POA relating to Higher Education were circulated to the Principals of Government / Private Colleges as also to the Universities .They were requested to constitute college level committies.

As NPE envisaged a review of the implementation of the various parameters of the policy every five years, the central Government in 1990 appointed a committee under chairmanship of Acharya Ramamurti to review NPE. Thereafter, the Central Government decided to constitute CABE committee to consider the recommendation made by the NPE Review Committee----. The report submitted by the CABE committee known as `Reddy Committee` was discussed in the meetings of State Education Secretaries and Education Directors on 4-5-92. One of the significant recommendations in this regard was that the State Government would be required to draft their own Institutional/ State POA 1992. Haryana State Programme of Action came in 1994 for Primary, Secondary and Higher Education

Keeping in View importance of both the gender separate data for male and female teachers was created in Annual reports by higher education(Table-1)

Table – 1 Number of Teachers at Higher Education in Haryana in 1991-92(Provisional)

Type of Institutions and Management	Number of Teachers				
	General	Scheduled Caste			
		Men	Women	Men	Women
Colleges for General Education					
Government		1303	664	38	27
Non Government		1847	1107	7	4
Teacher’s Training Colleges					
Government		9	6	-	-
Non Government		93	69	1	-
Universities					
K.U.K.& M.D.U., Rohtak		500	127	5	3
H.A.U. , Hissar		1168	117	3	1

Source: NPE, Programme of Action, 1994.

Table-2 Number of Institutions in Higher Education in Haryana in 1992(Provisional)

Type of Institutions and Management	Number of Institutions	
	Men	Women
Colleges for General Education		
Government	37	2
Non-Government	53	28
Teacher's Training Colleges		
Government	1	-
Non-Government	13	3

Source: NPE, Programme of Action, 1994.

Table-3 Enrolment in Higher Education in Haryana (1991-92) Provisional

Type of Institutions and Management	Enrolment			
	General		Scheduled Caste	
	Men	Women	Men	Women
Colleges for General Education				
Government	38360	12241	4421	362
Non Government	60552	37724	5777	799
Teacher's Training Colleges				
Government	175	48	22	-
Non Government	1633	1685	193	67
Universities				
K.U.K.& M.D.U., Rohtak	3052	1668	314	43
H.A.U. , Hissar	1777	630	158	103

Source: NPE, Programme of Action, 1994.

GENDER SENSITISATION AWARENESS

A women study center was set up at State / Directorate level in order to monitor all programmes pertaining to the empowerment of women. Workshops were conducted in colleges to sensitize teachers about issues related to gender bias and the manner in which women may be empowered through education. Such workshops were conducted for colleges lecturers in 1994-95. Efforts were made to have such workshops in all the Govt. and private colleges also.

Women cell were established in each college to create awareness among students about gender issues. The cell was not only expected to cater to the needs of the girls/ teachers in the colleges but had to create a general awareness relating to gender issues.

Workshops for students both for boys and girls were to be organized to help them develop a participatory role in society. Declamation contests and skits in colleges / youth festivals were to be made regular features in extracurricular activities. However, the purpose of these programmer was to create a positive outlook towards women empowerment rather than raising controversies.

Curriculum designing, constitution of State/ University / college level committee reviewed text books and recommend deletion of such portion which give rise to gender bias. Such chapters were to be added which enhance the status of women and enable them to play a greater participatory role. Discussions in the classrooms through seminars and lectures were organized to destroy myths pertaining to women and to understand the concept of equality of men and women in developmental activities.

Encouraged colleges to construct girls Hostels with the financial assistance of U.G.C. At the co-curricular level some activities were to be planned as part of N.S.S. Program like adopting a village or an urban slum in order to sensitize rural women about equality rights, literacy etc. Such programs are to be arranged in collaboration with voluntary agencies/ N. G. O 's

Media plays an important role. Video Cassettes of success stories of women in the area were to be prepared to serve as role models for other girls and women not as victims of certain social evils but as persons asserting their rights were expected to be projected.

8th March was to be observed as women's day every year and it is proposed to observe the 1st week of March as Women's Week in every college annually.

Three One-day workshops were to be held to create awareness and mobilize opinion relating to 73rd and 74th amendment of the constitution.

An independent survey was to be conducted to find out whether the state policy of free education for girls has given boost to the spread of women's education. Training Programs, Educational Trips for Girls were carried out with the financial grant from Haryana State Government. Gender sensitization program was developed for teacher educators and administrators believing that an environment will be created whereby all the sections of education sector will become alive and sensitive to the role of education in eliminating gender disparities.

SELECTION OF STUDY AREA

The area selected for present study is the state of Haryana. It is one of the peripheral state of desert eco system of Thar Desert which is one of the most widely populated desert in the world. Haryana was part of composite Panjab State till 1966. This region has witnessed tremendous progress over the last 30 years due to 'Green Revolution' (Singh, 1997). Higher education is important

GEOGRAPHICAL LOCATION AND BACKGROUND

Haryana is located in the North Western part of India. Its latitudinal extent is from 27°39' North latitude to 30°55.5' North latitude and longitudinal extent is from 74°27.8'E to 77°36.5'E. With total area of 44,212 sq. km, it is one of the small states of India. Himachal Pradesh touches its boundaries on Northern side and Panjab from North Western side. Yamuna separates it from Uttar Pradesh on Eastern side. Rajasthan lies on Western and Southern side. Haryana engulfs Delhi from three sides. It came into existence on 1st November, 1966 with six districts namely, Hissar, Rohtak, Karnal, Ambala, Gurgaon and Mahendergarh. Till March, 2005, Administrative divisions were 19 districts, 47 sub-divisions, 67 tehsils, 116 blocks, 116 towns, 6955 villages (Statistical Abstract of Haryana, 2004). In 2011, 21 district were there.

Chandigarh is the capital of Haryana. For inspection and administrative facility, state has been divided into 124 education blocks. (Annual administrative report, Education department, Haryana pg-3)

Physiographically, Haryana can be divided into seven regions.

1. Shivaliks
2. Piedmont plains
3. Alluvial Plains
4. Plain with Sand Dunes
5. Flood Plains
6. Aravali Hills
7. The Undulating Sandy Plain.

Yamuna and Gaggar are two main rivers. Apart from these Sahabi and Dohan flows.

Haryana has Semi Arid, Continental, Monsoon climate. May – June are the hottest months when temperature rises to 45° to 48° celsius. January and December are coldest months when temperature falls up to 0°C. Loo (hot dusty winds) remains a feature during summers like climate and relief. There are varied types of soils.

Very Light, light (sandy loam), Medium Soils (Light Loam), The Moderately Heavy Soil (Khaddar), Heavy and Very heavy Soil (Bet), Rocky Surface Soils.

OBJECTIVES

The study is being undertaken with the following objectives:

1. to understand the Status of Higher education in Haryana in the periphery of thar desert.
2. to identify the district wise regional patterns of Higher education among total, Female and Male population in Haryana in 25-34 years Age-Group.

DATA BASE

For present study Source of data is Secondary Source -Registrar General of India, Census of India (State Level, District Level), Primary Statistical Abstract, Annual Higher Education Department Reports.

METHODOLOGY

The methodology of the study is a combination of quantitative and qualitative methods of social science research.

The study is designed to identify areas of low level of higher education in young age group (25-34 years) seeing education as a sub system of the social system.

INTER DISTRICT VARIATIONS

The existing physico, socio-cultural, rural- urban and other factors reflect on the spatial patterns of various aspects of population at state, national and world levels or regional level. L.S. Ashford, 1995 puts forth as :

“There are large differences among the regions of the world in birth rates, death rates, age structure, and movements of people. These differences will affect the ultimate size and distribution of the world’s population, as well as the policies and programs needed to address population-related concerns.”

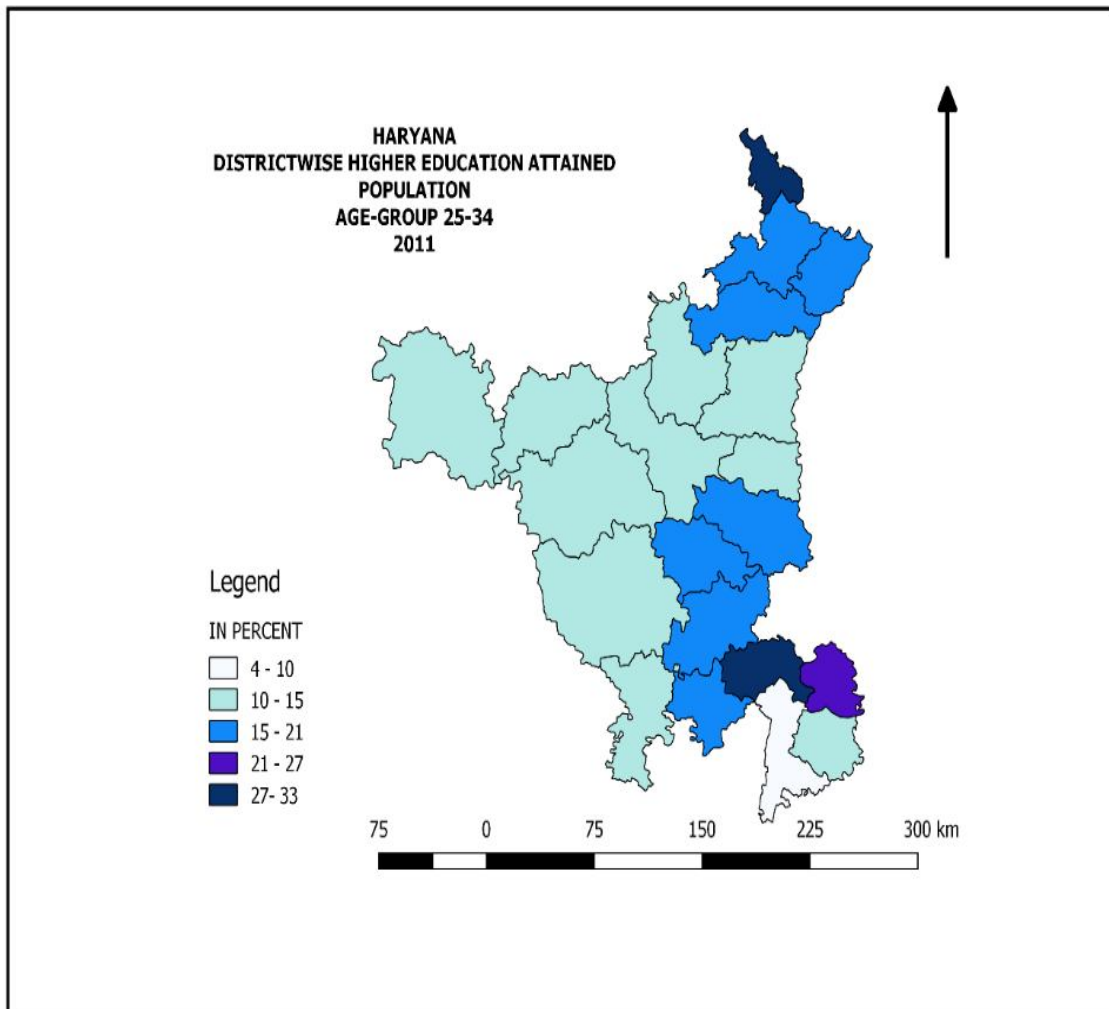
In 1995-96, Suman lata looking at significance of studies of regional variations writes, A Study of Educational Backwardness among Rural Girls in Haryana, lies in the fact that it brings to light the regional variations in literacy of rural areas and factors responsible for it.

In 2005, Padma Ramachandran and Vasantha Ramkumar comments –Considerable progress has been made in education of females since Independence, but it has been uneven in different parts of the country. The rapid growth of population and the low priority given to education in some States are responsible for this unfortunate situation. According to The National Human Development Report of the Planning Commission, the dropout rate has been quite high in Bihar, J.K., Orissa, Rajasthan, U.P. West Bengal and most states in the North-East for classes I-V and in Andhara Pradesh, Bihar, Gujrat, Karnatka, Orissa and West Bengal from the North-Eastern States for classes I to VIII. States like Rajasthan, Madhaya Pradesh, Haryana, Tamilnadu, Panjab and Maharashtra have been able to bring down dropout rates considerably in recent years. In the case of Andhara Pradesh, Bihar, West Bengal and Uttar Pradesh, the dropout rates are stagnant. In the last decade, fastest mover in agriculture and education was Rajasthan state (NCERT,1999).

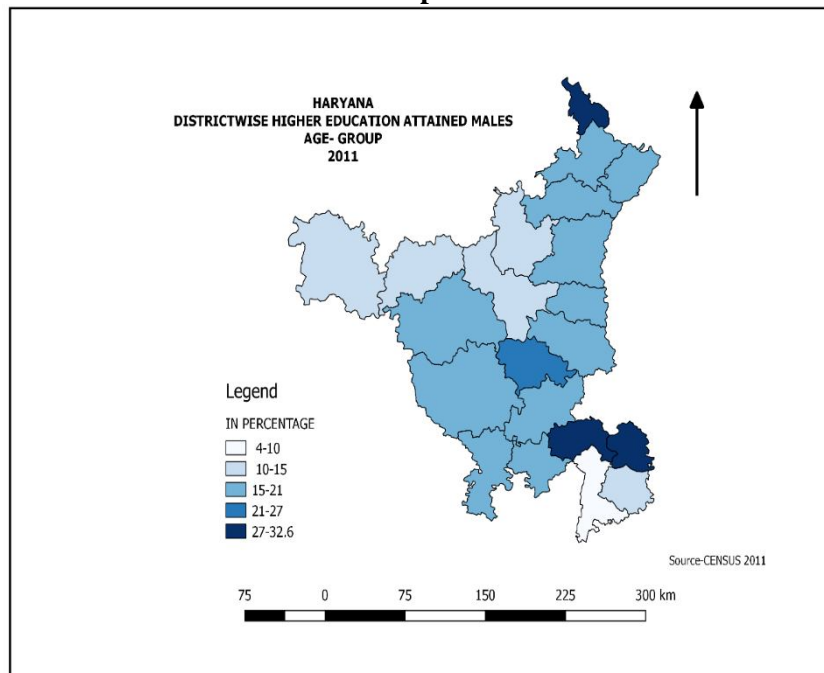
FINDINGS

1. Gurgaon and Panchkula has nearly 1/3rd higher education attained population in the age-group of 25-35 years.
2. In all the districts around Delhi every 5th person is higher education attained.
3. Mewat is most backward in terms of higher educational attainment adjoining
4. No district has more than 33% higher education attained population.

Map 1

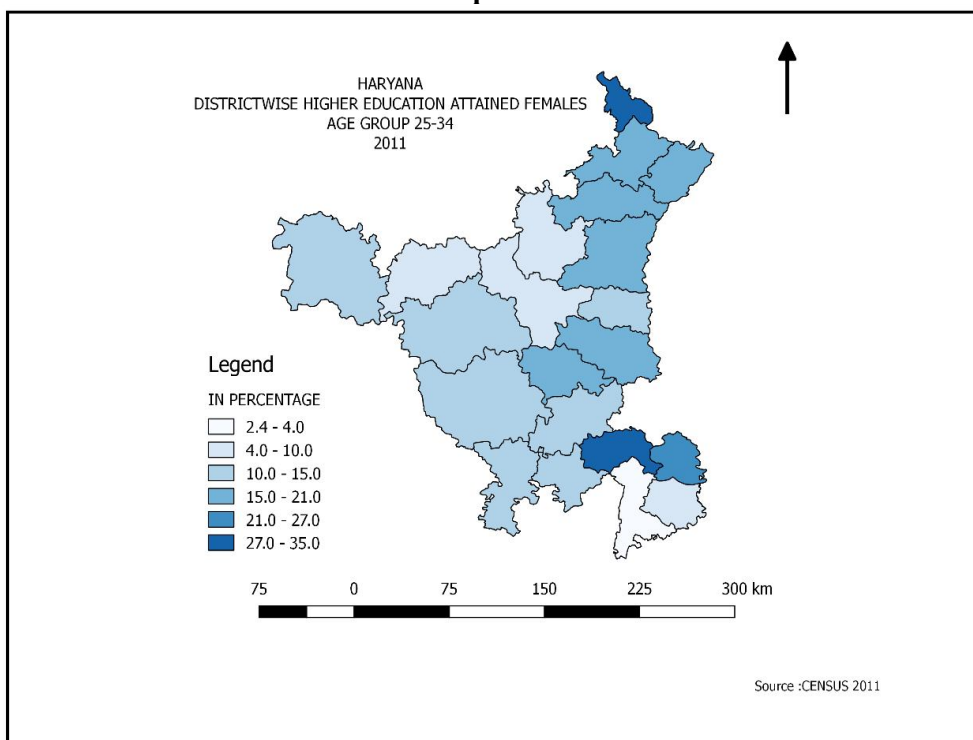


Map-2



1. Gurgaon and Panchkula districts have highest percentage of higher education attained males, females and total population; Mewat has reverse position Map 1, Map 2, Map 3.
2. Map 2 and 3 reveal percentage of higher education attained males and females is decreasing away from State University districts Rohtak and Kurukshetra.
3. Fatehabad, Kaithal and Jind have low percentage of Higher Education Attained males, Females and total.

Map 3



CONCLUSION

Despite gender sensitization campaign for the last 50 years and provision of monetary help incentives (uniform throughout the state) and relaxation in attending male or female colleges for girls which increases accessibility to educational institution for girls, gender gap could not be covered completely in attaining higher education. But it is clear from maps distance from home to highest level educational institution (University) has effect on higher education attainment.

LIMITATION OF STUDY

Census of 2011 data has been used due to unavailability 2019 uniform data at district level for Haryana state.

SIGNIFICANCE OF STUDY

The study is a micro level study therefore, it could be used for making comparison with other areas. .Apart from this, present study will be a study identifying pockets of lower higher education among both the gender and overall. Therefore, it could be used for planning purposes.

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THE POOJAS AND RITUALS OF VAIKOM MAHADEVA TEMPLE – A STUDY**Dr. P. Thangamuthu**

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INTRODUCTION

The southernmost part of the west of Malabar coast of the peninsular India is known as Kerala. It has been known by different names at different time such as Parasurama Kshetram, Malabar and Keralam. Traditionally Kerala extended from Kokarnum in the north to Capecomerin in the South. But now it stretches from Kasarcode in the north to Parasala in the south. It is bounded on the north by the State of Karnataka, on the south and east by the State of Tamil Nadu on the west by the Arabian Sea. Annemarie, Wyndad, Kozhikode, Malappuram, Palghat, Trichur, Ernakulam, Idukki, Kottayam, Alleppy, Quilon and Trivandrum are the district in this state.

Kerala is not only a thickly populated state in the India subcontinent but also known for its forests, hills, forest and valleys. It is known for teak wood and rubber plantations. As elephants are available in plenty it is popular for ivory works. The Hindus, Christians and Muslims are the three major religious groups and among them the Hindus form a definite majority of about 60%. The Hindu community in Kerala is divided into a number of distinct sections known as Caste. Their ritual status centres on economic prosperity, educational qualification and religious pursuits. The orthodox and conservative Hindus strictly observe the ancestral norms of conduct and religious observances. The deviation from the already established system is looked upon with suspicion and superstitious dread. Anyhow it should be borne in mind that the society of Kerala is known for devotionals and religious practices. Much stress is assigned by them to religion and religious oriented activities. Religion is the outcome of man's faith and belief over God and other supernatural powers. At the same time they express their divinely and belief over God through the conduct of many rituals and celebrating festivals. To co-ordinate all the religious services and to have a concentrated centre of worship number of temples came up. They in due course led to install specific images for executing their services to God in an effective way. That in turn led to the introduction of temples and under various rulers and the temple architecture also got promoted and developed. Under such a pretext it will be apt to have an analysis of a renowned and popular Siva temple at Vaikom in Kerala. Both Saivism and Vaishnavism are popular in Kerala. Guruvayur is a significant Vaishnava centre. The Mahadeva temple otherwise known as the Vaikkathappan temple of Vaikom is a popular Siva temple, situated about 40 kms from Kottayam it deserves an analysis due to its individualistic rituals and festivals. Further the festivals associated with this temple are also quite absorbing and appealing to all including the devotees. Since it is believed that Parasurama, the founder of Kerala himself was the cause for the creation of this temple it became more important among the Keralites. Though the architectural style belongs to Kerala of the 16th century it is believed that this temple emerged during the 11th century with minimum requirements. So it widens the scope in having a historical estimate of the temple. As this is also a popular one among the 108 Siva temples of India that too warrants a detailed study. As the primary deity is believed to be Lord Caterer he is treated as chief among the deities available at Ettumanur and Kaduthurthy. In addition to the above this temple has its own legendary significances and they are expressed at times of festivals. The Katha Kali dance performed and arranged during the evenings in this temple too prompts the devotion of the temple in preserving the cultural traits of Kerala. It is also unique to note the existence of a school called Kshetrakalapeedam in the premises of the Mahadeva temple. This temple is treated as a "flawless art piece in the atmosphere". It satisfies all the requirements of an agama temple. All such things encouraged the dissertations to venture into the study of the Mahadeva temple at Vaikom. This temple is also known for its distinctive ritualistic features which are alike and some of them vary in an individualistic form. Anyhow they are all carried out with all earnestness. The Prathal or Annadhanam provided in this temple, the aarattu, the vilakku festival etc, celebrated in this temple are quite absorbing and captivating. This temple's activities are executed by the Tantrics and priests with all unions and co-operation. In general this temple stands for unity integration and united action among the people. All the above things assist the scholar to have a detailed study of the Mahadeva temple of Vaikom which has not been hitherto taken up for research in a historical perspective.

Every temple adopts its own rituals and festivals and they are all executed by a specific set of priests alone without any deviation as a constant practice. This is done mainly to maintain the sanctity and holiness of the temple. Further only those who are experts in specific agamas alone could carry out of the rituals appropriately. So to have a complete study of the Mahadeva temple of Vaikom one should know the facts about the priests, rituals, the daily routines and the monthly and yearly festivals conducted in this temple. It will help one to have a complete study about the temple.

THE TANTIRES AND PRIESTS

In the Vaikom Mahadevar temple the ritualistic activities are executed by people of two illams. The Tantra activities were maintained by the members of the Monattu illam before 500 years. Once there was a heavy fire in the temple. The Thantri Monattu Nampoothiri entered into the garbha griha of the temple and for the sake of protecting the primary deity he covered the huge linga which a big copper vessel. He also continued to stay there continuously by reciting the Varunamantra . He was embracing the linga till the fire was extinguished. When the devotees visited the temple the Tantri was relieved from his unconsciousness. After prayers it was declared that his family members in future will never be prepared to undergo such ordeals and hardships. He also renounced his right of the execution of Thantra there in that temple. Vaikathppan was quite unwilling to acknowledge this decision because he had already protected and saved the Monattu Nampoothiri due to his staunch and unshakable devotion and faith. But the adamant Tantri was against the will and wish of the deity. So as an effect the old monattu nampoothiri became issueless and passed away . Thus the powerful mahadeva is able to execute his will and wish as felt by his devotees.

Then the Tantra was shifted to the Meekattu illam. At that time there were no male members in the Puttusery House to perform the panikottu service , i.e., a special kind of drumbeat for the Sreebali . A devoted pregnant lady of siva alone was available. When she approached her relatives to help her to commence the festival in time they refused bluntly because they were so specific about their rights and money. The lady appealed to Lord Vaikathappan with tears. He conceded to her prayers and directed her to go to his temple boldly and to perform that duty of Panikottu. So at the time of bali she reached the temple in wet dress. The chief Tantri interrogated her whether she could carryout the work either in a closed way or in an open way. She because of the will of the lord with the spirit of Nandhikesa performed the Vadyamela with all scrupulousness in a lively of the drumbeat inspired the bhoota galas to come in real shape to receive the bali.

At that time a notable Tantri and magician called Bhadrakali Mattappalli Namboothiri was crossing the vembanattu lake after seeing the ruler. The extraordinary rhythm of the drums attracted him to come to the temple. He was astonished to see the tantric standing in the south and the bhootha ganas were waiting for the bali vasthu in a restless way. So mekkattu namboothiri requested bhadrakali mattappalli namboothiri to help him. He demanded the half tantra by gestures. When it was accepted mattaalli namboothiri after having a dip in the sacred theertha completed the rest of the bali and the haviss and all articles were received under soft tala laya. The satisfied bhoothas also disappeared. Thus from that time onwards the responsibility of the execution of tantra was undertaken by the two families. Even today the flag is hoisted on either sides of the flag mast. The mekkattu namboothiri hoists the flag in the southern side and the mattappalli namboothiri hoists the flag southern side. By that they were able to maintain their statuesque.

The custom of keeping some rice and water for the bhootaganas is still in vogue and it is continued by the Karanavar of the Bhadrakalai mattapalli namboothiri family. At the same time the right to prepare the delicacies for the prathal i.e., Annadhana is with the Muttal Namboothiri . There is a story behind this also. One day Vivamangalam Swamiyar came to the temple during noon to see vaikkathappan. The deity was not found in the samidhana. After a long search he was able to see the god working in the big kitchen in the guise of a Brahmins . When these god the vivamnagalatu swamiyar, he handed over the cahttukom to the muttas namboothiri and disappeared. From that day onwards the muttas namboothiri is enjoying that right. He commences the cooking adhering to a ritual . After taking bath he brings a burning charcoal taken from the thidappally to shrine of vaikkathappan after giving his prayer to the lord he begins his services . He starts preparing rice, payasam, kalam etc, in the big kitchen. Subsequently the Brahmin samootha cooka the rest in the small kitchen situated adjacent to the ottupura, the feeding house. The sixteen nair families alone are entrusted with the right to cut vegetables and they are known as pathinamar. Thus it is evident that the activities are based on ritualism in the temple. Even the Namboothiri and priests adopt them without and deviation. Though the cooking work is carried out on the basis of division of labour it is evident that the works were all carried out by specific communities.

RITUALS

It is a customary practice among the hindus to execute the daily rituals of the temple at appropriate hours for maintaining the sanctity of the temple and to obtain and to appreciate the deity's grace and blessings. Further to have an integrated and uniform system of worship such practices are undertaken without any deviation. Further the daily rituals reveal that the works should be done at the appropriate hour for a specific period. The vaikom mahadevar temple is not an exception.

This normal routine changes during festivals and special occasions to suit the convenience of the devotees. In addition to the above special rituals are undertaken as given below. They are all unique and undertaken only in this temple and they too stand testimony to the temple.

SAHASRA KALASA

This specific ritual is a form of performing abhisheka with 1001 pots of water and other sacred items. This is done continuously without any interruption for 10 days with the abhishekha by the water of 101 pots every day. In the days of sahasra kalasa performance feast also is served for 10 days . On the 11th day the Rudra Pooja is performed and it is succeeded by Udhaya Sthapana Pooja on the 12th day. This is executed in the udhayanapuram temple. This pooja was originally associated with the royal family. But now it is carried out by the devotees very rarely.

DRAVYA KALASA

On one of the days of Sahasra Kalasa Pooja, this Dravya Kalasa Pooja is carried out. This pooja is also carried out in the same mandapa where sahasra kalasa pooja is carried out. This pooja is also treated as a special ritual of the vaikom temple.

AAYIRA KALASA

Though it is called aayira kalasa actually 1008 pots are used for the execution of the ritual. Every kalasa or pot will be filled with different varieties of materials . This pooja will be finished in a single day.

AAYIRA KUDAM

This pooja takes place at sreekoil or at navakapura. At the time one brama kalasa and a large copper vessel are filled with fresh water and a pooja called jaladrony pooja is carried out. This will be succeeding continuously by 10 poojas. For each and every pooja 108 kumba or kalasa waters are used for Abhisheka. This is called aayira kudam of vaikathappan. This is an unique ritual adhered in this temple.

KSHEERA DHARA

This is a pooja carried out with the use of 101 measures of milk poured in Dhara kidaram made of silver and this abisheka is done for sivalinga. This is carried out after the jaladrony pooja. It is also a special ritual attributed to the vaikom mahadeva temple.

JALA DHARA

This pooja is akin to the previous one. But instead of milk pure water is used. This abhisheka is carried out continuously with the chanting of the relevant mantras.

ALUVILAKKU

It is belief oriented ritual and it is nothing but the lighting of a lamp with 165 wicks in the shape of a pipul tree and ghee and oil are used for burning the lamp. This lamp is lighted at the yard of the sreekoil. The devotees of mahadevar believe that by this ritual they can fulfil all their needs and requirements by relieving them from the horrors of darkness.

OTHERS

Like this rituals mentioned earlier many other rituals are carried out in this temple. Astabhisheka, Rudrabhisheka, Eleven kalsa etc. Are popular. Pushpanchali is yet another popular ritual in this temple . All these things are executed in a ritualistic way for the personal benefit of the people.

OFFERINGS

With regard to the rituals of the temple it is worth to note that many offerings are given to the devotees as a customary practice. These offerings are first given to the deity vaikatrappan and then distributed to the devotees. This satisfies the devotees.

CONCLUSION

Vaikom Mahadevar temple a Siva temple is a renowned temple in Kerala. It attracts devotees from different parts of the Indian sub – continent due to its traditional and ritualistic practices and also because of faith and belief over vaikkathappan. Vaikom the renowned saivite centre also known as Tekkan Kasi has become popular due to the temple of that by connecting it with parasurama and vyagrathapatha. So the Bhasma or vibhudhi prasada obtained from this temple is treated a holy and sacred one. But it is felt that this temple having the characteristic features of the Kerala style of temple architecture had a humble beginning in the 11th century. Gradually due to the efforts of the different rulers of Kerala it met with many expansion and developments. The muha mandapa with pillars . The nandhi mandapa , the madappalli and other things emerged at a later time. Ganapathy cult was also included. The annapooraneswari the siva thandava aspect of siva, the panels from Ramayana are also made

available in this temple. The image of varuna is also installed. The manyasthanam is treated as a sacred one. The namboothiris are associated with this temple largely on various aspects. The three valiya chiras or holy water nodes are quite important because it fulfils the water needs and requirements of the temple. The various activities executed in this temple are tradition oriented and customary in nature. Specific set of people are entrusted with specific temple duties. It is also a temple. Since many linkage with the udhayanapuram subramanya temple. The vaikom satyagraha participated by E.V.Ramasamy of Tamilnadu with the approval of Gandhji also brought fame to the temple. This temple associated with politics, spiritualism and social life, is attracting devoted to get their needs fulfilled. The primary deity of this place is worshipped due to unshakable faith and belief by the devotees.

This mahadeva temple is a pure depiction of the kerala style of architecture. The wooden panels, the murals paintings and sculptures available in this temple are appearing and absorbing. This temple is built on the basis of the agamas. The Garbhagriha, Muhamandapa, Nadhi pavilion, the altar, the flag mast are the significant aspects of the east facing temple. The vyagrapada sthana, the sthampa ganathy, the dravya kalasa, marghazi kalasa are few other salient features of this temple. The six steps which lead to the sanctum sanctorum symbolically represent kama, krodha, lobha, moha and matsarya. The mathrusala, thidappalli, the conduct of prathal or annadhana etc are other unique features associated with the temple. Due to the popularity of the temple many works such as astha prabandam, kuchala vriddham vacnhippattu, asthami, also are written.

This temple is also having its own Tantris and priest. The ritualistic activities of this temple are executed by members of two illams. The Monttu illam and Mekkattu illam members are associated with these activities. The members of the puttussery house are engaged in panikkottu. Even in the cooking for prathal only particular set of people alone are engaged for specific service and that fixes the adoption of the solutions for the community problems.

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WOMEN GLASS CEILING: IDENTIFYING KEY BARRIERS IN EDUCATION SECTOR: A REVIEW

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ABSTRACT

Before the 21st century, women have faced many problems to gain equality. They were seen as the “weaker sex” and were seen as not as educated or not as competent as men. Even when some women tried proving these statements to be wrong and showed that they were just as competent as men and assert any sort of opinions they were ostracised, dismissed and were not respected. Women were not given a chance to prove that they were equal to men during this time. Any thought they raised were quickly dismissed. They were seen as inferior to men, especially when it came to education and being able to spread their ideas to the public. Education for women was very different from the education men received. Also most women of this time were not encouraged to pursue higher education. This paper aims at sensitizing everyone on an important concept Glass Ceiling. It also throws a light on the socio- economic concern of gender equality. This article is focusing on the identification of key barriers in the education sector.

Keywords: Glass Ceiling, Education, Gender equality

INTRODUCTION

The ‘**glass ceiling**’ is term that indicators a number of barriers that hamper qualified individuals from advancing higher in their organizations especially affecting women and minorities. The prefix glass is used because it is not usually a visible barrier and a one may not be aware of its existence until he ‘hits’ the barrier.

The term glass ceiling was coined by two women Katherine Lawrence and Marianne Schreiber, at Hewlett-Packard in an article to describe how while on the surface there seemed to be a clear path of promotion, in actuality women seemed to be unable to progress. However upon becoming CEO and chairperson of the board of HP, Carly Fiorina proclaimed that there was no glass ceiling. The Term Glass ceiling was popularised in the 1980 and first used in a 1984 book titled The Working Woman Report by Gay Bryant. Later it was used in a 1986 Wall Street Journal Article on Barriers to Woman In High Corporate Positions to refer to invisible barriers that impede the career advancement of women in the American workforce by Carol Hymowitz and Timothy Schellhardt. Oxford English Dictionary also quotes that the term was first used in 1984. The term was also used by the U.S. Department of Labor in 1991 in response to a study of Nine Fortune 500 companies.

OBJECTIVES OF THE PAPER

- (1) To analysis the positions of Women in Indian Education sector.
- (2) To gain insight regarding gender discrimination based on glass ceiling through existing research.

METHODOLOGY

The primary objective was to gather the resource data about the topic so as to further alleviate better understanding about the causes of under-representation of women in higher positions in education sector. The research work is conceptualized which is based on the secondary data collected from various sources like books, journals, newspapers and internet.

REVIEW OF RELATED LITERATURE

Pankaj K. Trivedi (2016) recovered that the women are not getting higher position in the education sector even after serving with full dedication to her work. The thinking should change and also the woman should take the responsibilities with more confidence. Social barriers like lack of acceptance, responsibility and authority, less confidence level have more impact on women and it is becoming barrier for women progression(Trivedi Pankaj, 2016).

Anita Sharma, Sushma Sharma, and Neeraj Kashik (2011) investigated the presence of Glass Ceiling in Indian education sector and observed that views differ significantly on the basis of their gender and also the fact that there are government rules & regulations for Gender Equality(Sharma, Sharma, & Kaushik, 2011).

Jayita Mondal highlighted the challenges faced by the women the the limited participation of women because of these challenges. Also the barriers of glass ceiling like cultural barrier, psychological barrier and also provides some recommendations to break the glass ceiling(Mondal, n.d.).

Awais Jabbar and Asma Imran (2013) conducted a research and analysed the perception of glass ceiling about women. The study results showed that to a major degree, the perception assorted depending on the respondent's variation in the demographic profile. Also focussed on whether the glass ceiling exists or not and what are reasons for this. Recommended more research on the same area so that more variables can be explored (Jabbar & Imran, 2013).

Lori J. Jarmon (2014) conducted a study to understand the characteristics of women in senior level administrative positions in higher education. And to analyse the tools and resources necessary for women to obtain a senior level administrative position in higher education. For this interviews with seven women in senior level administrative positions were used. The study presented in four themes: perception of the glass ceiling, characteristics and challenges, tools and resources and overcoming obstacles, and advice (Jarmon & Jarmon, 2014).

Philip N. Cohen and Matt L. Huffman (2007) concluded that the promotion of women with respect to the management positions may give advantage to all the women and if female managers reach relatively high status positions.

FINDINGS

Barriers of glass ceiling is there in almost all the reviews which are psychological barriers, family barriers, social barriers, organisational barriers. And not only the men is the reason for the development of women even the women itself is also the reason for the same. And for cracking and sheltering the glass ceiling the organisations and government can take steps.

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IS EDUCATION AN INVESTMENT OR CONSUMPTION

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"If you think education is expensive, try ignorance."

ABSTRACT

Globalisation has led to a considerable growth of the economic importance of knowledge. Knowledge is a resource which has become a decisive factor in economy and developmental policy. The generation and propagation of knowledge holds a key position for economic and cultural development in industrialized as well as in developing countries. There is growing demand for academically trained experts in such knowledge driven economics and societies. As a result therefore, education has emerged as an industry and investment in education is considered as the much lucrative business. Realizing this importance, government of India has made educational planning a constituent of the total planning process. It has even made handsome allocations for this purpose. the first five year plan (1951-56) made an allocation of Rs. 169 cores of the total plan outlay towards education. The allocation was an allocation of Rs. 169 cores of the total plan outlay towards education. The allocation was stepped up substantially during the third five year plan to Rs. 589 crores and in the sixth five year plan it had increased to 2,524 crores. In the eleventh FYP (2007-12), central government envisages an outlay of about Rs. 2.70 lakh crore at current price (Rs. 2.37 lakh crore) for education. This reflects the high priority being given to the education sector by the central government and represents a creditable progress towards raising the public spending of the centre and the states combined to 6% of GDP. But the question arises.

Keywords: Globalisation, Academically, Economics, Society, Allocation etc.

INTRODUCTION

Goods and services are divided into two categories: those from which consumers derive immediate benefit called consumption, those which are used in production to produce after a long term called investment.

Education is both consumption as well as an investment. As a consumption, it accounts for national development. Sometimes it is regarded as consumption in so far as it is desired for its own sake or in the sense that it is considered to be rewarding and intellectually stimulating in itself. The consumption aspect has also been treated by analyzing the amount spent per head of population, or per student. As an investment its returns are compounded in the form of developed personalities, thought, behavior and resourceful citizens in the society. Education is 100% investment with huge returns and massive growth in human resources. Education yields knowledge, job, money and happiness and the most wanted peace. It is permanent property which can't be stolen and is always productive. Education can be passed over the next generation, making them knowledgeable, disciplined and a perfect human being and thus it is an investment and not an expense.

EDUCATION IS CONSIDERED AS AN INVESTMENT?

In the words of Ellea Kyleal, "No investment is more productive than in education and training." Three factors are responsible for considering educations as an investment as mentioned below:

CHANGING CONCEPT OF EDUCATION

At one time education was considered an instrument only for promoting individual's self-improvement and his social relations. The thinking of 'education for education sake' is fast changing. In the present age of maximizing the application of science and technology it has been increasingly realized that one needs to be educated not only to become a better man and a better social being, but he should also be a better creative and productive being. In the words of Arn Rand, "The only purpose of education is to teach a student how to live his life by developing his mind and equipping him to deal with reality. The training he needs is theoretical, i.e. conceptual. He has to be taught to think, to understand, to integrate, to prove. He has to be taught the essentials of the knowledge discovered in the past and he has to be equipped to acquire further knowledge by his own effort. This is education's economic role.

EDUCATION AS A HUMAN CAPITAL

An important motivation for individuals to invest in education is that the acquired knowledge and skills tend to raise their productivity and hence earning potential. Education appears to provide not only an initial earning advantage but also a wage premium that increases with time spent in the labour market. Education is not only productive of economic welfare but also has psychic and moral value and is necessary for cultural satisfaction.

S. Kuznets says, 'capital formation; should be broadened to include investment in health, education and training of the population itself, that the population itself, that is investment in human being.' Dr. Ellea Kyleal avers, "From the stand-point of economic development three factors are of basic importance: natural resources, physical capital and human resources.

A Positive correlation between educational system and per capita income is therefore, irrefutable. A large number of studies have conclusively proved that by far the major factor in economic growth is not natural resources, physical capital and human resources but the residual factors life organization, inventiveness and education. Better organizational skill and sharp inventiveness are the direct results of education.

EDUCATION AS INDUSTRY

In a way education is considered as an industry, which absorbs material and human resources. The education industry consists of schools, colleges, universities and various private institutions. The "inputs" are teachers; buildings etc. and "outputs" are students. It not only serves to diffuse the existing stock of knowledge but also acts to increase that stock of human capabilities. There are several modes of acquiring human capabilities, such as education and training.

- **Schooling**

This includes primary and secondary education. Primary or elementary is the first years of formal education generally beginning when children are four to seven years of age. Primary education aims to provide literacy and numeracy skills, and foundations in other subjects. Secondary education follows after this.

- **Vocational Training Education**

This includes skills training, particularly on the job training.

- **Tertiary Education**

This includes domestic higher education institutes.

- **Foreign Education**

This includes students following tertiary education abroad or people purchasing online distance learning from abroad, and can be distinguished from tertiary education provided domestically.

NEEDLESS TO SAY THAT EDUCATION DIRECTLY CONTRIBUTES TO THE ECONOMIC DEVELOPMENT IN THE FOLLOWING WAYS:

1. Higher Income

Studies have proved that average income figures of persons who have more education are higher than the persons who have less education. Education enables people purchase it (or participate in it) to derive a future stream of benefits, whether in sense of income benefits from jobs that they may acquire by virtue of their education or whether in sense that society, by providing education, enables educated members of the labour force to add to society's output of goods and services in the future.

2. Higher Gross National Product

A nation's level of output is greatly influenced by its policies concerning the education of its people. Educational policy explains most of a country's GNP per capita and high proportion of country's economic growth rate.

3. More Skilled Manpower

Education promotes technical change in various ways ranging from the undertaking of research to adding up the existing knowledge, values, skills and attitudes of the work force.

4. Better Economic Growth

Education leads to faster economic growth and also plays a role in reducing poverty. The relationship between economic growth and education was also addressed by Adam Smith and Alfred Marshall, two important figures for the economics profession. They pointed out that how investments in "education" influences the 'wealth of nations'.

5. Improved Literacy Rate

Literacy is not education, for literacy to become education there must be adequate and proper utilization of literacy so that it can contribute to economic development. Investment in education has led to develop will of the people to gear literacy for the promotion of economic development.

6. Reduced Unemployment Rate

In the process of economic development, the labour force is equipped with the necessary technical skills for modern industrial production with help of education. Thus education increases in the chances of gainful employment by providing requisite skills for sophisticated occupations.

7. Reduced Population Rate

After decades of high growth, the population growth rate in our country has stated declining. During the decade of 70's the growth rate of population had reached a peak of 2 percent per annum which has declined to 1.50 percent during the period of 2006-2011 due to spread of education.

8. Better Social Welfare

In educated societies, the families are planned, people manage their resources through savings, contributes the social and national welfare through bringing change in their attitude and by shedding orthodoxy, superstitions and narrow outlook.

9. Enlightened Citizens

Education creates awakened mind, through right knowledge, appropriate skills and desirable attitudes. It is through education that the constructive urges of man are aroused. Thus, education creates awareness for rights and duties to make an individual an enlightened citizen.

10. Improved Standards of Living

Education brings about a change in the individual, promoting greater productivity, modern attitudes, values and beliefs, about work and quality of life, thus, improving their standard of living.

CONCLUSION

Education is not only considered as an instrument for promoting individual's self-improvement and his social relations but, education is also considered as human capital and industry as both investment as well as consumption. As consumption, it accounts for national development and as an investment education returns are compounded in from of developed personalities, thought and behavior of citizens in the society.

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RACIAL AND PSYCHOLOGICAL DISCRIMINATION IN TONI MORRISON'S THE BLUEST EYE

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ABSTRACT

In the bluest eye, Toni Morrison presents a community which a racist ideology is internalized. The sufferers of racial abuse in this community both endure and resist in a complex inverse interrelationship between the two action. This contradiction of the internalization and the insurrection of racial abuse is of the crucial characteristic of the community. This paper is an insight to discuss the life of Afro-American women who are the victims of the prejudices everywhere in the society and in their own families. Racism is basically a belief in the superiority of one race to another which results in discrimination and prejudice towards people based on their race or ethnicity. The life of Afro-American coloured people, have been affected by racism. These so – called systems of social and psychological restrictions make coloured people to feel inferiors. The black people are trying to identify themselves with the white and their cultural ways. Toni Morrison's the bluest eye deals with the life of women, their activities and their victimization at the hands of male ones.

INTRODUCTION

Toni Morrison is very well known for her Afro-American identity. She tried to discover the complex life of the black slaves and other men and women who were living in a highly backward and neglected condition in America. They were not only hated by the white men and women of America but they were also treated in a manner worse than animals. She was much more concerned with the life and improvement of the black community, the racial discrimination in post - colonial literature became the main issue of most of the novelists. Afro-American writers have not only represented themselves but also their race and culture. They try to establish their Afro-American identity through their magnificent writing. Her writing are tales of the coloured people's oppression in a white dominant patriarchal society. Toni Morrison has realized very early in her life that racism has become the greatest enemy of the coloured people. She has tried in her writings to justify that getting back the 'black identity' is the only way to check the racial discrimination. She knows a problem specific to groups targeted by racism that Afro-Americans begin to believe about themselves and imagine that Euro-Americans are superior in beauty, morality, and intelligence.

In the bluest eye Morrison focuses on this problem as it affects blacks and their psychological mechanism. Her first novel the bluest eye is a moving portrayal of a black woman's quest for ideal self. The novel is based on Morrison's conversation with a black girl during her childhood. Morrison endorses that her thoughts about why that black girl beseeches for blue eyes are stimulated when the racial beauty of "black is beautiful" is reclaimed. She says that, "it was not that easy of being a little black girl in this country-it was rough. The psychological trick you have to play in order to get through- and nobody said how it felt to be that... and i wanted to explore it". The bluest eye strongly speaks of the voice of the demoralized black females in the insignificant society which has become muted. It is racial bigotry which is an obvious indication of Toni Morrison's concern to describe creatively the insensitivity of the white folk towards black. The novel is about a young Pecola who desires to have white skin, blond hair and blue eyes against her dark complexion as: Each night, without fail, she prayed for blue eyes. Fervently, for a year she had prayed. Although somewhat discouraged, she was not without hope. To have something as wonderful as that happen would take a long, long time.

Pecola's desire is the result of a misconception regarding race in the American society. The black people have to undergo a lot of oppressions and atrocities on the basis of racial inferiority. Pecola the chief character, is the most woeful creation who consistently suffers from racial discrimination. She is always being abused by her own mother Pauline Breedlove treating the white girl of her employers as superior to her just because of the colour. She has never felt the love of her mother and perceives that it is because of her colour; her dark skin, dark eyes, and woolly hair. She develops that she is not seen as beautiful, and from these thoughts she begins to hate the beauty of the white children. She thinks of herself ugly and attributes their mistreatment of her to her physical appearance. She develops a thought that no one would behave badly in front of her if she were beautiful. Blue eye which Pecola desires for is used basically a metaphor that is easily understood. When Pecola desires for blue eyes she is really saying that she want to escape her life and herself. She has defined herself only by her degree of blackness. Even, at only eleven years of age, she finds the feelings of inferiority and worthlessness acquiring the symbol of beauty in her community. Blue eyes are regarded as a beautiful by all the characters including mother and children who collectively admire Shirley Temple. Pecola is not appreciated and cared by her family. Furthermore Pecola has no other person or place where she is safe valued. In the

surrounding community she is subjected to consider inter – racism by grown – ups and even her peers. Desiring blue eyes she is becoming something she is not. Pecola thinks that only blue can be the solution for her distressed situation. She is shunned and very lonely. The most important reason for her to desire blue eyes is that she wants to be treated differently in her family as it proves from the text like ,“if she looked different, beautiful, may be cholly would be different and Mrs Breedlove too. Maybe they’d say “why, look at pretty–eyed Pecola. We mustn’t do bad things in front of those pretty eyes”. This shows that her primary concern is an escape from abuse and negligence within in home. The racism which penetrates every aspect of society is an important factor in understanding the actions of Pauline and Cholly, and most of their actions are the reactions to the oppression and racism. People has not witnessed love and affection at home. She reacts about love as, “what did love feel like? She wondered how do grownups act when they are in love? Eat fish together ?” Even one of the most traumatizing event in pecola’s life is the movement when she is raped by her father, gets pregnant and loses her sanity.

Pecola , as Afro–American girl, had a naïve thought. She believed that every bad thing which happened were because of her ugliness. Therefore she wished to be a beautiful who has blue eyes. But her obsession to be beautiful, mixing with her raping incident and her baby death leads her into insanity. From this side, psychological term will be able to describe her condition and analyze what is actually happened with her. The psychological condition of Pecola , including Cholly’s condition because these two characters has a complex relationship instead of father–daughter relation.

Toni Morrison shines light to the negative psychological effects of beauty standards in our society through the character, pecola, in the novel. It is not only Pecola who feel racial discrimination but even her father, cholly, has also been a victim of racism and emotional abuse since his childhood; it makes him person who cannot show love or express his feelings. He feels racial discrimination when he caught having sex with his friend Darlene. He is caught by two white men, act and scream, “get on wind it , nigger..... and make it good , nigger, make it good”. Toni Morrison intellectually enlightens the sufferings of cloured people in a white society in the bluest eye. The novel shows “racism damaging effects on the black community at large and on black families. Pecola breedlove realizes the supremacy of white society and longs to have the features of white females. Her strong desire to have the bluest eye in the world itself reveals the eagerness to have even more finer features than white woman.

CONCLUSION

The bluest eye shows us how the suffering subjects desire to identify with the inconceivable, idealized whiteness. The black people are trying to identify themselves with the white and their cultural ways. Toni Morrison through her writing make blacks to understand that black identity is not inferior to white in any way. She makes her point that physical appearance and culture may be different but does not mean servitude of the entire race.

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A COMPARATIVE STUDY OF MARKET TRENDS IN MICRO LIFE INSURANCE IN INDIA

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ABSTRACT

Risk is universal, risk cannot be eliminated together but it can be minimized together. Life is full of uncertainties. The involvement of risk is unpreventable. Security has been a universal desire right from the earliest civilization. This quest for security has led to the concept of insurance. Service sector is one of the most important sectors in Indian economy. Insurance sector is a part of service sector. Insurance sector plays a crucial role in the development of any economy; therefore a well developed insurance sector require for economic development. Micro insurance is one of the key elements in the financial service package introduced by the Govt. of India for the uplift of rural people under the financial inclusion scheme. Micro insurance regulations were officially gazetted by the IRDA on 30th November 2005. These regulations enforce obligation on insurers towards the rural population. In this paper researcher has try to identify the evolutionary market trends in the life micro insurance sector in India. The study based on secondary data and it is revealed that the market trend of micro insurance is growing at a slow pace in India.

Keywords: Micro insurance, Product-players, Market trends, Market size

1. INTRODUCTION

The involvement of risk is unpreventable. Security has been a universal desire right from the earliest civilization. This quest for security has led to the concept of insurance. Insurance is a contract in which a sum of money is paid to the assured as consideration of insurer's incurring the risk of paying large sum upon a given contingency. In simple way we can say that insurance is a method by which we can spread over the risk among a large section of persons. Indian economy consists of Agriculture Sector, Manufacturing Sector and Service Sector. Each of these sectors has its own contribution in growth and development of Indian economy. From these sectors, Service Sector is one of the important sectors. Financial sector is included in this sector. And in Financial Sector, Banking Sector and Insurance Sector are included. Insurance Sector plays a vital role in the development of any economy. It provides security, long-term fund for infrastructural development and at the same time strengthens the risk taking ability. Therefore, a well developed and involved insurance sector is needed for economic development.

2. DEFINATION OF MICRO INSURANCE

According to Churchill (2006) "Micro insurance is a financial arrangement to protect low-income people against specific perils in exchange for regular premium payments proportionate to the likelihood and cost of the risk involved". Micro insurance cover to the vulnerable groups could be useful to protect them against common risks and supplement their risk managing capacity.

In order to facilitate of micro insurance to the lower income segments of population, IRDA has formulated the micro insurance regulations. The main thrust of micro insurance regulations is protection of low income people with affordable insurance products.

3. HISTORY OF MICROINSURANCE IN INDIA

In India, a few micro-insurance schemes were initiated, either by non-governmental organizations (NGO) due to the felt need in the communities in which these organizations were involved or by the trust hospitals. These schemes have now gathered momentum partly due to the development of micro-finance activity, and partly due to the regulation that makes it mandatory for all formal insurance companies to extend their activities to rural and well-identified social sector in the country (IRDA 2000). As a result, Micro-finance institutions (MFIs) and NGOs are negotiating with the for-profit insurers for the purchase of customized group or standardized individual insurance schemes for the low-income people. Although the reach of such schemes is still very limited, their potential is viewed to be considerable. The micro insurance regulation of 2005 was a pioneering approach by the Insurance Regulatory Development Authority (IRDA). India is among the few countries to draft and implement specific micro insurance regulations. In 2002 IRDA developed rural and social sector obligation norms that mandated every insurance company to achieve: Percentage of policies to be sold in rural areas; and Number of lives to be covered in the social sector. In 2004, RRBs were allowed to sell insurance as "corporate agent", and in 2005, IRDA came up with the micro insurance regulation which suggested; 1) Stipulation of product boundaries in terms of minimum and maximum sum assured, the term of product, the allowable age group and the maximum commission to agents. 2) HGs, MFIs and NGOs were allowed to

become micro insurance Agents (MIA), a status that has simple agency clearance process and sustainable long term earning potential. 3) Fulfillment of both rural and social sector obligation through micro insurance products.

4. MICROINSURANCE PRODUCTS AND PLAYERS IN INDIA

Up to March 2018, there are 53 registered insurance companies in India. Out of 53 insurance companies 24 are in the life insurance business but only 17 companies are providing micro insurance products this clearly give an idea of low attraction of majority of companies towards these products.

Life Micro-insurance product

- A term insurance contract with or without return of premium
- Any endowment insurance contract or
- A health insurance contract
- They can be with or without an accident benefit rider and
- Either on an individual or group basis

5. REVIEW OF LITRATURE

The purpose of Achampong-Kyei, K. (2004) to identify the various features of the micro insurance policy with special reference to “Gemini Life Insurance - Micro insurance in Ghana”. Further it discussed its method of implementation, its areas of success and its future prospects. The study found that ANIDASO policy is succeeding in alleviating poverty of low income people by making intensive marketing efforts, easy processing of claims and also with the support of media in reaching every corner of the country. Further the study also found that GLICO wanted to provide more insurance products which can be affordable by the low income population of Ghana.

To evaluate the market trends in micro insurance in India **Limna .M et al. (2014)** have conducted this study. The study was based on secondary data and it is revealed that the market the market trend of micro insurance is growing positively in India though at a slow pace.

6. OBJECTIVES

- To analyzed the market trends of new business of micro life insurance in India
- To analyzed the market trends of new collection of premium of micro life insurance in India
- To identify the trends in agents of micro life insurance in India

7. METHODOLOGY

The study is based on secondary data. Data have been extracted from Annual Reports of IRDA, websites and journals. Percentage analysis was done for analyzing the data. Tables and figures are used for presenting the data. The study based on previous 10 years data i.e. from 2008-09 to 2017-18.

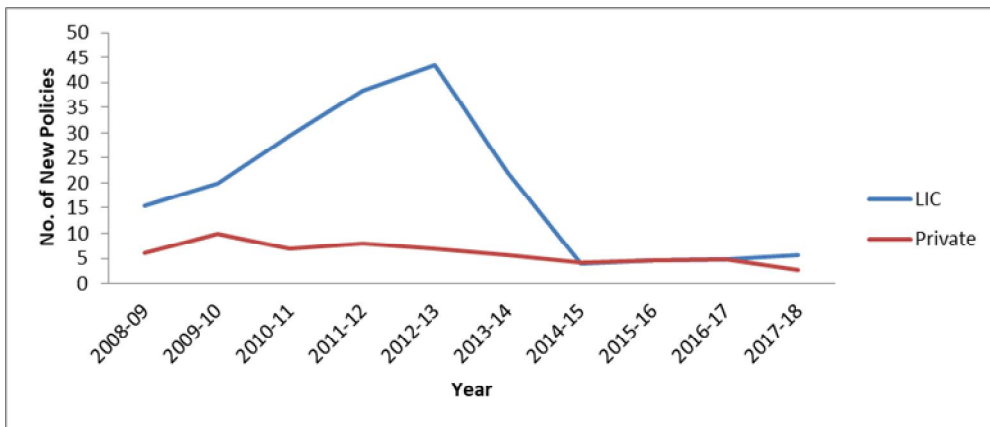
8. ANALYSIS AND DISCUSSION

8.1 Trends in number of New Life Micro Insurance Policies in India

Table No. 1.1 Trends in number of New Life Micro Insurance Policies in India

Year	LIC	Private	Total
2008-09	15.41	6.11	21.51
2009-10	19.85	9.99	29.84
2010-11	29.51	7.00	36.51
2011-12	38.26	7.94	46.20
2012-13	43.40	6.96	50.36
2013-14	22.06	5.61	27.67
2014-15	4.00	4.16	8.16
2015-16	4.52	4.58	9.10
2016-17	4.81	4.75	9.56
2017-18	5.65	2.74	8.39

Figure No-1.1: Trends in number of New Life Micro Insurance Policies in India



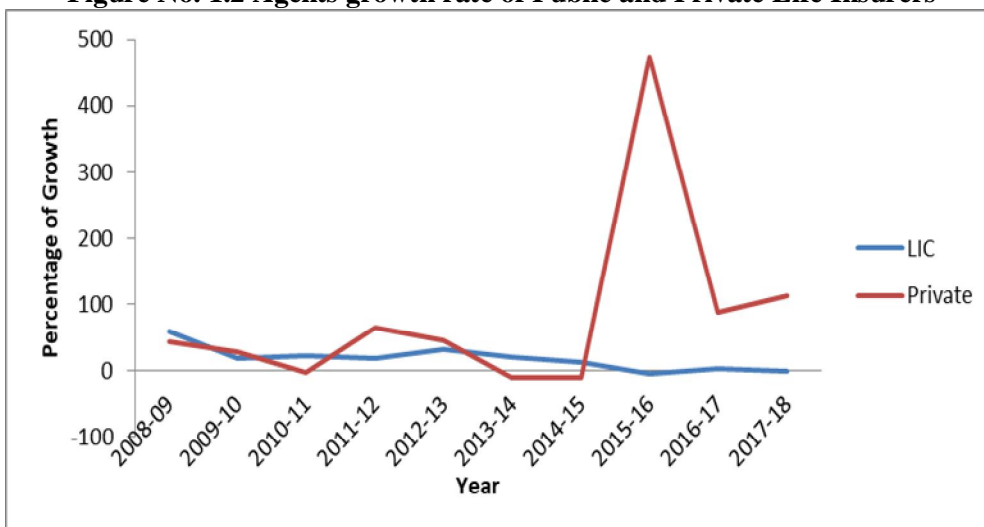
The above table and figure no. 1.1 indicates the trends in number of new life micro insurance policies in India. It clearly indicates that after micro insurance regulation, 2005 there were some positive trends emerging in micro insurance business in India. It also reveals that there is a positive growth in micro insurance policies from 21.52 lakhs in 2008-09 to 50.36 lakhs in 2012-13. In the year 2013-14 and 2014-15 the new life micro policies came down to 27.67 and 8.16, a nearly drop of 45% and 70.5% respectively over fresh new life insurance policies issued in the previous year. During the first 5 years of this research period found positive trends towards micro insurance but after 2012-13 number of new life micro insurance policies were decreased.

8.2 Agents growth rate of Public and Private Life Insurers

Table No. 1.2 Agents growth rate of Public and Private Life Insurers

Year	LIC	%	Private	%
2008-09	6647	59.55	603	44.25
2009-10	7906	18.94	770	27.69
2010-11	9724	22.99	758.00	-1.55
2011-12	11546	18.73	1251	65.03
2012-13	15228	31.88	1824	45.8
2013-14	18401	20.84	1656	-9.21
2014-15	19379	13.06	1476	-10.87
2015-16	18574	-4.15	8467	473.64
2016-17	19309	3.96	15899	87.77
2017-18	19183	-0.65	33724	112.11

Figure No. 1.2 Agents growth rate of Public and Private Life Insurers



The above Table and Figure no.1.2 reveals the growth of agents in public and private micro life insurance sector in India. Micro insurance is generated through 19183 micro insurance agents in LIC and 33724 in private players. LIC has steady growth till 2014-15. The trends indicate that there is rapid agents growth found in private players during the last three years.

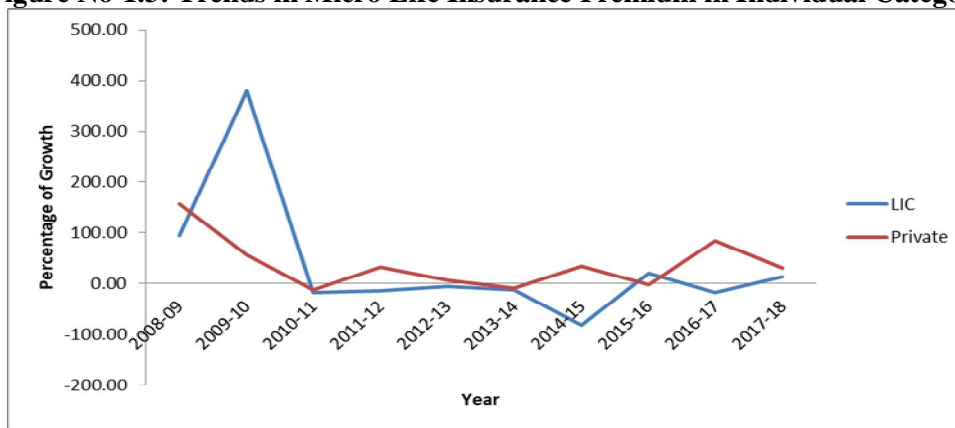
8.3 Trends in Micro Life Insurance Premium in Individual Category

Table No. 1.3 Trends in Micro Life Insurance Premium in Individual Category

Year	LIC	%	Private	%
2008-09	3118.74	93.30	537.81	156.41
2009-10	14982.51	380.40	839.78	56.14
2010-11	12305.76	-17.86	735.09	-12.46
2011-12	10603.49	-13.83	964.22	31.17
2012-13	9949	-6.17	1018.54	5.63
2013-14	8635.77	-13.20	929.29	-8.76
2014-15	1640	-81.00	1249.22	34.43
2015-16	1953.78	19.12	1217.95	-2.50
2016-17	1587.13	-18.77	2234.37	83.45
2017-18	1786.81	12.58	2917.02	30.55

Note: Figures in Lakhs

Figure No-1.3: Trends in Micro Life Insurance Premium in Individual Category



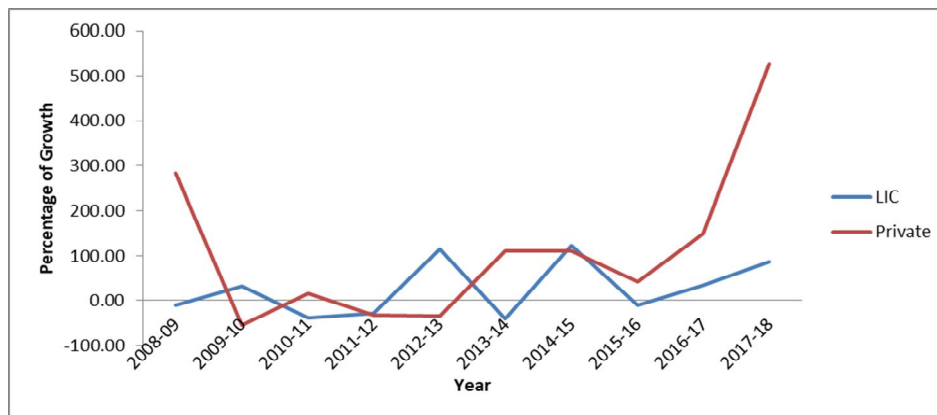
The above table and figure no. 1.3 represents the percentage of growth in micro life insurance premium in individual category during the last 10 years. Micro life insurance premium growth shows mixed trend during the study period under review. The premium was raised by 380.4% in LIC during the year 2009-10 after that it was decreased for five subsequent years and the percentage were -17.86, -13.83, -6.17, -13.20, -81.00 in the financial year 2010-11, 2011-12, 2012-13, 2013-14, 2014-15 respectively again it was increased by 19.12% in the year 2015-16 and decreased by -18.77% in the year 2016-17. Again it was increased by 12.58% in the year 2017-18. Compared to LIC, Private players Premium collection was very low till 2015-16. LIC is the market leader till 2015-16 in terms of premium collection in individual category where as during the year 2016-17 and 2017-18 Private players were market leader in terms of premium collection in individual category.

8.4 Trends in Micro Life Insurance Premium in Group Category

Table No. 1.4 Trends in Micro Life Insurance Premium in Group Category

Year	LIC	%	Private	%
2008-09	17268.54	-10.32	3326.8	281.85
2009-10	22869.72	32.43	1472.09	-55.75
2010-11	13803.67	-39.64	1719.14	16.78
2011-12	9831.63	-28.17	1150.67	-33.06
2012-13	21045.76	114.06	756.89	-34.22
2013-14	12581.45	-40.21	1595.23	110.76
2014-15	28193.80	124.09	3366.22	111.02
2015-16	25426.39	-9.82	4816.67	43.09
2016-17	34007.62	33.75	12035.36	149.87
2017-18	63184.98	85.8	75452.04	526.92

Note: Figures in Lakhs

Figure No. 1.4 Trends in Micro Life Insurance Premium in Group Category

The above table and figure no. 1.4 represents the percentage of growth in micro life insurance premium in group category during the last 10 years. Micro life insurance premium growth shows mixed trend during the study period under review. In LIC the premium was raised by 32.43% during the year 2009-10 where as in private players premium was decreased by -55.75% during the same year. Mixed trend was seen in LIC during the research period. In private players premium growth was increased for five subsequent years and the percentage were 110.76, 111.02, 43.09, 149.87, 526.92 in the financial year 2013-14, 2014-15, 2015-16, 2016-17, 2017-18 respectively.

9. FINDING & CONCLUSION

The trend of industry has been good in case of agent growth and new premium under micro life insurance portfolio. In terms of new policies issued the growth was very low during last 5 years. The study also reveals that during the last 3 years LIC and private players both prefer group portfolio. All players showed a positive growth with 11112 offices in India. The private life insurer is the market leader with 6204 offices in India. The study revealed that the market trend of micro insurance is growing at a slow pace in India. This paper can be concluded with the statement that micro insurance is still an emerging concept in India and it is facing challenges for its development as people are not aware about it and there are no proper channels for its distribution. Technology and re-insurance play an important role in the development of micro insurance.

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ISOLATION AND LONELINESS IN ANITA DESAI'S CRY THE PEACOCK

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ABSTRACT

Anita Desai's cry the Peacock is a powerful novel representing the estranged relationship of a Husband and his wife. The dreams of a simple, loving and admiring girl come to tatters after her marriage to Gautam, a practical minded and romantically dull husband. Maya, a sweet girl respecting each member of her family structures her mind according to her pre set notions of being loved and cared at each moment. Since very beginning Anita Nair makes her protagonist, Maya feel lonely when her husband remains calm on the death of her pet and beloved dog, Toto. The prophesy made by an astrologer and peacock's cry give the novel a different dimension representing the plight of various women in the sub-continental world. The artistic quality of Anita Nair's caliber to make the reader engrossed and feel the misery suffered by the main character can be judged by the use of metaphors and powerful symbols. This study is a little attempt to analyse the isolation and loneliness suffered by Maya leading her to the aggravation, causing tragedy not only to herself but to everyone connected to her.

Keywords: isolation, loneliness, estrangement, possessiveness, death, romantic- yearnings.

Anita Desai, the Indo-Anglian novelist poses a very rare and unique ideological structure in the minds of the readers relying on her imagery and dexterous style with embellished language and sensuous elemental incorporated imagery displaying sensitivity. In her novels both social realities and outer world are made to project a certain conflict with the inner psychic commotions. Anita Desai shunning the traditional and conventional style of writing novels has experimented her peep-deep and psychic focus to make the Indian women writers tread on new achievement of greater significance through her novels, especially *Cry, the Peacock*. In her novel *Cry, the Peacock*, the protagonist is a young woman caught up in psychic tensions. Maya, a romantically imaginative and sensitive girl is married to a practical minded or in a sense a utilitarian, Gautam. Gautam, even if possesses a tendency towards Urdu poetry, but happens to be miles away from the emotional and romantic realm his wife possesses. Both wife and husband are quite opposite of each other, the one worldly wise and sharp to accommodate himself to the situations and the other very intolerant of even the slightest pricks to her emotions. Maya is quite ardent and passionate lover longing for the true love according her own romantic longings. She has the mindset of a possessive being. The life of Maya before marriage and after marriage gets in conflict. In her own home she respected her family above all and in turn was showered love the same way. In her in-laws she longs for the same as she respects and cares them equally, but fails to reconcile that the places are different and the set up too. The romantic longings are never reciprocated by Gautam as she wants. The calm attitude of her husband on the death of her pet dog Toto makes her start to tread on the path of feeling that her feelings are ignored. She thinks that she is ignored and shorn of to express the grief of the death of Toto. She reprimands her husband severely for his coarseness, his pragmatism and his concerns for the basic requirements only. "It's always money, or property – never a case of passion and revenge, murder, and exciting things like that ... not for love or life of basic things – Toto dying" (*Cry, The Peacock*, 20). The incident of the death of her pet dog makes her sense it very early that her husband is unable to perceive her. He never likes any useless thing, the romantic sensations or any bogus ceremonies as is written in the novel, "it has always seemed the ultimate absurdity appropriate only in that it brings a meaningless life to a similarly meaningless end" (14). The world which Maya thought before her marriage as a very rare and romantically pious, starts to shatter before her, after her marriage to the temperamentally dull and romantically devoid, Gautam. The two partners fail to accommodate the feelings of each other, or from the author's point of view with a clear focus on Maya, she is ignored of her dreams to even think off. The death of her dog makes her sense very early that it is not only the death of pet but the death of her dreams and her married life as well. The death of Toto makes the first sign towards the alienation of Maya. R.S.Sharma in his *Anita Desai: A Study* says that, "her neurosis originates in the very idea of marriage which she has come to associate with death" (26). Maya's loneliness, her feelings of seclusion are apparent from her words in the novel that, "his coldness, and incessant talks of cups of tea and philosophy in order not to hear me talk and talking reveal myself. It is that my loneliness in the house" (9). Maya thinks initially that Gautam will console her whenever she feels low but her expectations are shattered when she observes his lack of that passion towards his wife. His sense of making his life guided by logics and reasons makes her sink even more in her loneliness. She says "he is fit to attain immortality who is serene and not affected by these sensations but is the same in pleasure and pain" (108). The response towards each other between Maya and Gautam happens to be inadequate which eventually proves disastrous along the course of

novel. He remains in his own world enjoying the Urdu poetry and she longs for his love. His interest in the poetry and his not responding to the romantic longings and even general feelings of his wife puzzles even the reader's psyche. When Maya becomes much depressed with her life once, she listens to a musician's voice singing in her lawn and tries to correspond her state with the song's connotation. The musician sings, "Lord, thou hast dealt me so many sorrows to bear them, couldst thou not also have lent me another heart" (103). One night Maya feels quite impressed by the look of stars in and sky and says, "they are so bright to night" (14). But to even this, her husband fails to reciprocate and behaves in his own dull and nonchalant manner. What she likes is the only company of her husband both physically and emotionally but the void between them on every point goes on widening. Her romantic longings of being in a relationship like Antony and Cleopatra who spent their time in mirth and revelry remains only her dream without the part of her better half. Everywhere in the novel Maya is projected as if no where belonging to her husband he once pushes her far more towards her alienation when he arranges a party for his friends without even telling her. She expresses her distorted inner self when she enters the party as, "All I Wanted was to be outside with you....near you...but you made me go away... He signed fumbles lit himself a cigarette" (111). The only thing she wants of her husband is his being with her, his caressing and pampering her broken feelings, she wishes him to quench her love thirst. But the chidings and outsider treatment given by him make her respond like, "hoe it suits you to quote those lines of drastic... you know nothing of me... and of how I can love. You've never loved and you don't love me..." (112). It seems as if Gautam reduces the feelings for his wife to only an attachment and formal duty. Comparing Gautama to Gautama Budha, she frustratingly provides an outlet to her feelings as, "he looked very much, the mediator beneath the 'bo' tree... too fastidious to admit such matters as love with its accompanying horror of copulation... spiritual demands of possession and rights won and established" (113). The promises of love, care, support, and company turn out to be unfulfilled appetites and lead her to antagonism and enmity. Gautam's attitude is indeed fundamental and quite arbitrary based on truth and balance whereas Maya is romantic, egoistical, fanciful and longing dream-world which ultimately pushes their beings to tragedy. She lives as a 'toy-princes' in an imaginary world. Whenever she gets out of a problem, another problem stands waiting for her, thus making a series of problems to be confronted by her. The estrangement in their relationship is made to develop quite artistically. The final disaster happens to be according to the prophecy made by an astrologer many years ago. The astrologer prophesied that either of Maya or Gautam is going to die after four years of their marriage, to which she says, "and four years, it was now, has been married four years... I know the time has come. It was now be either Gautama or I" (65). There are two factors surrounding her distorted feelings along with the estranged relation to be the cause of her alienation, one is prophesy of an astrologer and other the peacock's cry luring her more towards the tragedy. The image of the peacock reveals the mystery of life and death and knows them to be one. It is said in the novel that, "peacock are wise. The eyes upon their tails have seen the truth of life and death and know them to be one. Living, they are aware of death. Dying, they are in love with life" (95-96). K.R.Srinivasa Iyengar says in "The Banasthali Patrika" that, "the peacock are said to fight before they mate; living they are aware of death, dying they are in love with life" (67). The title of the novel *Cry, The Peacock* is highly symbolic. The repeated use of the word 'peacock' becomes a symbol of the neurotic protagonist Maya herself. When the peacock cries, "Lover, lover. Mio, Mio-I die, I die, I Die" (95), it is Maya's own inner self projected in the voice of peacock and her nearing death. Maya's self is very well manifested in her powerful mourning as:

God now I was caught in the net of the inescapable, and where lay possibility of mercy of release? This net was no hallucination, no am I gone insane? Father! Brother! Husband! who is my saviour? I am in need of one. I am dying and I am in love with living. I am in love, and I am dying. God, let me sleep, again. Any more-only death and waiting. (97-98).

Finally, there comes the storm of dust followed by a few drops of rain and Gautama happens to be quite oblivious to everything. Gautam and Maya have never been so apart from each other as that evening, they go up to the roof having in them their own worlds and the plane moon captivates Maya so much that the moment Gautam comes into the frame in between Maya and the moon, she in a moment of frenzy pushes him through the air to the bottom. Maya is taken to her parent's home in Lucknow, where during a night, a horror cry from the upstairs is heard and Maya's world ends.

Cry, The Peacock is typically a feminine novel, a novel of sensibility rather than action. The novel wholly concerns the terror of existence through its artistic blend of a series of metaphors and symbols. The projection power and the grip on reader of this novel prove Anita Desai as an existential humanist who is interested in searching for the individualistic and authentic man. *Cry, the Peacock* is typically an Indian novel possessing mysteries of death and life, and the basic mysteries of love connected with the symbol of the peacock's Cry – 'life in-death and death-in-life.' The novel justifies eventually the romantic yearnings of an Indian woman making a strong claim for the life partners to preoccupy their stances and positions.

A STUDY OF INTEGRATED TEACHER EDUCATION PROGRAMME OF KURUKSHETRA UNIVERSITY

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ABSTRACT

Education and National Development are so closely integrated in the history of mankind. The success of human resources depends upon the capabilities of teachers. Constant efforts have been taken continuously by Government of India. The Government has introduced several schemes and policies to improve the education system. National council for teacher education recently announced four year integrated programme that is believed to enhance the teaching profession in India. This paper tries to emphasize the concept and importance of integrated course curriculum in present context. Kurukshetra University designed new curriculum of B.A B.Ed for serving a dual purpose i.e. knowledge and pedagogy. The CBCS provides an opportunity for the students to choose course from the prescribed course comprising core, elective or skill based courses. B.A B.Ed curriculum should be more flexible. Students should be offered with more subject combinations in social sciences. This curriculum should be designed as per the 89demanding need of the country.

Keywords: Teacher Education, Integrated Curriculum, Choice Based Curriculum

INTRODUCTION

Reforms in the education sector have been one of the top priorities of Indian Government. Constant efforts have been taken continuously to effectively revamp the education system in India to provide equitable access to education. However, reforms can only be possible if it is implemented properly but it is an extremely difficult challenge for a democratic country like India with such a diverse population. The Government has introduced several schemes and policies to improve the education system of the country, particularly the quality and content of instruction. However, the system has failed to achieve its objectives and transform according to global standards. The Annual Status of Education Report claims that close to 50% of class V students were not able to read a text meant for class II students, which is not surprising. This calls for looking into the various barriers to implementing educational reforms.

National Council of Educational Research and Training set up in 1963 five institutions as Regional Institute of Education (since 1995), formerly Regional College of Education, located at Ajmer, Bhopal, Bhubaneswar, Mysore and Shillong. The Regional Institutes were started with main objective of qualitative improvement of school education through innovative training programmes and relevant research, development and extension activities. These institutes run a four-year B.A/B.Sc.B.Ed Integrated course which intends to critically analyse for the purpose of integration in the teacher education curriculum. Several committees such as 'The Chattopadhyaya Committee Report (1983-85)', 'The Yashpal Committee Report (1993)', Review Committee appointed by NCERT in 2006, have noted and pointed out the quality of these programmes for teacher preparation.

In pursuance to hon'ble Prime Minister's vision for transforming India. Ministry of Human Resource Development took a leap forward in transforming education sector with the motto of "Education for all, Quality education" " , " Year 2017 has been yet another landmark year in the field of education as Education for all and quality Education. " **Improvement in the functioning of the NCTE is a continuous process with the roll out of 4 year integrated programme on teacher education from next year, irregularities in B.Ed college will be over**" said Prakash Javadekar, Ministry of Human Resource Development

The content of the integrated programme programme should be ensure to relevance to the changing needs of school education. The emphasis in these programmes should be on enabling the trainees to acquire the ability for self-learning and independent thinking.

MEANING OF INTEGRATED TEACHER EDUCATION PROGRAMME

The word "integrate" is derived from the Latin word 'integrare' which means to make whole or renew. **"Integrated curriculum is an approach to learning that consciously blends and applies content from more than one discipline to better examine a central theme, issue, problem, topic, or experience and encourages "disciplinary contamination" where subjects are integrated and interrelated to address relevant issues of current time and context."** (Integration as defined by International Council for Higher Education in 'An Introductory Guide to Integrated Course Design' published in 2007 Pg. No. 2)

National Council for Teacher Education (NCTE) has announced Integrated Teacher Education Programme or ITEP with a view to enhance the teacher education system in the country. This programme will nurture class 12 pass students for a committed and a responsible profession. The course will be of four years. Enrolled under this programme, students shall have to complete it within eight semesters or in other case can complete the programme within a maximum period of 6 years.

Human Resource Development Ministry has asked the National Council for Teacher Education to start working on a revamped syllabus for the integrated B.A.B.Ed and B.Sc B.Ed. The new four year integrated programme is a fresh move on part of MHRD to make the course more comprehensive and therefore more attractive.

REVIEWS RELATED TO INTEGRATED TEACHER EDUCATION PROGRAMME

Sahoo & Sharma (2018) studied on Student Teachers perception Toward Curriculum Reform in teacher education Programme in Odisha. In this study the student teachers perception towards curriculum reform in various teacher education programmes have been studied, data were analysed discriptably. It was noticed that a large majority of B.A/B.Sc, B.Ed programme students gave favourable opinion about curriculum reforms.

Yadav and Ojha(2016) studied on integrated teacher education programme : A Delphi Study. This paper critically analyses the present integrated course run in regional institute of education. The course is not integrated with respect to its content in the syllabus for the curriculum. As per the expert’s opinion, the course is 90% integrated.

Krekcic (2012) studied on Teacher Training education and Integrative Education (integrated curriculum) this paper present the systematization of creating the basic pre conditions for the realization of integrated education. The teacher himself is certainly the key indicator in the implementation of integrative education. Integrative model is applied first to the teachers, because in teaching are the greatest needs.

INTEGRATED TEACHER EDUCATION PROGRAMME CURRICULUM

Integrated Curriculum is described as one connects different area of study by cutting across subjects matter lines and emphasizing unifying concepts. Integration focuses on making connections for students allowing them to engage in relevant, meaningful activities that can -be connected to real life.

SCHEME OF BA B.ED CURRICULUM

BA B.Ed curriculum designed under Choice Based Credit System(CBCS) The choice based credit system not only offers opportunities and avenues to learn core subjects but also exploring additional avenues of learning beyond the core subjects for holistic development of an individual. Each group has significant importance and formulate to achieve some specific objectives.

SCHEME OF CHOICE BASED CREDIT SYSTEM	BA/BED CURRICULUM DESIGNED UNDER THIS SCHEME
Group A: - Ability Enhancement Compulsory Course (AECC)- :AECC courses are the courses based upon the content that leads to Knowledge enhancement; i. Environmental Science and ii. English/ MIL Communication. These are mandatory for all disciplines.	Subjects:- 1) Language Skill in Hindi/English 2) ICT in education
Group B: - Generic Course:- A course chosen generally from an unrelated discipline/subject with an intention to seek exposure is called a Generic Elective.	1) Environmental Education and Sustainable development 2) Indian Constitution and Human Rights
Group C: - Core Course: - A course, which should compulsorily be studied by a candidate as a core requirement is termed as a Core Course.	1)Geography 2)History 3)Political Science 4)Economics 5) English 6)Hindi
Group D: - Discipline Specific Elective:- Elective courses may be offered by the main discipline/subject of study is referred to as Discipline Specific Elective.	1)Geography 2)History 3)Political Science 4)Economics 5) English 6)Hindi
Group E:-Professional Education Course (PEC)I	1) Basic In Education

<p>,II&III:- Professional Education Course designed to provide working professionals the ability to advance their skill sets and careers.</p>	<ol style="list-style-type: none"> 2) Childhood and Growing Up 3) Schooling ,Socialisation and Identity 4) Inclusive Schooling 5) Learning and Teaching 6) Vision of Education in India- Issues and Concerns 7) Yoga Health and Well Being 8) Arts and Aesthetic Education 9) Peace Oriented Education 10) Gender Issues in Education 11) Pedagogy of Social Sciences and Languages 12) School Internship and School Exposure 13) Working with Community
<p>Group F:- Skill Enhancement Course:- SEC courses are value-based and/or skill-based are aimed at providing hands-on-training, competencies, skills, etc.</p>	<p>Work Education</p> <ol style="list-style-type: none"> 1) Agriculture Practice/ 2) Electricity and Electronics –I and II
<p>Group G:- Choice Based Course (choose any one)</p>	<ol style="list-style-type: none"> 1) Renewable Energy Sources Electronics)-II 2) Physics: Nano Science 3) Chemistry: Green Chemistry 4) Zoology: Biodiversity 5) Botany: Biodiversity 6) Geography: Basics of Geographical Information 7) Mathematics: Discrete Mathematics 8) Education: Guidance & Counselling in School 9) Education: Peace Oriented Value Education 10) Language: रचनात्मक लेखन अवम अनुवाद 11) Language: Language Literature & Education 12) History: Heritage & Tourism 13) Political Science: Democracy at Work 14) Economics: Recent Trends and Practices in Economics

CURRICULUM ANALYSIS AS PER CBCS PATTERN

B.A B.Ed curriculum is designed under Choice Based Credit System. This curriculum is designed to achieve the academic standards quality in higher education includes innovations and improvement in teaching learning process. The CBCS provides an opportunity for the students to choose course from the prescribed course comprising core, elective or skill based courses. Content is analysed on the views of experts. Outline of BA B.Ed curriculum is following:-

1. **Core Course:** A course which is compulsorily to be studied by a candidate as a core requirement is termed as a core course. Integrated BA B.Ed curriculum contains only list of the following subject’s languages and Social Sciences. Any one from languages and Geography is compulsory for all. Students have not more choices to opt in the list of social sciences. This area of curriculum is not offered more subjects to develop widen outlook.

2. **Elective Course:** Generally a course which can be chosen from a pool of courses and which may be very specific or specialized or support to the discipline/ subject of study or which enable an exposure to other discipline or nurture the candidate’s proficiency is called Elective course.

2.1) **Discipline Specific Elective Course:** - BA B.Ed Curriculum offered discipline related subjects same subjects of Core Course Area.

2.2) **Generic Elective Course:** - An elective course chose generally from an unrelated discipline/subject with an intention to seek exposure. BA B.Ed curriculum offered following subjects

- Environmental Education and Sustainable Development
- Indian constitution and Human Rights

This area of the B.A B.Ed curriculum is not offered more subjects under Discipline Specific Elective Course and Generic Elective Course. As per norms if you opt for all the 4 semester you can pursue a master's degree in that subject too. So this area is unable to achieve the objective of Generic Elective Course.

3. **Ability Enhancement Compulsory Course:** - The Ability Enhancement course has two kinds: (a) Ability Enhancement Compulsory Course of BA B.Ed curriculum offered following subjects

- Language skills in Hindi/ English
- ICT in Education

Students can choose either Hindi or English. ICT in education is compulsory for all. But most of the universities offered English as a compulsory subject.

(b) Skill Enhancement Course of BA B.Ed offered work education

- Agriculture
- Electricity and electronics

Ability Enhancement Course is very important part of this course so this area is not designed as per the demanding needs of our country.

4. **Professional Education Course:** Professional Education Course (PEC) I, II&III: - Professional Education Course designed to provide working professionals the ability to advance their skill sets and careers. This area of BA B.Ed curriculum is well designed and well structured to meet the objectives of Teacher Education.

5. **Choice Based Course:** - This Area of the curriculum contain more subjects so students can choose one subject as per their aptitude or interest.

SUGGESTIONS

1. The Core course is set of courses that are considered basic and essential for future class work and graduation. The core course area of BA B.Ed curriculum should be more flexible. Students should be offered with more subject in social sciences like Economics, Mathematics, History, Political Sciences, Economics, Geography, History, Psychology, Sociology, Home Science etc
2. The aim of learning a language is directly linked with LSRW Skills that are to be developed. The need for learning a language arises from the point of view of its adaptability, productivity, utility, and teachability. If students want to pursue higher education and become leaders of the world has to be proficient in English language. So English should be a compulsory subject for all.
3. Ability Enhancement Course is very important part of this course so this area should be designed as per the demanding needs of our country. Students should have more option to choose subjects as per their aptitude.
4. The course should provide some study material along with the references it gives for integrated curriculum. Thus special study material and thereon relevant course content can be prepared to enhance the quality of the course.
5. The increasing interest in creative education is due to the need for the more critical thinkers in every subject to be able to solve complex problems. Creativity has been identified as a competency for a successful teacher in the future. So integrated curriculum should have a specific subject to nurture creativity among students.

CONCLUSION

Education and National Development are so closely integrated in the history of mankind. The success of human resources depends upon the capabilities of teachers. Kurukshetra University designed new curriculum of B.A B.Ed for serving a dual purpose i.e. knowledge and pedagogy. This curriculum is designed under Choice Based Credit System to achieve the academic standards quality in higher education includes innovations and improvement in teaching learning process. The CBCS provides an opportunity for the students to choose course from the prescribed course comprising core, elective or skill based courses. B.A B.Ed curriculum should be

more flexible. Students should be offered with more subject combinations in social sciences. This curriculum should be designed as per the demanding need of the country.

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ORGANIZATION AND ROLE OF UNHCR RELATING TO REFUGEES

Chander Sharma

ABSTRACT

Refugees means one who escapes for shelter to another nation particularly from religious prosecution or political disturbance. Refugees are the people who inferable from dread of mistreatment because of race, nationality, political convictions or generally can't or willing to stay in the nation in which they are looking to settle somewhere else, the presence of Refugees is because of wars and normal powers. Refugees are refers to those people who leave their States in which they have the perpetual occupant to escape mistreatment or military activity.

The introduction tells about the significance of refugees. After that the organization relating refugees have been addressed. Then the cold war origins relating with UNHCR has been featured. This research paper examined about the role of UN offices.

Refugees means one who escapes for asylum to another nation particularly from religious arraignment or political confusion. Refugees are the people who owing to fear of persecution on account of mistreatment because of race, nationality, political convictions or generally can't or willing to stay in the nation in which they are trying to settle somewhere else, the presence of displaced people is because of wars and common powers, such as droughts however predominantly to narrow mindedness or scorn of the specialists of specific nations for those not having a place with their or complying with their routine. Refugees are those people who leave their States in which they have the lasting occupant to escape oppression or military activity. Refugees are in this manner not the same as dislodged people who are uprooted starting with one zone then onto the next of their states by virtue of common unsettling influences or dread of such aggravations. Refugees are the people denied of the security of the nation of their nationality, where they have no nationality of the assurance of the nation of their previous constant home. Refugees law created through different stages.

INTERNATIONAL REFUGEE ORGANISATION (IRO) (1946-52)

Following the proposition of ECOSOC, it in like manner made the International Refugee Organization (IRO) and described those inside its direction. The IRO worked until 28th February, 1952, its abilities described in its Constitution to include: repatriation; conspicuous enrollment and portrayal; care and help; real and political security; and transport, resettlement, and re-establishment of the general population stressed to the Organization¹. IRO exercises continued in a period of lifting east-west pressure.

An extensive number of thousands of exiles and dislodged individuals were re-settled under IRO promising. The individual condition of the states was grinding away, and Refugees re-settlement techniques moreover served edge political interest. Yet, meanwhile, there was an enormous philanthropic issue by then standing up to individual states and the overall system. Outcasts 's condition can and do prompt unsteadiness; at whatever point left questionable, they may breed dislodged individual discontent, inciting political weights at the area, religion and general measurement. Game plans must be found; given the relations than winning among east and west, given the west standard guaranteeing of human rights and chance of choice, and given populace weight in a great deal of Europe, third country re-settlement was irrefutably the most appealing option available to the states concentrated on settling the issue².

The IRO existed to deal with the repercussions of World War II and the brief results of political change. Despite in the midst of its lifetime, in any case, the General Assembly, perceived the necessity for a successor affiliation, and in the seasons of the IRO's passing, the main problems asking to be refuted definitional – just to should benefit by all inclusive action; and valuable – what should be practiced for Refugees, who should do it and should pay. Eastern European countries continued voicing their uncertainty, yet there was a basic change in the system of the United States, the genuine supplier. The IRO had been expensive, and continuously the US master's cam to depend separately dislodged individual plans, (for instance, the escapee program), on two-sided settlements and regional game-plans, and on intergovernmental leading group of trustees for European

¹ Article 2 of the Constitution of IRO.

² L. Holborn, *Refugees: A Problem of our Time*, Scarecrow Press, New Jersey, 1975.

development, setup in 1951 outside the United Nations structure. While these enhancements yet to come, the General Assembly picked in 1949 to develop a High Commissioner's office for evacuees¹.

UNHCR: COLD WAR ORIGINS

The annihilation of IRO was followed in 1951 by the establishment of the working environment of the UNHCR. Its direction, like the 1951 custom was shaped by the virus war. As Salomon has noted, 'there was a political method of reasoning in the advancement from UNRRA and the IRO to the UNHCR²'. The UNHCR played out a fundamental accommodating activity amid the Cold War through offering assistance and security to those in need. It is basic that it was twice allowed the Nobel Price for Peace, in 1954 and 1981 independently.

The completion of the Cold war has had, as was typical, a huge impact on the affiliation. It is said that the 'UNHCR has been changed from outsider relationship into an even more broadly dependent on helpful office³'. It has been compelled by the varoius of elements to develop new regions of ability to endeavor different non-standard activities .the most essential factor is that displaced people are never welcome in the western world⁴. Or maybe, western states have attempted to impact the UNHCR to concern itself dynamically with giving help and security to dislodged people with in states.

At its 1950 session, the Journal amassing formally grasped the Statute of UNHCR as an annexe to objectives 428(V)⁵, in which it in like way called upon association to team up with the working environment. The segments of UNHCR in compass 'giving far reaching security' and 'looking for suffering answers, for the issues of the untouchables by the procedure for purposeful repatriation and absorption in another country mastermind⁶'. The objectives unequivocally gives that 'made by the High Commissioner will be inside and out non-political character; it will be valuable and social and will relate, as a last resort, to parties and classes of outsiders⁷'. Of as far as possible, the game-plan of general protection is the central importance is of fundamental criticalness, for without confirmation, for example, intercession to check attestation and non-refoulment of evacuees, there can be probability of finding suffering courses of action⁸.

Other than portraying evacuees, the UNHCR Statute backings the relationship of the High Commissioner with the General Assembly and the Economic and Social Council (ECOSOC), makes diversion arrangement for connection and finance, and sees propensities by which the High Commissioner is to oblige security⁹. These improvement the cutoff points occupied with by predexessor affiliations and incorporate::

1. Advancing the finish of worldwide convenions for the security of displaced people, directing their application and proposing changes thereto;
2. Advancing through unique concurrences with governments the execution of any assessments decided improve the situation of outcasts and to reduce the number requiring insurance; and
3. Advancing the assertion of displaced people¹⁰.

¹ United Nations General Assembly resolution 319(IV), December 3, 1949.

² Salomon, *Refugees in the Cold War*, Lund University Press, Sweden, 1991.

³ UNHCR, *The State of the World's Refugees: In Search of Solutions*, Oxford University Press, New York, 1995.

⁴ The host of restrictive measures that states in the western world have taken to stop asylum -seekers from reaching their territory.

⁵ Adopted by thirty-six votes to five, with eleven abstentions

⁶ Statute, para 1.

⁷ *Ibid.*, para 2, the non-political qualifications was introduced on the proposal of Yugoslavia. Para 3, however, obliges High Commissioner to follow the policies, directives of the General Assembly and the Economic and Social Councils.

⁸ The protection of refugees has its origins in a human rights contacts, and the General Assembly has re-affirmed international protection as a principle function of UNHCR since at least 1974: UNGA res. 3272(XXIX), December 10, 1974

⁹ Statute, para 8.

¹⁰ Report of 31st session, (1980): UN doc A/AC. 96/588, para 48(1)(k).

In spite of the statutory order that work of office will relate, if all else fails, to social occasions and classes of displaced people, a vital bit of UNHCR confirmation work has for a long while been stressed over individual cases, as was that of its antecedent association. No state has dissented UNHCR taking up individual in reality a displaced person, regardless of the way that states may, and do, question whether a person to be an outcast. Incidentally, the individual estimation to the security work is a trademark end to the reported task of coordinating use of worldwide conventions. Such instruments describe dislodged individuals in essentially individualistic terms and give rights to serve displaced people which must be appreciated in the sentiment of explicit. The detached assent's of states in the individual security capacity of UNHCR, in any case, out and out frameworks both the capacity of the working environment and the goals of the individual displaced people in the worldwide law¹.

The fundamental technique for thinking for general security is thusly that humane basic which gets from significant reason including segments of weight and drive. The Refugees in the takeoff from abuse and the outcast in takeoff from the savagery of an 'a man-made fiasco' are undefined the commitment of the United Nations, even as the nearness plan of commitment and co-task misses the mark a requesting tough arrangement from sovereign states. General Assembly objectives can grow the helpful obligations of UNHCR, its reinforcement organ, anyway they don't in like manner truly compel duties on states².

CONNECTION OF UNHCR TO THE GENERAL ASSEMBLY AND ITS REMAINING IN WORLDWIDE LAW

UNHCR was set up by General Assembly as a fortification organ under Article 22 of the Charter³, and the parent body proceeded with its movement in creating or supporting extensions of the request of the workplace. The relationship of the two affiliations is set down in the standard, which proclaims that UNHCR exhibitions, not at the orientation of the UN Secretary-General, but 'under the ace of the General Assembly⁴', that it will 'look for after solicitations given by that body or the cash related and social board⁵', and that 'will share in such extra exercises, including repatriation and resettlement, as the general pick may pick⁶'.

The High Commissioner is additionally required to report every year to the General Assembly, through the Economic and Social Council, and the report is to be considered as a inspiration⁷. At long last, the Statutes calls upon the High Commissioner, especially where the burdens rise, to demand the completion of the notice cautioning gathering on evacuees, in the event that it is made. Such a main assortment of trustees was first settled in 1951, and was uprooted four years at some point later by the UN Refugee Fund Executive Committee, whose limits included supervision of material help programs financed by the spare⁸.

At first, trading off twenty-four states, it has been consistently enhanced to its present in 1997 support of fifty-three. The leading group of trustees' interesting terms of reference join exhorting the High Commissioner, on the solicitation, in the movement of the workplaces of statutory limits; and educating on fittingness as for giving worldwide help through the work environment in order to deal with a specific outcast's concern⁹.

¹ Guy S. Goodwin-Gill, *The Refugee in International Law*, Oxford University Press, New York (2nd edn., 1998).

² *Ibid.*

³ The General Assembly may build up such backup organs as it esteems vital for the execution of its capacities. UNHCR was initially setup for a long time; its command is presently subject to reestablishment at regular intervals and was as of late recharged in 1992 for further five years from January first, 1994: UNGA res. 47/104, December sixteenth, 1992.

⁴ Statute, para 3. The High Commissioner is elected by the General Assembly, on the nomination of the Secretary-General.

⁵ Statute, para 4.

⁶ *Ibid.*, para 9.

⁷ *Ibid.*, para 11. It entitles the High Commissioner to present his or her views before the General Assembly and the ECOSOC and their subsidiary bodies.

⁸ ECOSOC res. 393B(XIII), 565(XIX).

⁹ ECOSOC res. 393B(XIII), 565(XIX).

All of the above segments incorporate the venture of states, at various measurements, in the standard overall foundations stressed over the assurance of exiles. The demonstration of such affiliations is thus noteworthy in reviewing both the staying of UNHCR and the genuine goals of the rules benefitting displaced people in General International law. UNHCR isn't only a get-together in which the points of view on states may be addressed; it is furthermore, as a subject of general law, am performing craftsman in the relevant field whose exercises incorporate amid the time spent law advancement. Express authority to incorporate itself in the affirmation of Refugees has been consented to the working environment by states social affairs to the 1951 Convention and 1967 Protocol relating to the Statutes of Refugees¹.

Article 35 of the Convention, for example, gives, 'The Contracting States endeavor to collaborate with the work environment of the United Nations High Commissioner for Refugees in the movement of its abilities, and will explicit energizes its commitment of supervising the use of courses of action of the Convention². The 1969 OAU Convention requires part states to cooperate similarly, while articulating itself to be the 'feasible nearby compliment in Africa' of the 1951 Convention.

Genuinely, General Assembly objectives as for displaced people and to UNHCR don't have a comparative dimension of particularly as a proposition relating to the association of a request. Everything considered, against the establishment of the UN Charter and general worldwide law, UNHCR, with its principal limit of giving 'overall affirmation' to Refugees, can be accepted to have the central occupation in and undifferentiated from legal game plan of supervision. The capability of UNHCR to rehearse affirmation dependent on a general ward gets additional assistance from the decision of the International Court of Justice in the Reparations case. There, the Court read into the rights and commitments of United Nations Organization, as a 'critical amendment', the capacity to rehearse an extent of helpful affirmation to serve its masters³.

Under article 24 of the European Convention on Human Rights, for example, any contracting States may imply the European Commission an alleged break of the Convention by another social event. While there are resemblances in the objectives of the European Convention and the Refugee customs, both require certain standards of treatment to be consented to explicit get-togethers of individuals, the uprooted individual customs need incredible examination, intercession, and execution system; they can hardly be considered to offer a comparative open entryway for legitimate or semi lawful game plans. Regardless, in context on the noteworthiness of the rights included, all states have an eagerness for their insurance⁴.

THE COMPLIMENTARY ROLE OF THE UN AGENCIES

In dealing with the crisis a powerful dislodging, various UN Agencies become included. For example, the main direction of UNICEF, United Nations Children's Fund developed in 1946, was to offer assistance to youths in countries which were the setbacks of threats. It furthermore went about as lead office to co-ordinate UN Relief Operations along the Thai-Kampuchean edge from 1979-82, going before the establishment of UNBRO (The United Nations Border Relief exercises), and in 1994 gave assistance both in the camps for Rwandese Refugees in Zaire and Canzania, and to those removed inside Rwanda itself.

The FAO (Food and Agriculture Organization) similarly has for a long while been locked in with the disaster help, and UN capacity to respond was strengthened amid the 1960s with the creation of WFP (World Food Program)⁵, accountable for disposing of surplus sustenance and redirecting manual for location sustenance issues and emergencies basic in perpetual debilitated wellbeing.

Article 2(d) of the Constitution of WHO, (World Health Organization) empowers it to furnish appropriate specific help and in emergencies, basic guide upon the sales or affirmation of governments. Plainly, mass movements across over edges can add to the event and spread of ailment, particularly where broad numbers are

¹ Guy S. Goodwin-Gill, *The Refugee in International Law*, Oxford University Press, New York (2nd edn., 1998).

² Article II of the 1967 Protocol

³ *Reparations case*, ICJ Rep., 1949, 174, at 184.

⁴ *Barcelona Traction case*, ICJ Rep., 1970.

⁵ UNGA resolution 1714(XVI), December 19, 1961

stuffed into stopgap camps with poor sanitation. In emergencies, WHO can give teach and the organizations as for experts, similarly as sincerely required medicaments from its Geneva and Regional stocks¹.

CONCLUSION

It reasons that Refugees law made through different stages and a brief timeframe later the affiliations identifying with dislodged individuals around by then. A titanic number of thousands of Refugees and unstuck individuals were re-settled under IRO auspicious. The moral commitment of the states was pounding endlessly and outcast re-settlement approaches moreover served periphery political interest. Regardless, by then in the interim, there was a giant sympathetic issue by then going toward specific states and the overall network. Refugees condition can and do incite unsteadiness; at whatever point left faulty, they may breed Refugees discontent, instigating political persevere through the zone, religion and wide estimation. Strategies must be discovered; given the relations than winning among east and west, given the west acclaimed help of human rights and possibility of decision Then the activity of UN in the midst of cold war sources. By then the Relation of UNHCR to the General Assembly and its remaining with everything considered overall law. In addition, after that we talk about the movement of working environments identifying with dislodged individual law. UNHCR was developed by the General Assembly as an assistant organ under Article 22 of the UN Charter, and the parent body has proceeded with its action in extending or supporting improvements of the solicitation of the workplace.

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3. Salomon, Refugees in the Cold War, Lund University Press, Sweden, 1991.
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6. Adopted by thirty-six votes to five, with eleven abstentions
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¹ Report of the Secretary-General on strengthening of the Coordination of Humanitarian and Disaster Relief Activities

FAULT THEORY OF DIVORCE

Navjosh Singh Atwal

ABSTRACT

Family is one of the oldest institutions that has played a crucial role in stability and prosperity of a civilisation. The amazing persistence of our Indian Culture is a consequence of the permanent position accorded to the family- as a civilisation is directly dependent on the effective functioning of the family; and in India the Family attained social importance, and even a religious significance.

Almost everything of lasting value in a civilisation has its roots in the family. The family is a successful peace group; where a man and a woman learn how to adjust their contentions while at the same time teach the pursuits of peace to their children.

Family harmony provides a sense of belonging and a feeling of security unlike many other relationships. Also, when a conflict arises, it threatens the same security. Whether the disharmony initiates from within the family unit or from external sources, the individual members and the family as a whole can experience a range of dissentious emotions, consequences and reactions. The unresolved conflicts may irreparably damage a marriage and the entire family, if the family members do not seek assistance.

Initially, divorce was unknown to the general Hindu Law as marriage was regarded as an indissoluble union of the husband and wife. Marriage in Hindu religion is regarded as a sacred tie between a man and woman with the sole object of attaining "chaturvidha purushartha" i.e., Dharma, Artha, karma and Moksha- is what was mentioned in the ancient shastras

INTRODUCTION

A divorce is a court judgment ending a marriage. The court requires a "legal reason" for the divorce. In addition to legally ending of the marriage, the court looks at other issues which need to be decided before the divorce becomes final¹.

In early Roman law marriages, divorces were essentially private acts of parties. Whenever two persons wanted to marry they could do so, and whenever they wanted to put their marriage asunder they were equally free to do so. No formalities or intervention of an agency was necessary for either.

In England before 1857, a marriage could be dissolved only by an Act of Parliament. After a considerable pressure, divorce was recognised under the Matrimonial Causes Act, 1857, but only on one ground i.e. adultery². This continues to be position in India in respect of the Christian marriage. Later on insanity³ was added as a ground of divorce.

The textual Hindu law does not recognise a divorce; although it has been held that where it is recognised as an established custom it would have the force of law.

With the advance in socio-economic conditions, the concept of marriage has also changed. Over the years there has been a massive change in the society's outlook in the matter of relations between husband and wife. The desire and determination to live separately rather than to remain united in an unhappy marriage is gaining acceptance in our society.

THEORIES FOR DIVORCE

There are various theories of divorce such as fault theory, on the basis of which most of the grounds of judicial separation and divorce are formulated in section 13(1) of the Hindu Marriage Amendment Act, 1976. There are also modern theories of divorce such as Mutual Consent on the basis of which a new ground of divorce; divorce by mutual consent has been incorporated. Yet there is one more theory called breakdown theory which is

¹ Sudhamani, p.2

² The Matrimonial Causes Act of 1857, 1923, 1937.

³ **Mental disorder** has been defined as mental illness, arrested or incomplete development of mind, psychopathic disorder or any other disorder or disability of mind and includes schizophrenia; The expression —psychopathic disorder means a persistent disorder or disability of mind (whether or not including sub normality or intelligence) which results in abnormally aggressive or seriously irresponsible conduct on the part of the defendant, and whether or not it requires or is susceptible to medical treatment.

reflected in some grounds such as failure to resume cohabitation within one year getting the degree of restitution of conjugal rights and failure to resume cohabitation within one year after getting the degree of judicial separation.

Under Hindu Marriage Act, 1955 primarily there are four theories under which divorce is granted:

- (i) Fault Theory:
- (ii) Supervening Circumstances Theory or Frustration of Marriage Theory;
- (iii) Irretrievable Breakdown Theory;
- (iv) Consent Theory.

Some of the grounds available under Hindu Marriage Act can be said to be under the theory of frustration by reason of specified circumstances. These include civil death, renouncement of the world et-cetera.

THE FAULT THEORY FOR DIVORCE

The fault theory for divorce is essentially a 19th century concept where the society perceived divorce as an evil, and therefore that society could agree for divorce only on that basis that one of the parties has committed some sin, some very heinous offence against marriage. As a corollary to the fault of one party, the other party was required to be totally innocent¹.

According to this theory, if a party commits a matrimonial offence, the aggrieved party may seek divorce from the errant spouse. It is only the matrimonial offence under which a divorce can be filed. No criminal offence, no matter how heinous, is a ground for divorce. Traditionally, **adultery**, **cruelty** and **desertion** are considered as matrimonial offences. But this should be treated only as an illustrative list.

Rapes, sodomy, bestiality, refusal to obey the order of a court to pay maintenance to the wife, marring an underage person, are also examples of matrimonial offences. If the respondent is not guilty of any of these offences, divorce cannot be granted against him even if he has committed the offence of murder, dacoity, cheating, theft, treason, smuggling, black marketing or bribery etc. hence what matters for divorce is the person injury to the marital relations of the other spouse and not the injury done to any other person(s) in the society².

The offence theory stipulates for two things:

- (i) **a guilty party**, i.e., the party who has committed one of the specified matrimonial offences;
- (ii) **an innocent party**, who has been outraged and who has played no role in the criminality or the matrimonial offence of the other party.

If the purpose of the divorce law was the punishment of the guilty party, then it was natural to anticipate that the other party should have no complicity in the guilt of the offending party³.

This principle was taken very far in English law; so much so that if both the parties, independently of each other, committed matrimonial offence the marriage could not be dissolved. For instance, if a petition is presented on the ground of respondent's adultery and it is established that the petitioner is also guilty of adultery, then the petitioner cannot be allowed divorce. This is known as the **doctrine of recrimination**.

Recently, the Supreme Court in *Darshan Gupta v. Radhika Gupta*⁴, held that:

“ the petitioner must approach court with clean hands. Grounds of divorce under Section 13(1) of Hindu Marriage Act, 1955 are based on matrimonial offence or fault theory. It is only commission of matrimonial offence by one spouse that entitles the other spouse to seek divorce. Hence, if petitioner himself/herself is guilty or at fault, he/she would be disentitled to seek divorce.”

Again, in *Badshah v. Sou. Urmila Badshah Godse*¹, the Court held that:

¹ Sudhamani, p.5

² Nagpal, p.32

³ Sudhamani, p.7

⁴ *Darshan Gupta v. Radhika Gupta*, (2013) 9 SCC 1 (Civil Appeals Nos. 6332-33 of 2009, decided on July 1, 2013).

“where a man marries second time by keeping that lady in dark about the first surviving marriage, such lady will be treated to be a legally wedded wife of the man for the purpose of claiming maintenance as if this interpretation is not accepted, it would amount to giving a premium to the husband for defrauding the wife.”

Since the fault theory requires that the petitioner should be innocent, the English law evolved the doctrine of matrimonial bars, discretionary bars and absolute bars. This means that even if a petitioner is able to establish a ground of divorce to the satisfaction of the court, he may not get divorce if one of the matrimonial bars is proved against him.

FAULTS

This type of divorce can be based on any of the following fault:

- Adultery²
- Cruelty³
- Desertion⁴
- Bigamy⁵
- Rape, Sodomy or Bestiality⁶
- Refusal to obey court's order to pay maintenance to wife⁷
- Marrying an underage person⁸

GENERAL DEFENCES

There are also defences which can be raised by the other spouse in a fault divorce proceedings:

- **Recrimination:** It is the defence wherein the accused spouse in an action for divorce makes a *similar accusation* against the complainant spouse.

¹ **Badshah v. Sou. Urmila Badshah Godse**, Criminal Misc. Petition No.19530/2013, decided on October 18, 2013

² See **Section 13(1)(i)** of the Hindu Marriage Act, 1955 which states: 13.(1)(i) [has, after the solemnisation of the marriage, had voluntary sexual intercourse with any person other than his or her spouse;]

³ See **Section 13(1)(ia)** of the Hindu Marriage Act, 1955 which states: 13.(1)(ia) [has, after the solemnisation of the marriage, treated the petitioner with cruelty; or]

⁴ See **Section 13(1)(ib)** of the Hindu Marriage Act, 1955 which states: 13.(1)(ib) [has deserted the petitioner for a continuous period of not less than two years immediately preceding the presentation of the petition;]

⁵ See **Section 13(2)(i)** of the Hindu Marriage Act, 1955 which states: 13.(2)(i) [in the case of any marriage solemnised before the commencement of this Act, that the husband had married again before such commencement or that any other wife of the husband married before such commencement was alive at the time of the solemnisation of the marriage of the petitioner: Provided that in either case the other wife is alive at the time of the presentation of the petition;]

⁶ See **Section 13(2)(ii)** of the Hindu Marriage Act, 1955 which states: 13.(2)(ii) that the husband has, since the solemnisation of the marriage, been guilty of rape, sodomy or [bestiality; or]

⁷ See **Section 13(2)(iii)** of the Hindu Marriage Act, 1955 which states: 13.(2)(iii) that in a suit under section 18 of the Hindu Adoptions and Maintenance Act, 1956 (78 of 1956), or in a proceeding under section 125 of the Code of Criminal Procedure, 1973 (2 of 1974) [or under the corresponding section 488 of the Code of Criminal Procedure, 1898 (5 of 1898)], a decree or order, as the case may be, has been passed against the husband awarding maintenance to the wife notwithstanding that she was living apart and that since the passing of such decree or order, cohabitation between the parties has not been resumed for one year or upwards;

⁸ See **Section 13(2)(iv)** of the Hindu Marriage Act, 1955 which states: 13.(2)(iv) [that her marriage (whether consummated or not) was solemnised before she attained the age of fifteen years and she has repudiated the marriage after attaining that age but before attaining the age of eighteen years.] Explanation: This clause applies whether the marriage was solemnised before or after the commencement of the Marriage Laws (Amendment) Act, 1976 (68 of 1976)

- **Condonation:** Which usually takes the form of *implied or express forgiveness* of a spouse's marital wrong and, therefore, weakens the accused's case.
- **Connivance:** This is the act of knowingly and wrongly overlooking or assenting without placing any opposition to a spouse's marital misconduct, especially to adultery.
- **Reconciliation:** Where the spouses voluntarily resume marital relation by cohabiting as spouses prior to a divorce becoming final with mutual intention of remaining together and re-establishing a harmonious relationship.

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THE REBELLION AGAINST PATRIARCHY: A STUDY OF KAMLA DAS

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ABSTRACT

Patriarchal society has given binary division to the genders privileging masculine gender and the feminine gender has been reduced to status of slavery. Women's past has been very pathetic, she was deprived of basic fundamental right of equality, education and expression. Phallogentric discourse had marginalized her, it had looted her from political, social and economic representation and placed under the clutches of patriarchal domination. Women of modern era questioned, challenged and rejected this phallogentric discourse about women by men. Women started to write herself and in her attempt to rediscover herself she has succeeded to a great extent, though not fully yet. This paper would reflect on the rebel woman poet and point out through her poetry the revolution brought in women's life by the idea of women writing herself.

Keywords: Phallogentric, patriarchy, marginalized, subjugation, misrepresenting, miserable, revolution, liberation.

Women doesn't find any place in the history, neither have been they able to start any tradition of their own that could render them an independent, respectable and equal position to man in the society. This inferior position has been assigned to women by the phallogentric discourse of men as women very seldom wrote in history and if any women dared to break this taboo her writing was considered inconsequential and unmeaningful by the male writers. This phallogentric discourse had created a binary division between the genders, and hence privileged man over woman by assigning the positive aspects of human beings that is physical strength, mental ability and intelligence to man and women on contrary is assigned negative and weak aspects by claiming that they are mentally, intellectually and physically weaker to men. Although women together with man completes the structure of society, this structure can't even be imagined in absence of any one of the two eventhen women lacks representation whether it be social or political representation. The feminine discourse by men misrepresented women and setup the base for their subjugation. It misrepresented their desires and urge for creativity and kept them economically, socially and politically backward.

Women understood and acted upon the fact that sex and gender two different terms, sex is assigned by nature through anatomy to an individual and it has nothing to do with the power structure of society governed by man through patriarchal dominance attained by their repressive discourse about women. The traits that constituted what is masculine and what is feminine in temperament and behavior are largely, if not entirely, social constructs that were generated by the pervasive patriarchal biases, "one is not born, but rather becomes a woman....it is civilization as a whole that creates this creature... which is described as feminine"(The Second Sex).

This phallogentric discourse about women is now being challenged by women, they have analyzed and understood the fact that the male rhetoric about women has been violently misusing and misrepresenting the female body and the only way to come out of this jinx is that:

Woman must write herself: must write about women and bring women to writing, from which they have been driven away as violently as from their bodies - for the same reasons, by the same law, with the same fatal goal. Woman must put herself into the text - as into the world and into history - by her own movement. (*The Laugh of the Medusa*)

They understood the fact that a woman thus far has been the consumer of male produced literature. The identity given to women by male produced literature is completely distorted from the original identity, this socio-cultural identity given to women smothered their original identity by ubiquitous, too dominant and repressive patriarchal culture which puts her under subjugation, neglects hers rights and pushes her from centre to periphery to a margin of existence. To relocate herself to her original position, to define herself and get out of the clutches of the patriarchal domination, to find out her original being and what she has lost, it becomes vital to unleash her innermost pangs of guilt, misery, fears, doubts and anxieties to reinstate her experience as woman, so that she can acquire autonomy over her being and discover her true self. This realization triggers off a journey into the recesses of her being and like a phoenix she strives to rise to be reborn. It is this struggle of self-realization that becomes the text of most women writers".(*Poetry of Protest and Confession: a study of Kamla Das*)

The revolution of women to write their bodies and psychology by themselves in the feminine literary discourse was almost an unimaginable expedition for women belonging to a nation that had been under colonial regime. These women had to face the double bind of suppression; imperialism on top of patriarchal dominancy had made their life miserable but the feminist movement had such a basic but major goal to work with that is to get fundamental right of equality and independence from patriarchy, it was so powerful that women of all nations and all colour actively participated in it for their liberation.

Kamla Das is an Indian English poet who took the challenge to write herself and through her poems she speaks the pain and agony of women. All her poems are an account of her quest for identity in a traditionally orthodox Indian society, her desire for liberation from the clutches of male dominance is mirrored by the poet in her poems.

In the poem "An Introduction" her hatred towards the subjugation can be sensed as she doesn't want to be chained within the walls of a house, she wants to exercise her free will. She doesn't want her real self to vanish by submitting to the wishes of the patriarchal society. She rebels against the norms of society by rejecting the idea of subjugating herself to her husband, she is ready to take on and compete with the stereotypes about women laid down by the phallogocentric discourse, she breaks the set pattern of orthodox traditional clothing that a woman in Indian society was compelled to act upon, she decides to exercise her freedom, her right to choose for herself and wears her brothers trousers, shirts, she cuts her hair short. She completely discards idea and the guidelines set forth by the patriarchal society for a woman to fit within the dynamics of womanliness. She bluntly rejects their idea of womanliness

"Then ... I wore a shirt and my
Brother's trousers, cut my hair short and ignored
My womanliness. Dress in sarees, be girl
Be wife, they said. Be embroidered, be cook,
Be a quarreler with categorizers. Don't sit
On walls or peep in through our lace-draped windows".

Das challenges patriarchal discourse about woman and her womanliness, she makes her perception crystal clear that the pathway to liberation, the antidote for venomous fangs of patriarchy lies in exercising her will against the wishes of a man, in making her decisions by herself and not being dependent on masculine intellect, rather than being a weaker binary to masculine intellect, a new and independent position be drafted for feminine intellect so that women herself could assign roles for themselves

"Be Amy or be Kamala or better
Still, be Madhavikutty. It is time to
Choose a name, a role."

In "An Introduction" Kamla Das points to the fact that women are ready to change the orientation of the discourse about women, she bluntly argues that her language might have 'distortions', and 'queernesses'. This incompleteness of her language can't hinder her from expressing herself. She readily accepts these distortions of her language, she knows that she can express her femininity far more correctly with this distorted language than a man can with the perfect language. This accepting her language symbolically represents her desire, her strong willed strides towards liberation from clutches of patriarchy. She is not ready to give up this revolutionary march at any cost.

"speak three languages, write in
Two, dream in one.
Don't write in English, they said, English is
Not your mother-tongue. Why not leave
Me alone, critics, friends, visiting cousins,
Every one of you? Why not let me speak in
Any language I like? The language I speak,

Becomes mine, its distortions, its queernesses

All mine, mine alone”.

Kamla Das in poem “Of Calcutta” reflects up on how the institution of marriage also has been used as a tool by male for their dominance over women. She mirrors’ the degeneration of the protagonist a female child and traces how this child loses all her liberty as soon as she gets married , the status of that women is reduced to a despicable house wife , she has to sacrifice all her desires and be subservient to the wishes of her man ,she becomes a puppet of her husband,

“I was sent away to protect family's

Honour, to save a few cowards, to defend some

Abstractions, sent to another city to be

A relative's wife, a hausfiau from his home, and

A mother for his sons, yet another nodding

Doll for his parlour, a walkie-talkie, one to

Wann his bed at night”.

Kamla Das in her poetry breaks the barriers and speaks against the traditional patriarchal ideology of Indian society that gives husband the status of a god and wife is presented as a slave to him. A woman has to be obsequiously submissive; she is forced to accept masculine superiority over her own gender. Das in “The looking Glass” brings forth the fact that all the phallogocentric discourse of superiority of masculinity and patriarchal dominancy feeds on feminine gender

"Gift him what makes you woman, the scent of

Long hair, the musk of sweat between the breasts,

The warm shock of menstrual blood, and all your

Endless female hungers ..."

Purnima Bali says “The Looking Glass’ which is not only the mirror of her hurt-self but also shows her struggle to achieve identity and individualism.”(Bali, 3)

She also points to the fact that women has been deprived of their rights, subjugated and whipped into the suppression by hegemonic patriarchal culture. She has a sense of guilt for getting trapped into this patriarchal hegemonic tactic of society. In her “The old Playhouse and Other Poems” Kamla Das writes

Cowering

Beneath your monstrous ego, I ate the magic loaf and

Became a dwarf. I lost my will and reason, to all your

Questions I mumbled incoherent replies.

She clearly points to the fact that woman herself as well has helped in paving the way for patriarchal domination by submitting her reason and will to man .W. Connell argues in this regard that “Men ... enjoy patriarchal power, but accept it as if it were given to them by an external force, by nature or convention or even by women themselves, rather by on active social subordination of women going on here and now”(Gender and Power).

Kamla Das through her poetry has remarkably articulated the concerns of marginalised women. She is the amongst the torch bearers in the march towards liberation of subjugated and marginalised women, her poetry originates from herself, she is the nucleus of her poetry

...Kamala Das did display tremendous courage in revolting against the sexual colonialism and providing hope and confidence to young woman that they can refuse and reject victim positions, that they can frustrate the sexist culture’s efforts to exploit, passivise and marginalize woman”. (Iqbal Kaur).

She very profoundly projects sense of despair and dejection futility of existence, alienation, meaninglessness, exploitation, identity crisis of women cause by domination of man.

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EMERGING TRENDS IN EDUCATION: AN OVERVIEW

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ABSTRACT

The computer and also the internet's evolution these past few years are enormously quick. A laptop that accustomed fill a complete building in 1965 has regarding constant computing power as a contemporary cellular telephone. Most of the favoured styles of media like TV, radio, and print are slowly being nudged from their pedestal by the net. Everything looks to possess modified drastically these number of years, and this includes the education system. Some say that this transformation has been an extended time returning. There's analogy that uses fairy tale character Rip van Winkle to explain this; Rip van Winkle has simply woken up from his hundred year slumber and stares in feeling regarding what quantity everything has modified within the time that he was asleep, he nearly failed to acknowledge something, till he went into a room. Rip van Winkle recognized instantly that it absolutely was a room as a result of nothing a lot of has modified within the academic system since he died in 1906. Thankfully, educators are setting out to modification with the days. The trend in education currently is that learning establishments ought to attempt their best to stay up with the recent advances in technology to higher teach their students.

INTRODUCTION

In today's world, we are more and more hearing entails world competencies; that's, we are seeing demand for skills like crucial thinking and power across each manual and skilled occupations. And as a result, education is on the brink of major reform. Countries like European country, Croatia, Guatemala, and also the Philippines could have very little in common in terms of earth science, industry, and socio-economic standing, however in keeping with a review of over one hundred countries' academic mission statements and goals, all of them agree that education ought to plan to arrange students to manage the non-routine in life. In fact, quite eighty six % of the countries studied agree on this time, accentuation such twenty first century skills as drawback resolution, communication, cooperation, and digital attainment.

There is thus little doubt concerning wherever education goes, however there's an excellent deal of uncertainty regarding the way to get there, and, significantly, manner to live progress on the way.

That's as a result of this sort of reform isn't concerning adding new subjects; it's concerning dynamic our entire approach to data, concerning recognizing that having content data is skimpy which we have a tendency to should conjointly perceive however it's accessed, stored, managed, retrieved, and manipulated. With fewer foreseeable, assembly-line jobs offered, higher-order capabilities can't be the reserve of high-achieving students. Lecturers can got to pursue dynamic pedagogies and model twenty first century skills, and assessments can got to mirror the character of the talents, and also, within the method, mirror those skills themselves.

USING ASSESSMENT TO PUSH ALL LEARNING

Consider: Current assessment practices are oft supported a normative paradigm wherever there's expectation that low range of scholars can accomplish at peak level, an outsized cluster of scholars are average, and a pre-determined range can fail. This model has well mirrored bound human characteristics and patterns of behaviour, and has been an efficient winnow tool in things within which the atmosphere permits for less than a restricted range of people to progress.

This model isn't, however, aligned with the expectations of the property Development Goals that entail all youngsters to own access to academic opportunities and to be ready to take pleasure in them (access and learning). In some contexts, and on some occasions, a pass/fail approach to assessment may well be an inexpensive strategy. However, wherever the aim of assessment is to enhance learning outcomes, the pass/fail approach will simply result in more marginalisation of at-risk youngsters and youth.

We need assessment approaches that inform and guide children's learning progress, and keep current with the talents and content being schooled. To optimize the potential of assessment, standard perceptions concerning its use got to amendment, and also the assessment tools themselves got to be designed to come up with usable knowledge for and relevant to all or any youngsters. this needs coming up with assessments that capture all children's capabilities inside the vary of what's being schooled, which needs going on the far side merely gauging whether or not an accurate or incorrect answer has been achieved.

Has the kid got the strategy right? Have they affected through some steps of a method however simply not managed all? As we have a tendency to focus more and more on skills in addition as content, it's the steps that

students are taking that we'd like to capture and note so we are able to guide them firmly to subsequent step—not simply send them right backtrack to all-time low as a results of a pass/fail classification.

We are per se curious about children's development of skills, which implies that each leap forward may be a learning step to be noted. We have a tendency to conjointly want assessment technologies that may facilitate United States capture these steps. Testing marked a primary step in use of such technologies, where, supported a student response to at least one take a look at item, that student was conferred with another item, fitly targeted so the student's response would supply additional data concerning his or her vary of understanding. Ultimately, all students didn't complete constant things, and as a result, all students were additional accurately assessed in terms of their real capabilities.

DEVELOPMENT OF TEACHING AIDS

The assessment tools that we'd like for the longer term should be designed to supply performance data in language that describes that performance. Rankings and grades do not give this data, and significantly tell neither student nor parent what the scholar has learned and is prepared to find out. Once assessments are designed to faucet into skills across a variety of performance, then those assessments' descriptions of skills levels provides accessible data that supports instruction.

Twenty-first century education is concerning skills—sets of processes. Our students got to be ready to adapt to contexts, meet challenges, and solve issues that are so far unknown. Our greatest probability at serving to them succeed is to therefore use assessment to support their learning concerning the sets of processes that they're going to arouse bear in those things. Let's concentrate on the talents, not the scores.

Educators, directors, and people in instruction who are committed to making sure quality experiences for college students across the ages (and for brand spanking new growth opportunities for themselves too) ought to be excited for the year ahead. There's no doubt that 2018 can bring lightweight to a range of topics and problems that would monumentally have an effect on the method we have a tendency to teach and also the method students learn. Browse on to find out concerning a number of our predictions and trends in education that we're seeing and anticipating, and take care to follow the embedded links to explore the topics in additional depth.

Opportunities to develop programs for Career & Technical Education (CTE) and associated high-quality apprenticeships and best practices can emerge; e.g., health, automotive, and mechatronics programs. A bill glided by the House in 2017 focuses on rising CTE programming, recognizing that not all programs are equally well resourced or supported. The education field can got to rigorously balance early career opportunities in these fields with program options that set students up for long-run success as fields evolve over time. For a noteworthy verify the trade-offs in these areas, look at this text within the Atlantic.

Opportunities for active lecturers to participate in residency-based preparation programs for pre-service lecturers can still grow, as well as the employment of the gradual unleash model in teacher preparation clinical experiences. Residencies are unremarkably designed to support areas of high want (secondary science and science, special education) that result from intensive teacher turnover, significantly in major town faculty districts. The inventive partnership between districts, graduate programs of education, and non-profits that fund stipends for the candidates may result in lecturers who keep within the system for extended periods, providing students with exaggerated learning opportunities from seasoned lecturers.

Teachers and college leaders can see opportunities to become trained mentors leaders in providing induction programs with mentoring and support through the first years of an educator's career in each the teaching and college principal professions. Programs like those offered through The New Teacher Center are around for quite a while however revived attention to problems with turnover and attrition within the field still focus efforts that support new teacher retention. Programs are offered at the varsity, district, and state level that foster in progress reflection and mentoring opportunities for early career lecturers and directors.

Information on building the talents of paraprofessionals who work aboard lecturers in school rooms can very develop. As paraprofessionals still work with a number of the foremost marginalized populations in school rooms, building their skills and capacities for this work is crucial for guaranteeing quality academic experiences for all. Finding inventive ways in which to plant skilled development opportunities inside and throughout the varsity day and year can still be a goal for districts round the country.

Leveraging technology in education are of predominant interest to lecturers and educators; e.g., Flipgrid, a video discussion platform is being used with young youngsters in colleges. It's wonderful however quickly young youngsters have interaction and embrace learning with the chance to include technology into their

follow. Tools that foster oral, audio, and written skills are of interest to young learners and permit them to precise themselves on the far side the capability of their writing talents. Abundant work with crucial thinking may be exhausted this way once tools like Seesaw blogs or flipgrid are wont to support learning.

Interest in data on trauma-informed practices can still increase across education as lecturers and alternative education professionals obtain resources for responding to traumatic events that have an effect on youngsters of all ages. Studies show that twenty fifth of youngsters beneath the age of sixteen have seasoned trauma in their lives. Youngsters bring their lives with them to highschool, and colleges and lecturers are learning to adapt room management methods, tutorial supports, and college climate to support youngsters who have seasoned trauma to assist them build their resilience over time.

Educators can got to adopt additional comprehensive practices in education—practices designed to modify a toddler with an incapacity to be concerned in, and build progress in, the final education programme. Comprehensive education isn't a replacement idea, however educators still progress within their data concerning effective ways in which to support students with a large vary of desires in the least restrictive atmosphere doable.

There will be a continued concentrate on student action and its association to school/teacher analysis systems. States have designed and redesigned systems that look closely at teacher analysis through the lens of student action on numerous assessments (some native, some state, and some national). There are several thoughts on the validity of assessments as joined to teacher or faculty analysis, and this is often a spoken language which will continue for a protracted time!

Career pathways for lecturers that build upon exemplary room follow are highlighted; e.g., mentoring skills, teacher leadership roles. Teaching is commonly thought of a “flat career” as a result of there are few improvement within the profession outside of going away the room for body positions. As a result of not all lecturers have an interest in those styles of roles, teaching has slowly embraced some positions that are informal (like new teacher mentoring in some places) or formal (TOSAs—teachers on special assignment, tutorial coaches) that make a replacement area for added skilled growth and development. These roles honor the capacities of lecturers whereas building on their experience to support programme, instruction, and new teacher growth in colleges.

The existing teacher shortage—especially in education, math, and science, and in colleges serving students of color, low-income students, and English Learners—will continue through 2018 and can increase, primarily based partly on the anticipated increase within the school-going population within the forthcoming decade. In addition, because the baby boomers move towards retirement, the necessity for lecturers can still grow. Whereas this is often not a replacement drawback, the challenges are gift across the state and can probably need to be tackled on multiple fronts promptly to lead to true amendment.

CONCLUSION

India is a developing nation and it's been increasing in each fields. Education saw a vital modification step by step when Independence. Development of education in India led to a metamorphosis and also the thought of education got changed. All levels of education in Asian country, from primary to education portray a challenge. India got well-known instructional establishments like the IITs, IISc, IIMs, NITs, AIIMS, ISI, JU, BITS, and ISB. The upper education system of India is that the third largest within the world, when China and also the US.

Education travelled a protracted method and so Indian education system introduced bound advantageous system like on-line education in India. On-line education could be a system of education coaching that is delivered primarily via the web to students at remote locations. On-line education encompasses varied degrees and courses. Indian education has totally different phases. Students are given in depth scope and courses to settle on from. One enjoys the chance of choosing the desired field. The system of Distant Education in India is turning into more and more fashionable. The scholars selecting distance learning method are benefited with the trendy pattern followed. The provision of distance learning courses has assured that someone will pursue education from any state or university consequently.

So this highlights the increasing importance of changes in education and their advantages and effects on Indian society.

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CORRELATION BETWEEN LEADERSHIP BEHAVIOUR OF PRINCIPALS OF COLLEGES OF TEACHER EDUCATION WITH RESPECT TO JOB INVOLVEMENT AND ORGANIZATION CULTURE**Dr. Manjula H. S**Assistant Professor, New Horizon College of Education, Bangalore

INTRODUCTION

Leadership is a complex process which sets the standards, qualities or competencies which differentiate the successful from the unsuccessful ones. Leadership explains that leaders will influence their subordinates so as to attain structure goals; so the aptitude of a pacesetter to steer and inspire the workers at an equivalent time can never be overlooked. The success of the organization in achieving its goals depends on however the leaders lead their organization that leadership designs they use. The suitable leadership designs will have an effect on the commitment, productivity and even job satisfaction of employees.

Organizational culture has assumed considerable importance in the 21st century, because of its impact on employee performance and job satisfaction. It is the imperative of each organization to grasp its own dynamic culture so managers will make the most the insights generated by the cultural perspective to wield bigger control over their organizations.

The culture of a company has a vital impact on its performance (Naicker, 2008). In fact, the distinction between success and failure considerably depends on structure culture to impact structure operation (Hsu, 2009). Organizational culture is a powerful and observable force in any organization. It affects the company's well-being as it is made up of its members' shared values, beliefs, symbols and behaviours. Culture directs employees' decisions and actions at any level.

Robbins and colter delineated structure culture because the shared values, beliefs or perceptions held by employees in an organization. It can influence attitudes and behaviour of the employees because organizational culture reflects the values, beliefs and behavioural norms of an employee. Tsai expressed that the most reason that internal conflict arises area unit cultural problems. That is why it is very crucial to understand the organization's core values in order to prevent the occurrence of this conflict. Organizational culture is a powerful and observable force in any organization. It affects the company's well-being as it is made up of its members' shared values, beliefs, symbols and behaviours. Culture directs employees' decisions and actions at any level.

SIGNIFICANCE OF THE STUDY**Leadership and Organizational Culture**

A large part of an organization's culture develops from its leadership while on the other hand, a culture of an organization can also affect the development of its leadership. For instance, it was found that the role expectations of a supervisor have a positive influence on subordinates' innovative behaviour. The relationship of leader and follower is based on leader member exchange theory and positively related with employees' performance. Employees can produce more creative and high quality work when they were supervised in a supportive manner. It was also found that organizational culture and leadership are united. The interconnection of the relationship between those two can be clarified in the organizational life cycle. Leadership styles and organizational culture itself can create a positive and significant relationship. There are various research findings in the literature examining the relations between certain leadership styles such as transformational leadership and organization's innovative orientation

OBJECTIVES OF THE STUDY

1. To find the relationship between Leadership Behaviour of principals of Colleges of Teacher Education and Organizational Culture.
2. To find the relationship between Leadership Behaviour of principals of Colleges of Teacher Education and their Job Involvement.

HYPOTHESIS OF THE STUDY

1. There is no significant relationship between Leadership Behaviour of principals of Colleges of Teacher Education and Organizational Culture.
2. There is no significant relationship between Leadership Behaviour of principals of Colleges of Teacher Education and their Job Involvement.

VARIABLES OF THE STUDY

The variables of the present study fall into three categories namely Main variable, Criterion Variables and Background Variables.

CRITERION VARIABLES

- Organizational Culture
- Leadership Behaviour
- Job Involvement

BACKGROUND VARIABLES

- Experience as Principal

METHOD

Descriptive Survey method was adopted for this study.

SAMPLE OF THE STUDY

The sample of the study comprised of 175 principals of teacher education institution of Bangalore rural and urban institution and were selected by using simple random sampling technique.

TOOLS USED FOR COLLECTION OF DATA

In this study, Leadership Behaviour is represented by the scores obtained by administering the tool, Leadership Behaviour Scale developed by Dr. Asha Hinger (2005).

STATISTICAL TECHNIQUES USED FOR ANALYSIS OF DATA

Person Product moment correlation techniques were used to analyze the collected data.

ANALYSIS AND INTERPRETATION OF DATA

Hypothesis -1: There is no significant relationship between Leadership Behaviour of principals of Colleges of Teacher Education and Organizational Culture.

Table-1.1: Correlation between Leadership Behaviour of principals of Colleges of Teacher Education and Organizational Culture

Variables	N	r-value	Result
Leadership Behaviour	175	0.69	Significant at 0.01level
Organizational culture	175		

From the table 1.1 the obtained r –value (0.69) is greater than table value therefore it is found there is positive relationship between Leadership Behaviour of principals of Colleges of Teacher Education and Organizational Culture. Hence the null hypothesis is rejected and alternate hypothesis is accepted i.e there is significant relationship between Leadership Behaviour of principals of Colleges of Teacher Education and Organizational Culture.

This may be attributed to the fact that the organization might have provided opportunities which have enhanced the leadership qualities among the individuals which would have helped them to show better results in the performance.

The studies conducted by Evans (1997), Block(2003), Eagly etal (2003), Northanouseurch (2008) (2004),ogbanna and Harris (2000), Harland etal (2005), steyrer etal (2008), Khoo and B Avolio etal (2004) , prema (2013), Pinto (2014) showed that there is positive relationship between leadership behaviour and organizational culture.

The above result was contradicted by the study conducted by Iscan etal (2014)which shows negative correlation between leadership behaviour and organizational culture

Hypothesis – 2: There is no significant relationship between Leadership Behaviour of principals of Colleges of Teacher Education and their Job Involvement.

Table-1.2: Correlation coefficients of Leadership Behaviour of principals of Colleges of Teacher Education and their Job Involvement

Variables	N	r-value	Result
Leadership Behaviour	175	0.50	Significant at 0.01level
Job involvement	175		

From the table 1.2 the obtained r-value (0.50) is greater than the table value and is significant at 0.01 level of significance. Hence there is positive relationship between the leadership behaviour of principals of Colleges of teacher Education and Their Job Involvement. Hence the null hypothesis is rejected and alternate hypothesis is accepted i.e there is significant relationship between Leadership Behaviour of principals of Colleges of Teacher Education and their Job Involvement.

This may attributed to the fact that transformational leadership qualities have helped them to show high rate of job involvement so it motivates the other members of the institution and motivates the followers for better delivery of services.

The studies conducted by Iodahl and Kejner (1965), Blau and Boal (1989), Pang (1998), Smart and St. John (1996), Wallare (1999), Maslowski (2001), Bowers (2001), Schrodt (2002), Ravi Kumar (2010), Lin et al (2011), Parker (2011), Benz (2012), Varghese and Praveen (2014) and Adasi (2015), shows positive correlation between Leadership Behaviour and their Job Involvement.

The above results was contradicted by the studies conducted by Falkenberg and Schyn (2007) which shows negative correlation between Leadership Behaviour and their Job Involvement.

FINDINGS OF THE STUDY

1. There is positive relationship between Leadership Behaviour of principals of Colleges of Teacher Education and Organizational Culture
2. There is significant relationship between Leadership Behaviour of principals of Colleges of Teacher Education and their Job Involvement.

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A COMPARATIVE STUDY OF SELF – PERCEPTION AND ACHIEVEMENT MOTIVATION OF SENIOR SECONDARY STUDENTS

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INTRODUCTION

Education is an attempt on the part of the adult members of the society to shape the development of the coming generation in accordance with its own ideals of life .Since man is capable of making necessary adaptation, education helps him to alter his behavior and acquire new skills according to the demands of the new situation education is the reconstruction and reorganization of experiences. Education adds to the meaning of experience. These experiences give the knowledge. Education is emancipation from ignorance. Education is the process whereby man works out into friction of own inner nature. It is his means of realizing his destination, his power, joy and service .Thus enabling him to grow to his full stature . The scope of the education is to discover aptitudes and progressively to train them for social use. It provide a coherent picture of the universe and an integrated way of life. Education is a endless stream, which is moving continuously. It is the basis for the development of human society. Education is the backbone of each and every society. It is the most essential element for the growth and prosperity of a nation. It enables us to understand the milestones. Though the goal of all educational programmes of every country is envisaged as maximizing the achievement of students, experiences reveals that student do not attain the same level of success.;

Keywords: Motivation, Achievement Motivation, Self perception.

MOTIVATION

One of the most important factors that lead one to their goals is the drive. This drive is known as motivation. It is a zest and determination with a kind of excitement that leads one to persevere to reach greater heights, in no matter what avenue of their life; be it – personal or professional. The drive may come from an internal or external source. The individual determines this. The factors that motivate an individual keep changing as one climbs the ladder of age and maturity. And also, achievement of one goal sets the ball rolling for another one to be achieved. Thus, to be motivated is a constant need. There are times when one faces a period of de-motivation and everything seems bleak. It is then that they need to find what would motivate them back into action. For every individual there is a variable driving force. In fact, it is not just a single factor, but a combination of factors that lead people to achieve their goals. The fact is that with routine monotony steps in and then everything seems like stagnant waters. It feels like there is nothing new. Breaking this cycle of monotony has helped many bounce back with enthusiasm. This is why human resource managers create a training calendar, which will take away employees from the routine they are stuck to, as well as enhance their skills in various areas.

ACHIEVEMENT MOTIVATION

Motivation is generally regarded as the drive to achieve targets and the process to maintain the drive. Motivation provides an important foundation to complete cognitive behavior, such as planning, organization, decision-making, learning, and assessments (Pintrich & Schunk, 1996). Spence and Helmreich (1983) defined achievements as task-oriented behavior. Performances of individuals are often compared against standards or with others for Assessments

SELF-PERCEPTION

'Self perception' is the sum total of all an individual can call his own, including both physical and mental data. The self is the totality of our impressions, thoughts and feelings such that we have a continuing conscious sense of being. It is a composite of ideas, feelings and attitudes a person has about himself. It includes one's self esteem sense of personal worth, and one's sense of who or what one would like to be or one's ideal self. The Western perception of the "self", as an individual, entirely separate from its social context and relationships, is relatively a recent development. This does not mean that social influences can be entirely discounted. From the very beginning, psychological theories of the self have recognized how important other people are in influencing the ideas, which we develop of ourselves. William James (1890) argued that the self-perception develops from social comparisons. He argued that we compare ourselves with significant others and use this information to develop an idea of what we are like..

NEED AND SIGNIFICANCE OF THE STUDY

After independence major advanced technology has developed in all fields. So education cannot be situated in a isolated manner. Present scenario has urged or pushed us to find out the causes of the problem which shown on the way of learning our study focus .On the relationship that self – perception affected the achievement motivation of the adolescents or not. Self – perception (which a student perceive or notice things; the ability to understand the true nature of something. Each student have varying degrees of power of perception. What

are the causes of differences in their achievement motivation which affect their performance one of the basic problems which educationalist and psychologist face in the teaching learning process is individual differences and differences in the needs of the learner. These are affected by some of the factors like personality, school, teacher variable, family relationship, parent involvement in school and society. Self – perception is a group of process mainly perceiving, thinking and executing a plan of action for attaining satisfaction in response to inner drives and self as the ways in which the individual reads to himself. Achievement motivation is the urge to do specific tasks. Present study aims to finding the nature of relationship between self-perception and achievement motivation of the adolescents. It would be hopeful to find out the differences. It would be helpful to find out the impact of achievement motivation on the self – perception of students as well as the impact of self-perception on achievement motivation.

STATEMENT OF THE PROBLEM**OPERATIONAL DEFINITION OF THE TERMS USED IN THE STUDY****Self – Perception**

It is an active mental process of organizing and interpreting the sensory input in to an united pattern of wholeness involving the process of selection and assigning a meaning to the organized whole it is ability to perceive or act of perceiving All perception involves signals in the nervous system, which in turn result for physical stimulation of the sense organs P.T.O William.

Achievement:- The status of pupil with respect to attained skills or knowledge as compared with other pupils or with school adopted standards is called achievement.

Achievement Motivation:- According to Spencer and Helmerich (1993). Achievement motivation is thought to arise from needs to pursue excellence reach lofty goals or succeed in difficult tasks. It involve competing with others or against some internal or external standard.

OBJECTIVES OF THE STUDY

- To compare the self- perception of urban boys and girls.
- To compare the self- perception of rural boys and girls.
- To compare the achievement motivation of urban boys and girls.
- To compare the achievement motivation of urban girls and boys.

HYPOTHESES OF THE STUDY

- There will be no significant difference between self- perception of urban boys and girls.
- There will be no significant difference between self- perception of rural boys and girls.
- There will be no significant difference between achievement motivation of urban boys and girls.
- There will be no significant difference between achievement motivation of rural boys and girls.

DELIMITATIONS OF THE STUDY:

* The data will be confined to Narela city only.

*Only 100 students will be selected for the study.

*The data will be collected from secondary school only.

* Study will be restricted to only two variables self – perception and achievement motivation of senior secondary school students.

REVIEW OF THE RELATED LITERATURE

The review of the related literature is an important step in conducting Educational research. It enables the investigator to know the gaps and find the trends in research in educational field. The survey of related literature is a crucial aspect of a research program which involves locating, reading, evaluating the past as well as current literature of the concerned research in a library where such material is stored. **Ahmad S. and Nigam (2009)** A

Study of academic achievement Motivation as related to Home environment of Higher Secondary Students
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Findings:- The Academic Achievement Motivation is average of higher Secondary Students. **Md. Alam Mahmood (2009)** Academic achievement in relation to creative and achievement motivation A Correlation Study, Education Tracks, May 2009, Vol. 8 – No. 9.

Findings:- Creativity and achievement Motivation have a significant bearing on academic achievement of students.

Nayal M. and Fartiyal P. (2009) Achievement Motivation of Professional and non – professional College Students. Indian Psychological Review, Vol. 72, No. 1, Page 31-34.

Findings:- There is significant Difference Between Professional and Non – Professional College Students on achievement Motivation.

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Findings:- The mean scores of achievement related Motivation was higher for girls than boys .

Nayal M. and Fartiyal P. (2009):- Achievement motivation of Professional and Non Professional college students, Indian psychological review, vol .72, no-1,Page-31-34.

Findings:-There would be a significant difference between Professional and Non- Professional college student on achievement motivation.

Jaiswal.V.(2007):- A Study of scientific creativity and achievement motivation of grade X students of different educational boards of Kanpur city. Journal of Teacher education and research vol.2,no-1.

Findings:- Achievement motivation has significant impact on scientific creativity of grade X students irrespective of their boards.

RESEARCH METHODOLOGY

Methods of research are sometimes determined by the theory underlying the problem of the study, objectives of the study, resources of the investigation etc. This study is based on survey method. Thus in view of the purpose of the study, only the survey method was considered most appropriate.

POPULATION & SAMPLES

The sample has been defined as a miniature picture of the entire group of aggregate from which it has been taken. “In other words, it is a small representation of large whole. The size of population from which it has been drawn.

SAMPLE OF THE STUDY

In the present investigation, Narela was the field of study. As far as population for this work is concerned two institutions were taken up. A sample of 100 students (50 girls, 50 boys).picked up on random basis.

25 girls

25 boys

25 girls

25 boys

COLLECTION OF DATA

After looking into the nature of the present study, the investigator visited the scheduled schools personally for the administration of the questionnaire prior permission was obtained from the concerned institution. The nature and the purpose of the study were explained to the students. At the time of the actual administration of the questionnaire, necessary steps were taken to control and minimize the copying and guessing habits of students. They were also told that it was only for research purpose and their responses would be kept confidential and therefore, they should be frank, bold, honest and sincere in answering the questions. They were asked to indicate that perceptions towards self-concept and achievement motivation.

TOOLS USED

According to J.W Best, “like the tools in a carpenter” box, each research tool is appropriate in a given situation to accomplish a particular purpose . The selection of a tool is dependent upon various consideration such as objectives of the study, hypothesis of the study, availability of the tool itself , personal competence of the investigator to administrator the test and the like. After selecting the sample for the study, the investigator proceeded to select the tools for data collection. The criteria for selection of the tools were of high reliability, validity and suitability in indian content. Keeping these things in view , the investigator selected the following standardized tools for the present study.

- Achievement motivation scale by Dr. Pratibha Deo and Asha Mohan
- Self perception scale by K.N. Sharma

STATISTICAL TECHNIQUES USED

- Mean
- Standard Deviation
- T-test

ANALYSIS AND INTERPRETATION

Data analysis’ is statistical treatment of data, which enables an investigator to draw conclusion and inferences. It is done by categorizing, ordering and summarizing of data for obtaining answers to the research questions. The purpose is to reduce the data to intelligible and interpretable form so that the relation of research problem can be studied and stated. It involves breaking up the complete factors into simple parts and putting them in new arrangement for the purpose of interpretation. So it needs the application of some statistical techniques in order to determine the inherent factors meaning lying against the collected data. Hence, in this chapter, the data gathered so far has been analyzed through proper statistical techniques and results have been interpreted.

SHOWING SIGNIFICANCE OF DIFFERENCE BETWEEN MEAN SCORES OF SELF PERCEPTION OF URBAN BOYS & GIRLS

TABLE 1.1

Self Perception	Mean	S.D	Calculated value	‘t’ value at .05, 0.1 (48 degree of freedom)	Level of Significance
Urban boys	215.04	29.11	0.16	2.57, 2.32	Not Significant
Rural boys	216.64	18.2	„	„	„

INTERPRETATION

The results shown in table 1 and graph (figure)1 indicates that mean of self – perception of urban girls and urban boys have come out to be 216.64 , 215.04 respectively with standard deviation being 18.20 , 29.11 . To test the hypothesis that, “there will be no significant difference between self – perception of urban boys and urban girls”. Mean difference and standard deviation were computed. On the basis of mean scores. It can be said that urban girls have high mean scores than urban boys for evaluating the significant level of difference mean , t – value at 48 degrees of freedom has been shown to be 1.96 & 2.32 at the both levels of 0.5 & .05 respectively. It is clear from the table that the difference between urban boys and urban girls is not significant . So null hypothesis is accepted. “There is no significant difference between self – perception of urban boys and urban girls.

SHOWING SIGNIFIANCE OF DIFFERENCE BETWEEN MEAN SCORES OF SELF – PERCEPTION OF RURAL BOYS & GIRL

TABLE-1.2

Self Perception	Mean	S.D.	Calculated value	‘t’ value at .05, 0.1 (48 degree of freedom)	Level of Significance
Rural Boys	208.44	80.55	0.07	2.57, 2.32	Not significant
Rural Girls	205.9	90.95	„	„	„

INTERPRETATION

The results shown in table 2 and figure 2 indicates that mean of self – perception of rural boys and rural girls have come out to be 208.44, 205.9 with standard deviation being 80.55 , 90.95. to test the hypothesis that there will be no significant difference between self perception of rural boys and rural girls, mean difference and standard deviation were computed. On the basis of mean scores. It can be said that rural boys have high scores than rural girls. For evaluating the significance level of difference mean t value at 48 degrees of freedom to be 1.96, 2.36 at the both levels of 0.5,0.1 respectively. It is clear from the table that the difference between rural boys and rural girls is not significant. So null hypothesis is accepted. “There will be no significant difference between self – perception of rural boys and rural girls.

TABLE SHOWING SIGNIFICANT OF DIFFERENCE BETWEEN MEAN SCORES OF ACHIEVEMENT MOTIVATION OF URBAN BOYS AND GIRLS

TABLE-1.3

Achievement Motivation	Mean	S.D.	Calculated value	‘t’ value at .05, 0.1 (48 degree of freedom)	Level of Significance
Urban Boys	21.28	6.63	2.74	1.96, 2.32	Significant
Urban Girls	28.6	6.77	„	„	„

INTERPRETATION

The results shown in table 4 and figure 4 indicates that mean of achievement motivation of urban boys and urban girls have come out 21.28 , 28.6 with S.D being 6.63, 6.77. to test the hypothesis that there will be no significant difference between achievement motivation of urban boys and urban girls mean difference and S.D were computed. On the basis of mean scores it can be said that girls have high mean score than boys. For evaluating the significance level of difference mean , t – value at 48 degrees of freedom has been shown to be 1.96, 2.32 at both levels of .05, .01 respectively. It is clear from the table the difference between urban and urban girls is significant. So, null hypothesis is accepted “there is no significant difference between achievement motivation of urban boys and urban girls”

TABLE SHOWING SIGNIFIANCE OF DIFFERENCE BETWEEN MEAN SCORES OF ACHIEVEMNET MOTIVATION OF RURAL BOYS AND GIRLS

TABLE-1.4

Achievement Motivation	Mean	S.D.	Calculated value	‘t’ value at .05, 0.1 (48 degree of freedom)	Level of Significance
Rural Boys	20.68	7.18	1.32	2.57, 2.32	Not significant
Rural Girls	25.56	6.91			

INTERPRETATION

The result shown in table 5 and figure 5 indicates that mean of achievement motivation of rural boys and rural girls have come out 20.68, 25.56 with S.D being 7.18, 6.91. to test the hypothesis that there will be no

significant difference between achievement motivation of rural boys and rural girls, mean difference and S.D were computed. On the basis of mean scores it can be said that rural girls have high mean scores than rural boys. For evaluating the significance level of difference mean, t – value at 48 degrees of freedom has been shown to be 1.96 , 2.32 at the both levels of .05 , .01 level respectively. It is clear from the table. The difference between rural boys and rural girls is not significant. So, null hypothesis is accepted. “There is no significant difference between achievement motivation of rural boys and rural girls.

FINDING, CONCLUSION & SUGGESTION FOR FURTHER STUDIES

Findings of the study

On the basis of data, its analysis and interpretation, following findings have been drawn out.

- No significant difference was found between self – perception of urban boys and girls. , $t = 0.16$ not significant at .05 and .01 levels of significance. Our hypothesis that, “there will no significant difference between self perception of urban boys and urban girls.” is accepted.
- No significant difference was found between self perception of rural boys and girls; $t=0.07$, not significant at .05 and .01 levels of significance; our hypothesis that “there will no significant difference between self – perception of rural boys and rural girls” is accepted.
- Significant difference was found between achievement motivation of urban boys and girls. $t = 2.74$, significant difference at .05 and .01 level of significance. Our hypothesis that “there will be no significant difference between achievement motivation of urban boys and urban girls”. is rejected.
- Significant difference was found between achievement motivation of rural boys and girls. $t = 1.732$, not significance difference at .05 and .01 level of significance. Our hypothesis that “there will be no significant difference between achievement motivation of rural boys and rural girls”. is accepted.

CONCLUSION

The study shows that there is no significant difference between self perception of urban boys and urban girls, rural boys and rural girls. So at least on the basis of the results we can say that these is no significant difference between self – perception of total boys and total girls in relation to their locality. There is significant difference between achievement motivation of urban boys and urban girls. But not the case with rural boys and rural girls.

EDUCATIONAL IMPLICATIONS

Every research has its own importance. This research helped us in studying and understanding the effect of self – perception on achievement motivation among senior secondary school students, which plays an important role in learning of the students. So, some educational implication of the study are :

- The study will help to improve the self – perception of students to getting achievement motivated.
- The study will help to improve the capacity of students to identify good work that will improve their self – perception.
- The study will assist to enhance the self – perception of low motivated students so that they can show good achievement by motivated themselves.
- The study will help to stimulate and encourage good work by students so that they can bring up their self – perception.
- The study will help the teachers to see the relationship between self – perception and achievement motivation of the students.
- The study will help to provide guidance and counseling services to the students so that their achievement motivation can be proliferate.
- The study will help to stimulate and encourage good work by students.

SUGGESTIONS FOR THE FURTHER STUDY

- Research is never ending process. It is very difficult for a researcher to touch all the aspects of a problem. So, no research is said to sufficient in itself. It is having always some suggestions to study it in future.
- The present investigation was carried out on a limited sample under many limitations.
- There are some suggestions for the further research.
- This study may be replicated with a large and different sample of the students.

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- This study may be carried out by in some other areas also.
 - The study can be conducted between normal and disabled children.
 - The study can be conducted between government and non – government schools.
 - A similar study can be undertaken on a large sample for more comprehensive result.

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INTERNATIONAL CONFERENCE PAPER ON “HOME AUTOMATION SYSTEM USING INTERNET OF THINGS”

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ABSTRACT

Internet of Things (IoT) is extension of current internet to provide communication, connection, and internetworking between various devices or physical objects also known as "Things IoT term speaks to a general idea for the capacity of system gadgets to detect and gather information from our general surroundings, and afterward share that information over the Internet where it very well may be handled and used for different fascinating purposes. The IoT is comprised of smart machines interacting and communicating with other machines, objects, environments and infrastructures. Now a day's every person is connected to each other using lots of communication way, where most popular communication way is internet so in another word we can say internet which connect peoples can connect things too.

Keywords: IOT, Wi-Fi, GSM, GPS, GPRS

1.0 OBJECTIVE

With headway of Automation innovation, life is getting less complex and simpler in all angles. In this day and age Automatic frameworks are being favored over manual framework. With the fast increment in the quantity of clients of web over the previous decade has made Internet an integral part of life, and IoT is the most recent and rising web innovation. Web of things is a developing system of ordinary article from modern machine to shopper merchandise that can share data and complete assignments while you are occupied with different exercises. Remote Home Automation system(WHAS) utilizing IoT is a framework that utilizes PCs or cell phones to control essential home capacities and highlights naturally through web from anyplace around the globe, a mechanized home is now and again called a shrewd home. It is intended to spare the electric power and human vitality. The home mechanization framework contrasts from other framework by enabling the client to work the framework from anyplace around the globe through web association.

we are going to display a report on a Home Automation system(HAS) utilizing Intel Galileo that utilizes the coordination of cloud organizing, remote correspondence, to furnish the client with remote control of different lights, fans, and machines inside their home and putting away the information in the cloud. The framework will consequently change based on sensors' information. This framework is intended to be ease and expandable enabling an assortment of gadgets to be controlled.

1.1 INTRODUCTION TO HOME AUTOMATION SYSTEM.

Homes of the 21st century will turn out to be increasingly more self-controlled and robotized because of the solace it gives, particularly when utilized in a private home. A home computerization framework is an implies that enable clients to control electric machines of fluctuating kind. Interestingly, Wireless frameworks can be of incredible help for robotization frameworks. With the progression of remote advancements, for example, Wi-Fi, cloud organizes in the ongoing past, remote frameworks are utilized each day and all over.

In recent years, there has been a growing interest among consumers in the smart home concept. Home automation system represents and reports the status of the connected devices in an intuitive, user-friendly interface allowing the user to interact and control various devices with the touch of a few buttons. Some of the major communication technologies used by today's home automation system include Bluetooth, WI-MAX and Wireless LAN (Wi-Fi), ZigBee, and Global System for Mobile Communication (GSM) [1]. Here we are using Wi-Fi module. It offers the user complete access control of the appliances through a remote interface. Automation is the use of control systems and information technology to control equipment, industrial machinery and processes, reducing the need for the human intervention.

The wide assortment of potential IoT applications needs a product improvement condition that integrates the applications, the direction, control and steering preparing and the security of the hub and framework. While the significance of programming in MCU arrangements has expanded amid the previous couple of years, for MCUs supporting the IoT, considerably more programming, apparatuses and enablement will be required.

A broad ecosystem with easily accessible support is key to enabling the development of embedded processing nodes and IoT applications.

1.2 MOTIVATION

These days IoT is wherever on the planet to make the more brilliant world. Due to IoT we can see many savvy gadgets around us. Numerous individuals, including myself, hold the view that urban communities and the world itself will be overlaid with detecting and incitation, many installed in "things" making what is alluded to as a shrewd world. For instance, today numerous structures as of now have sensors for endeavoring to spare vitality, home robotization; autos, taxicabs, and traffic lights have gadgets to attempt and improve security and transportation; individuals have PDAs with sensors for running numerous helpful applications; modern plants are interfacing with the Internet; and social insurance administrations are depending on expanded home detecting to help remote medication and wellbeing. One plausibility is a worldwide detecting and activation utility associated with the web. Power and water are two utilities that can be utilized for a heap of purposes. Detecting and activation as an IoT stage will turn into a utility. IoT won't be viewed as individual frameworks, yet as a basic, coordinated foundation whereupon numerous applications and administrations can run. A few applications will be customized, for example, digitizing everyday life exercises, others will be city-wide, for example, effective, without delay transportation, and others will be worldwide, for example, worldwide conveyance frameworks. In urban communities maybe there will be no traffic lights and even 3D transportation vehicles. Shrewd structures won't just control vitality or security; however coordinate individual solace, vitality funds, security and wellbeing and health viewpoints into advantageous and powerful spaces. People may have patches of bionic skin with detecting of physiological parameters being transmitted to the cloud which houses his advanced wellbeing, and to the encompassing savvy spaces for improved solace, wellbeing, productivity, and security. Indeed, shrewd watches, telephones, body hubs, and garments will go about as customized contribution to upgrade city-wide administrations profiting both the individual and society [10]. Ten "basic" patterns and advances affecting IT for the following five years were spread out by Gartner and among them the Internet of Things [5]. These things have an IP address and can be followed. The Internet is venturing into big business resources and customer things, for example, vehicles and TVs. The issue is that most ventures and innovation merchants presently can't seem to investigate the conceivable outcomes of an extended Internet and are not operationally or hierarchically prepared. Gartner recognizes four fundamental utilization models that are:

- I- Emerging
- II- Manage
- III- Monetize
- IV- Operate
- V- Extend

These can be connected to individuals, things, data, and places, and in this way the purported "Web of Things" will be prevailing by the "Web of Everything."

1.3 ADVANTAGES

Lately, remote frameworks like Wi-Fi have turned out to be increasingly more typical in home systems administration. Additionally in home and building computerization frameworks, the utilization of remote advances gives a few focal points that couldn't be accomplished utilizing a wired system as it were.

- 1) Reduced establishment costs: First and premier, establishment costs are fundamentally diminished since no cabling is important. Wired arrangements require cabling, where material just as the expert laying of links (for example into dividers) is costly.
- 2) System adaptability and simple augmentation: Deploying a remote system is particularly favorable when, because of new or changed prerequisites, expansion of the system is essential. As opposed to wired establishments, in which cabling augmentation is dull. This makes remote establishments a fundamental venture.
- 3) Aesthetical advantages: Apart from covering a bigger zone, this describes full aesthetical necessities too. Models incorporate delegate structures with all-glass engineering and verifiable structures where plan or center reasons don't permit laying of links.
- 4) Integration of cell phones: With remote systems, partner cell phones, for example, PDAs and Smartphones with the robotization framework ends up conceivable all over the place and whenever, as a gadget's precise physical area is never again significant for an association (as long as the gadget is in reach of the system).

For every one of these reasons, remote innovation isn't just an alluring decision in remodel and restoration, yet additionally for new establishments.

1.1 RELATED WORK

This paper proposes a Home Automation framework that utilizes the mix of multi-contact cell phones, cloud, organizing, remote correspondence, and electrical cable correspondence to give the client remote control of different lights and machines inside their home. This framework utilizes a union of a cell phone application, handheld remote, and PC based program to give a methods for UI to the customer.

This paper proposes another structure for the brilliant home utilizing the remote sensor organize and the biometric advances. The proposed framework utilizes the biometric in the validation for home passage which improves home security just as effortlessness of home entering process. The structure of the framework is depicted and the fused interchanges are broke down, likewise estimation for the entire framework cost is given which is something ailing in a ton of other brilliant home plans offers. WB-SH is intended to be fit for fusing in a structure computerization framework and it tends to be connected to workplaces, facilities, and different spots. The paper closes with a creative energy for the eventual fate of the shrewd home when utilizes the biometric innovation in a bigger and increasingly complete structure. The paper closes with a creative ability for the fate of the brilliant home when utilizes the biometric innovation in a bigger and increasingly far reaching structure.

1.4 EXISTING SYSTEM

Home mechanization framework has the capacities to control the accompanying segments in clients home and screen the accompanying cautions:

- Temperature and stickiness
- Movement recognition
- Flame and smoke recognition
- Light dimension

1.5 CHALLENGES

Home mechanization frameworks face four primary difficulties; these are staggering expense of proprietorship, resoluteness, poor reasonability, and trouble in accomplishing security. The fundamental goals of this examination is to structure and execute a home mechanization framework utilizing IoT that is fit for controlling and robotizing a large portion of the house machines through a simple sensible web interface. The proposed framework has an incredible adaptability by utilizing Wi-Fi innovation to interconnect its conveyed sensors to home mechanization server. This will diminish the arrangement cost and will expand the capacity of overhauling, and framework reconfiguration.

1.6 PROPOSED SYSTEM

The proposed framework is a disseminated home robotization framework, comprises of server, sensors. Server controls and screens the different sensors, and can be effectively arranged to deal with more equipment interface module (sensors). The Intel Galileo advancement board, with implicit WiFi card port to which the card is embedded, goes about as web server. Mechanization System can be gotten to from the internet browser of any neighborhood PC in a similar LAN utilizing server IP, or remotely from any PC or versatile handheld gadget associated with the web with suitable internet browser through server genuine IP (web IP). WiFi innovation is chosen to be the system foundation that interfaces server and the sensors. WiFi is picked to improve framework security (by utilizing secure WiFi association), and to expand framework portability, versatility.

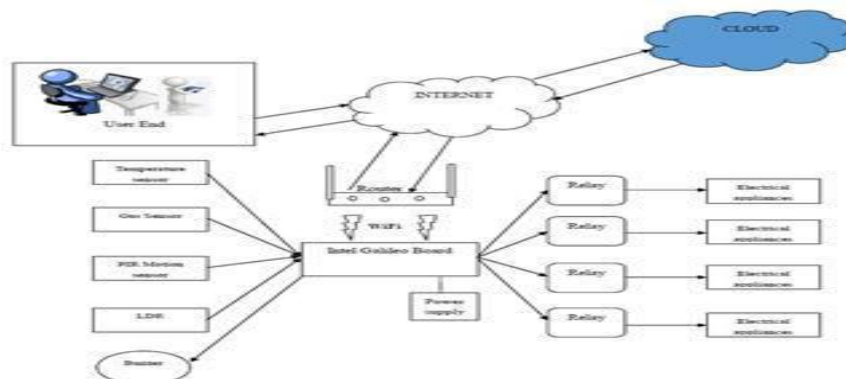


Figure-1: Proposed model of Home automation system

The proposed model of the home mechanization framework is as appeared in the figure1. The model comprises of various sensors like temperature, gas, movement and LDR. At first the Intel Galileo associates with the web through WiFi. At the point when the association is built up it will begin perusing the parameters of sensors like p1, p2, p3 and so on. The limit levels for the required sensors are set as t1, t2, t3 and so forth. The sensor information are sent to the web server and put away in the cloud. The information can be broke down anyplace whenever. In the event that the sensor parameters are more prominent than the edge level, at that point the separate alert a1, a2, a3 and so forth will be raised and the required activation is accomplished for the controlling of the parameters. In the proposed model the temperature, gas spillage, movement in the house is observed. The temperature and the movement discovery is put away in cloud for examination. On the off chance that the temperature surpasses the edge level, at that point the cooler will turn on consequently and it will off when the temperature comes to control. So also when there is a spillage of gas in the house caution is raised giving the alarm sound. The required lights are killed on/off consequently by identifying the light outside the house. The client can likewise screen the electric apparatuses through the web by means of web server. On the off chance that the lights or any electrical apparatuses are left on in rush can be seen and killed remotely through just composing the IP address of the web server.

The proposed home mechanization framework can control the accompanying apparatus:

- I- Lights on/off/diminish
- II- Fan on/off/speed regulation
- III- On/off various appliance
- IV- Lights on/off/diminish via Sun Light

1.8 IMPLEMENTING SECURITY FEATURES MYTHOLOGY

Software design Front End Design HTML is an organization that advises a PC how to show a page. The reports themselves are plain content documents with exceptional "labels" or codes that an internet browser uses to translate and show data on your PC screen. HTML represents Hyper Text Markup Language; a HTML document is a content record containing little markup labels. The markup labels advise the Web program how to show the page. A HTML documents must have a htm or html record augmentation.

CLOUD STORAGE

Cloud Storage is the act of utilizing remote servers on the web to oversee, store and procedure information as opposed to utilizing a PC.

Distributed computing is a general term that is better separated into three classifications: Infrastructure-as-a-Service, Platform-as-a-Service, and Software-as-a-Service. IaaS (or utility registering) pursues a customary utilities display, furnishing servers and capacity on interest with the customer paying in like manner. PaaS takes into account the development of uses inside a supplier's system, similar to Google's App Engine [6]. SaaS empowers clients to utilize an application on interest by means of a program. A typical case of distributed computing is Gmail, where you can get to your put away information from any PC with web get to. Here we are utilizing Gmail for the capacity of the information.

1.9 IMPLEMENTATION SETUP

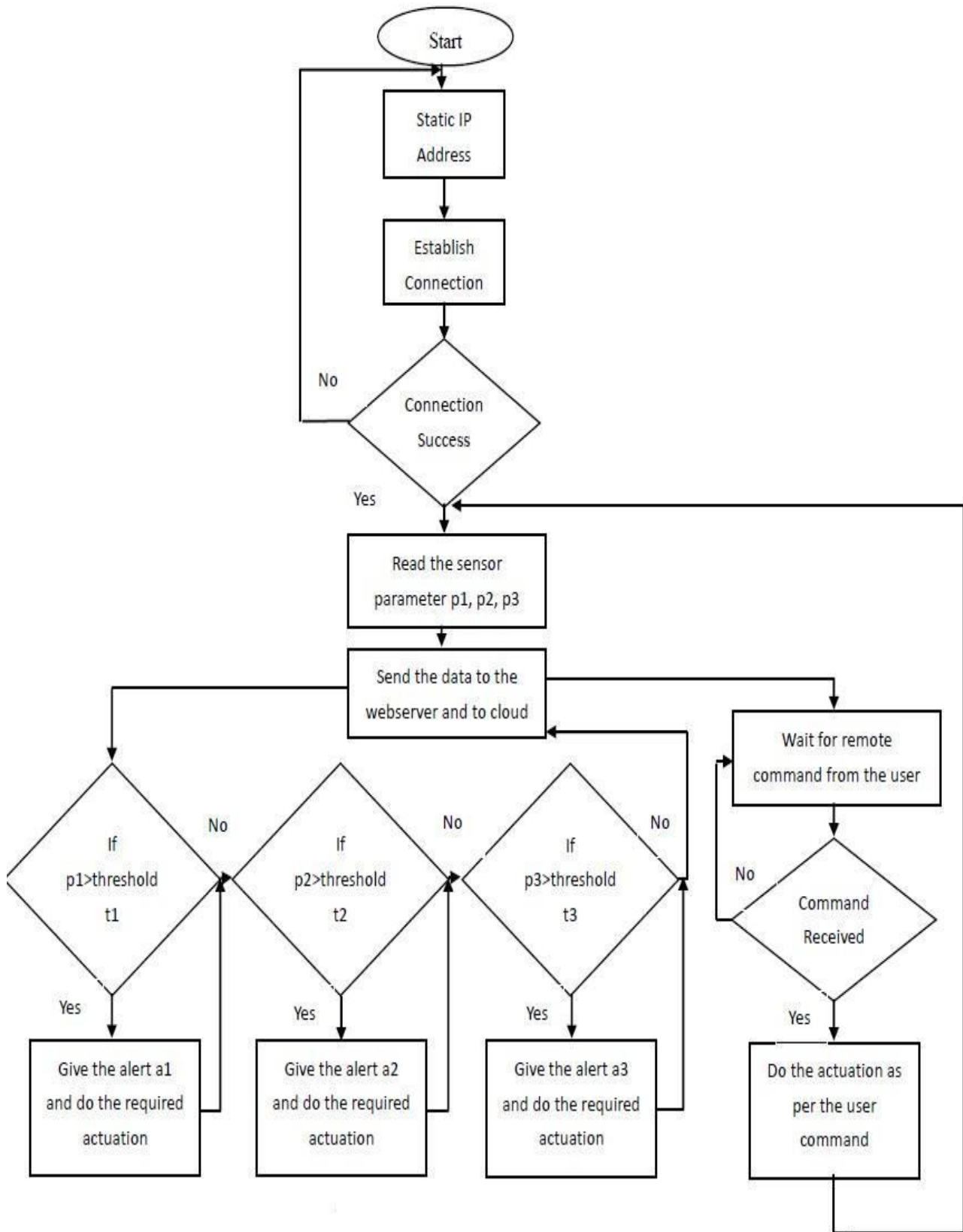


Figure-2: sequence of activities in WHAS

Figure 2 illustrates the sequence of activities in the WHAS. When the connection is established it will start reading the parameters of sensors like p1, p2, p3 etc. The threshold levels for the required sensors are set as t1, t2, t3 etc. The sensor data are sent to the web server and stored in the cloud. The data can be analyzed anywhere any time. If the sensor parameters are greater than the threshold level then the respective alarm a1, a2, a3 etc. will be raised and the required actuation is done for the controlling of the parameters.

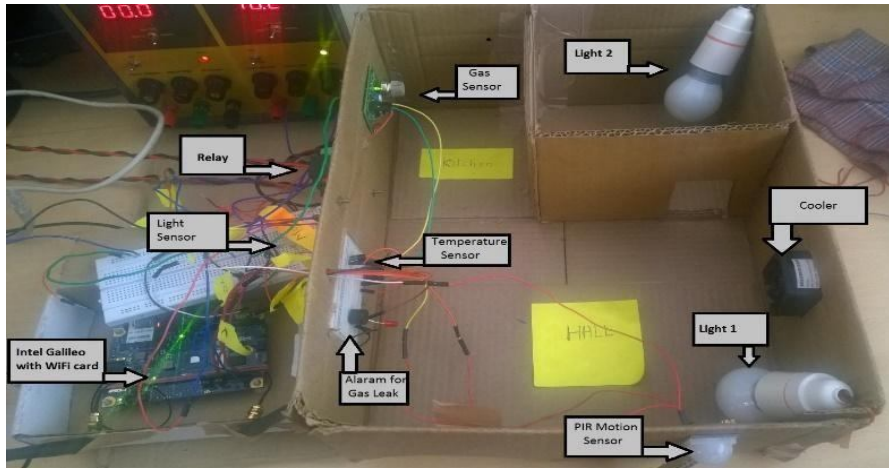


Figure-3: Experimental setup of HAS

A model house is worked for the home computerization framework and is as appeared in the figure 3. At the entryway of the house a movement sensor is fixed to distinguish any development close to the entryway. Light 1 will turn on naturally when light sensor identifies the haziness. A cooler/Fan will turn on when the room temperature surpasses the set limit and thus decreases the room temperature. The gas sensor MQ-6 is put in the kitchen to recognize any gas spillage; if any spillage is distinguished the alert in the corridor is raised. Hand-off is utilized to switch the electrical apparatuses like light, fan and so forth. The Intel Galileo is set in store room or carport. The Intel Galileo is associated with Wi-Fi card with the receiving wires for the network with web.

2.0 CONCLUSION

The home computerization utilizing Internet of Things has been tentatively demonstrated to work tastefully by associating basic apparatuses to it and the machines were effectively controlled remotely through web. The structured framework not just screens the sensor information, similar to temperature, gas, light, movement sensors, yet in addition incites a procedure as indicated by the necessity, for instance exchanging on the light when it gets dull. It additionally stores the sensor parameters in the cloud (Gmail) in a convenient way. This will assist the client with analyzing the state of different parameters in the home whenever anyplace.

2.1 Future work

Utilizing this framework as structure, the framework can be extended to incorporate different alternatives which could incorporate home security highlight like catching the photograph of an individual moving around the house and putting away it onto the cloud. This will decrease the information stockpiling than utilizing the CCTV camera which will record constantly and stores it. The framework can be extended for vitality checking, or climate stations. This sort of a framework with individual changes can be actualized in the medical clinics for handicap individuals or in businesses where human attack is incomprehensible or risky, and it can likewise be executed for natural checking.

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INTERNATIONAL PERSPECTIVE OF THE TRADE PRACTICES REGULATION

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INTRODUCTION

With the growth of international trade, the need for the internationalization of competition policy for Trade practices was also recognized and numbers of attempts also have been made to develop an international policy for competition.¹ In the present research work positive efforts have been made to discuss in brief the international scenario of trade practices specifically relating to consumer interest. This article is an analytical appraisal of the regulation of trade policy in contrast with the competition policy made by number of the covenants of different developed and developing countries. Apart from this, an attempt has been made to peep into the domestic laws and effective implementing bodies of various countries.

INTERDEPENDENCE OF INTERNATIONAL TRADE STRATEGIES AND COMPETITION POLICY

Concept of international trade and the competition law are supplementary to each other. As economy was liberalized need for effective competition law and policies to combat anti-competitive practices of the enterprises that impact international trade between countries inter se along with international reciprocation among nations was realized,² so, two complementary policies such as trade policy and competition policy came into existence. Accordingly, trade policy is basically focused on governmental action for dealing at international level,³ whereas competition policy concerned with collusive behaviour and abusive dominance by private and public firms within the country. It also prevents the market players from manipulations and ensures the market to be free and fair.⁴ Understandably, Interface of competition and trade was subject of debate at international level. As a result a number of covenants have been signed at international level.⁵

The relation of trade policy with competition policy was first time discussed at the International Forum in Havana Charter 1948 which states that, each member shall take appropriate measures and co-operate with organization to prevent practices, restraining competition and foster monopolistic control. Moreover, Failure of national competition law and law enforcement agencies to deal with trans-boundary anti-competitive trade practices gives a boost to United Nation Conference on Trade and Development (UNCTAD) to adopt the comprehensive code on restrictive business Practice on 5th December 1980. The "Set of Multilateral Agreed Equitable Principles and Rules for Control of Restrictive Trade Business Practices" was made. The primary object of the Set was to ensure the liberalization of tariff and non tariff barriers affecting World trade.⁶ Although, General Agreement on Tariffs and Trade (GATT) become law on January 1, 1948 and 23 countries signed it which led to the creation of the World Trade Organization on January 1, 1995 with 123 member countries. The primary objective of GATT was to confirm the freeing of international trade for few couple of decades.⁷ Nevertheless, proposals made repeatedly between 1948 and 1986 for introducing into GATT law supplementary rules on restrictive business practices, including supranational body with broad power of investigation and control were never adopted by the GATT contracting parties. Article 19 of the GATT indirectly deals with competition law but altogether not a very substantial provision in this regard.⁸

As with the advent of technology horizons of the commerce and trade has been widened, so required certain up gradations of regulations for which a number of agreement entered upon under the WTO encompass provisions relating to competition law. The agreement Trade Related Intellectual Property Rights (TRIPs) is one of them. It came into effect on January 1, 1995. Accordingly various articles relating to fair use of descriptive marks,

¹ Abir Roy, *Competition Law in India*, 208(Eastern Law House Pvt. Ltd., Kolkata, 2008)

² Avtar Singh, *Competition Law*, 52 (Eastern Book Company, Lucknow, 2012)

³ *Supra note 1*, at 210.

⁴ V.K. Agarwal, *Consumer Protection: Laws and Practices*, 34 (2003)

⁵ *Supra note 3*, at 34.

⁶ *Supra note 1*, at 217.

⁷ Available at: http://www.wto.org/gatt_e/gatt_e.htm (last visited on November 2, 2018).

⁸ *Supra note 1*, at 221.

protection from unfair competition by use of geographical indications, protection of undisclosed information from unfair competition and combating restraint of competition provide from control of anti competitive practice in contractual licenses were framed which ensure that procedure to enforce intellectual property rights do not themselves becomes barriers to legitimate Trade.¹ However, Need for comprehensive international competition policy was first time realized by World Trade Organisation (WTO) for reducing direct barriers to the trade which effect the competition and consequently the WTO Working group on the Interaction between Trade and Competition Policy (WGTCP) was established at the Singapore Ministerial Conference in Dec 1996 to consider issues raised by member states.²

DEVELOPMENT OF COMPETITION LAW IN DIFFERENT COUNTRIES

Development of law relating to competition dealing with trade practices has its wider area at international level. Initial growth can be traced in western countries especially in Europe where different commissions were established and treaties were signed which pave the way for different continents to have a look towards the enactment of age old traditions of competition regulation which are discussed as under:-

The European Commission (EC) is the executive body of the European Union (EU) responsible for proposing legislation, implementing decisions, upholding the EU treaties and managing the day-to-day business of the EU.³ The Commission operates as a cabinet government, with 28 members of the Commission from each member state. Similarly, European Community Treaty has been signed to determine the trade relationship between national and international laws including the provision for fines and periodic penalty payments. The appropriate regulations or directives to give effect to the principles set out in European Community Treaty shall be laid down by the Council, acting by a qualified majority on a proposal from the Commission and after consulting the European Parliament.⁴ Similarly, United Kingdom competition law is affected by both British and European elements. The Competition Act, 1998,⁵ and The Enterprises Act, 2002 are the most important statutes for cases of purely national dimensions which deal with prohibition of agreement, abuse of dominant position, investigation and enforcement by agencies, and Appeals thereof. Moreover, these Acts has been supplemented with merging the of the Office of Fair Trading on 15th March 2012 and Enactment of Competition and Market Authority (CMA) in 2013 for bringing criminal proceeding against offenders. However, if the effect of conduct of business would reach across border, the European Commission has competence to deal with the problem, and EU law will apply accordingly.⁶

The strict doctrine of early common law invalidating all restraints of trade was prevailing in U.S.A. until the turn of century. *Corpus Juris Secundum*,⁷ stated that the doctrine has been relaxed in view of the public interest. Nevertheless, The fixed rule as to the condition for restraint of freedom of Contacts were upheld by both English and American Courts until the introduction of the modern view of the validity of agreement on the test of reasonableness of the restraint.⁸ Correspondingly, the federal law, for the first time on subject of monopolies or unlawful restraint was embodied a penal and remedial law, in the Sherman Anti Trust Act,

¹ Available at: http://www.wto.org/english/docs_e/legal_e/27-trips_01_e.htm (last visited on November 14, 2018).

² *Supra note 1*, at 214.

³ Oath has been taken by all the Commissioners at the European Court of Justice in Luxembourg, for independent working and pledging respect for the treaties. Under the President Jean Monnet, First Commission originated in 1951 as nine member "High Authority." Currently it is known as Jean Claude Juncker as elected by European Parliament.

⁴ Available at: <http://www.linkedin.com/company/European-commission> (last visited on November 15, 2018).

⁵ Law relating to domestic competition in UK had undergone effective changes after passing of Competition Act, 1998 which has come into force on March 1, 2000. The Act is enacted keeping in view the provisions of articles 81 and 82 of the EC Treaty.

⁶ The Competition Act 1998, S. 60.

⁷ *Corpus juris secundum* means (second body of the law), it is encyclopedia of United State law at the federal and the state level which is arranged alphabetically, into over 430 topics, which in turn are arranged into subheadings. As of 2010, CJS consisted of 164 volumes, five index volumes and 11 tables of cases volumes.

⁸ *Id.*, vol.17, at 240.

1890.¹ Further, The Clayton Act, 1914 makes it unlawful for any person engaged in commerce to lease or sell goods, machinery, etc. where it substantially lessen the competition or tend to create monopolies and trade practices not covered by the Sherman Act. In Australia, Competition and Consumer Act, 2010, currently deals with restrictive trade practices. It has almost same objectives like other developed countries along with one distinctive feature of promoting consumer education in regional and rural areas and with indigenous communities,² for which Australian Competition and Consumer Commission (ACCC) as an independent body,³

body,³

ESTABLISHMENT OF COMPETITION REGULATING MACHINERY IN INDIA

In the pursuit to liberalization, the Indian market faces competition from within the country or outside. In line with international trade and to cope with changing trends in competition Indian government reviewed the Monopolies and Restrictive trade Practices Act, 1969 and has enacted the Competition Act, 2002 (Act). It prohibits trade practices which cause appreciable adverse effect on competition in markets within India and for which the Central Government has provide for the establishment of a quasi-judicial body called Competition Commission of India (CCI)⁴ to pass order for granting any appropriate relief, compensation and order imposing penalties etc. An appeal⁵ from it's the order lies to National Company Law Appellate Tribunal (NCLAT),⁶ as it is instilled with all powers to punish for its contempt as the High Court.⁷ Nonetheless, this is not final authority to decide the conflict of trade related matters. Constitution of India under Article 227 confers on every High Court the power of superintendence over all courts and tribunals though out the territories in relation to which it exercise jurisdiction, at the instance of any person aggrieved or may even be exercised *suo moto*. Further the appellate jurisdiction of the Supreme Court can be invoked by certificate granted by the high Court in both civil and criminal matters involving substantial question of law.⁸ Here it is notable that under The Competition Act an appeal can be filed upon the decision of NCLAT with the specified period however in can be extended in exceptional cases.⁹

CONCLUSION

To recapitulate, I would like to ingeminate that, the trade laws of the globe are almost similar, though not identical, in this technological era. Various agreements have been signed at international level which are the crucial part of today's business jurisprudence. A chronological study of them reveals the rapid progress of competition law. As the trend of the trade and business is changing day by day so new trade offences raise speedily it is observed that old laws need equal renovation. As a result, more or less, every country reintroduced its new regulation machinery.

¹ *Supra note* 15 vol. 58, at 18a

² *Available at:* <http://www.accc.gov.au> (last visited on November 7, 2018).

³ The ACCC has a chairperson, two deputy chairpersons and three Commissioners appointment of which involves participation by the commonwealth, and state and territory government. The ACCC members are collectively referred to as the commission and meet regularly, usually weekly, to make decisions on matters investigated by the ACCC.

⁴ w.e.f.14/10/03,

The CCI consists of a chairman and maximum 6 members by central government from panel recommended by selection committee. The Chairperson and every other member shall be acquainted with the trade related matters, including competition law and policy. The Chairperson and other members shall be the whole time members until 65 years after which they are thwarted from any employment for two years under the concerned enterprises.

⁵ The Competition Act, 2002 S. 53B.

⁶ As per the recent amendment, Competition Appellate Tribunal has ceased to w.e.f. May 26, 2017. The appellate function under Act, 2002 would now confer to National Company Law Appellate Tribunal, which consists of Chair person and not more than two other members to be appointed by the central government.

⁷ *Id.*, S. 53U.

⁸ The Constitution of India, Arts. 132(1), 133(1) and 134.

⁹ Companies Act, 2013 S. 421(3)

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